



COMMUNITY OVERVIEW AND SCRUTINY COMMITTEE

Committee Report

Public

Date of Meeting: 18th January 2007

Title: CUMBRIA SUB REGIONAL HOUSING STRATEGY

Report of: DIRECTOR OF DEVELOPMENT

Report reference: DS 04/07

Summary:

This report presents Members of the Community Overview and Scrutiny Committee with the Final Cumbria Sub Regional Housing Strategy for consideration and comment. The strategy has been referred to the committee by the Executive.

Recommendations:

That the attached report and draft strategy that went to the Executive on the 18/12/06 be considered.

Contact Officer: Simon Taylor

Ext: 7327

Note: in compliance with section 100d of the Local Government (Access to Information) Act 1985 the report has been prepared in part from the following papers: None
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REPORT TO EXECUTIVE

PORTFOLIO AREA: SUSTAINABLE COMMUNITIES

Date of Meeting: 18th December 2006

Public

Key Decision: Yes

Recorded in Forward Plan:

Yes

Inside Policy Framework

Title: Cumbria Sub Regional Housing Strategy
Report of: Director of Development Services
Report reference: D/S 105/06

Summary:

This report presents to Members the final version of the Cumbria Sub Regional Housing Strategy including the market assessments for the 3 housing markets covered by the Carlisle district for consideration and approval.

Recommendations:

That the completed strategy and 3 market assessments be considered and Members of Community Overview and Scrutiny Committee be asked to comment on the document prior to final approval.

Contact Officer: Simon Taylor

Ext: 7327

BACKGROUND INFORMATION AND OPTIONS

- 1.1 On 12th June 2006 a report (DS. 25/06) was brought to Executive with the 'Draft Cumbria Sub Regional Housing Strategy' as part of the consultation process regarding the development of the working document.
- 1.2 The draft document was submitted to the Government Office for the North West (GONW) in July and was awarded 'Fit For Purpose' status in August 2006 as long as criteria regarding the completion of the document and the Housing Market Assessments were fulfilled.
- 1.3 Since the summer a significant amount of work has taken place to complete the documentation and to further work on a number of the work areas across the County.

Purpose and Format

- 2.1 Within the regional framework of working the development of a sub regional Housing Strategy is seen as being able to '...improve the planning, implementation and delivery of all housing services within the sub region. Particular emphasis is on the way our housing and planning services can improve the ability of Cumbria's housing markets to respond to social and community needs' (Cumbria Housing Strategy attached as Appendix 1).
- 2.2 The Housing Strategy divides the county into 20 housing market areas some of which cross current district boundaries. In the Carlisle area these are Carlisle Urban, Rural Carlisle East and Rural Carlisle West. These markets are analysed and key data relating to housing and community needs looked at. A housing needs survey was carried out earlier this year and the results have now been fed into the process for each market area. This gives a Housing Market Assessment overall for each market area identified. The assessments for the 3 Housing Market Areas covered by the Carlisle district are attached (Carlisle Urban – Appendix 2, Rural Carlisle East – Appendix 3 and Rural Carlisle West – Appendix 4).

3. Links to Carlisle's Housing Strategy and Future Funding Streams

- 3.1 As stated in the report DS 25/06 the Cumbria Housing Strategy is a higher level document than the Housing strategy for Carlisle and it links

joint working together with a number of actions across the county. There is no conflict between the two strategies. The Carlisle Housing Strategy is focused on delivery of actions within the local area and very much on an operational level.

- 3.2 Previously concern had been expressed regarding the potential implications of the sub regional strategy on future distribution of funding throughout Cumbria. As part of the development process the working arrangements of the Cumbria Housing Group have been revisited (p12 of the Cumbria Strategy). Part of the work of the Officer sub group will be to develop an agreement for how any future streams of funding awarded on a sub regional level will be distributed with all decisions being taken by the Executive Group on which a Member from each Council sits.

4. CONSULTATION

4.1 Consultation to date

The Draft Sub Regional Housing Strategy was subject to initial consultation in May/June 2006 prior to submission to the GONW. At this time the documentation was not complete and the Housing Market assessments had not been finished

4.2 Consultation Proposed

As a working document the strategy was launched in October 2006 subject to final approval by partners. Further to presentation to the Executive for comment on 18/12/06 it is recommended to be referred to the Community Overview and Scrutiny Committee meeting on 18th January 2007.

RECOMMENDATIONS

- 5.1 That the completed strategy and 3 market assessments be considered and Members of Community Overview and Scrutiny Committee be asked to comment on the document prior to final approval.

6. REASONS FOR RECOMMENDATIONS

- 6.1 To enable the Members to consider the strategy prior to any formal approval.

7. IMPLICATIONS

- Staffing/Resources – There has been significant input into the process by staff from the Housing service in terms of work done within the Cumbria Housing Group.
- Financial – Potential future funding distribution is covered in section 3.2.
- Legal – The relationship between the Carlisle Housing Strategy and the Sub Regional Housing Strategy is covered in section 3.1.
- Corporate – Improved service planning across the county will result from the strategy.
- Risk Management – Awareness of potential problems for delivery of some targets across the sub region.
- Equality Issues – It is envisaged that all partners within the Cumbria Housing Group will act in accordance with best practice in this area.
- Environmental – The strategy is intended to make a substantial contribution to the environmental wellbeing of Cumbria.
- Crime and Disorder – The strategy is intended to make a contribution to the reduction of crime and disorder throughout

Cumbria Housing Strategy 2006/2011



Cumbria Sub-Regional Housing Group

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Foreword

As Chair of the Cumbria Sub-Regional Housing Group Executive I am delighted to introduce the first 'Fit for Purpose' Sub-Regional Housing Strategy not just in the North West Region, but in the country.

This has been the product of commitment and hard work by all the partners on the group, details of whom are shown on the chart on page 12.

Cumbria has diverse landscape, economy, character and housing market and we have attempted to prioritise the needs of the area by dividing the County into distinct Housing Market Areas.

A full housing market assessment study of each of these areas has informed us not just about housing need but also about how the community functions, what holds it together and what its aspirations are.

This overarching strategic document sets in place a framework for consistent policies and practices across the County; the Housing Market Area Plans will supplement this document with the detail of how we will deliver improvement in each of these areas.

I hope you find this document both interesting and informative.



Richard Turner (Cllr)

The Purpose of the Cumbria Housing Strategy

1. Background

- 1.1. Cumbrian authorities and their partners have traditionally worked in collaboration to develop housing services within the County. Now. With a stronger regional framework we need to strengthen the sub-regional identity of Cumbria within that framework.
- 1.2. All of Cumbria's stakeholders agreed that by working together we would be able to improve the planning, implementation and delivery of all housing services within the sub-region. Particular emphasis is on the way our housing and planning services can improve the ability of the housing markets to respond to social and community needs.
- 1.3. To deliver sustainable communities our sub-regional Fit-for-Purpose Housing Strategy will be integrated with complementary planning, transport and economic development strategies.

2. Vision

- 2.1. Our vision is that Cumbria will have balanced housing markets supporting the social and economic changes that our county will undergo over the next 20 years.
- 2.2. This Strategy sets out clearly how Cumbria will, over the next five years use all the resources available within existing national and regional policy frameworks to balance Cumbria's housing markets. Although the focus of this Strategy is on the period 2006 to 2011, the long-term objective is by 2026 to have achieved that balance in all our markets. This Strategy is therefore the first part of a longer term approach and a shared commitment by the leading housing, economic and planning agencies in the County to make Cumbria's housing markets more responsive to social and economic needs.



3. Living in Cumbria

- 3.1. Cumbria is administered by six local authorities, a county council and two national park authorities. In addition, there are a number of agencies that play an important role within Cumbria including the urban and rural regeneration companies and five local strategic partnerships. Pulling all this together we have one Cumbria Strategic Partnership.
- 3.2. Cumbria has the regional city of Carlisle and the regional town of Barrow-in-Furness. It is also home to the large towns of Maryport, Ulverston, Whitehaven, Workington, Penrith and Kendal. The rest of it is mainly rural with a large number of hamlets, villages and small market towns.
- 3.3. For the purpose of our Housing Strategy we have identified 20 distinct housing markets within Cumbria which are:

Alston Moor
Barrow, Dalton and Askam area
Carlisle City
Cartmel Peninsula
Central Lakes
Cockermouth
Dales
Eden Valley North
Eden Valley South
Kendal
Millom
Rural Carlisle East
Rural Carlisle West
Rural Kendal
Rural North Lakes
Ulverston and Furness
West Lakes
Wigton
Whitehaven
Workington and Maryport



4. Cumbria's Housing Issues

- 4.1. We have identified five important housing issues across Cumbria in line with the Regional Housing Strategy to inform this Strategy:
 - Shortage of affordable housing
 - Creating decent homes and environments
 - Housing the homeless
 - Regeneration
 - Homes with support or additional facilities
- 4.2. Some of these issues have a spatial dimension, for example, affordable housing is more of an issue in the rural areas, regeneration in the West Coast, Furness and Carlisle areas. Housing the homeless, creating decent homes and environments and homes with support or additional facilities are relevant throughout the County. Our thematic chapters and the Housing Market Action Plans detail how and where we will invest and use the resources we have available to us to balance our housing markets.

5. Balancing Housing Markets

- 5.1. Our simple definition of a balanced housing market is one where local people can afford to find a home and a place where people want to stay.

- 5.2. In Cumbria we have agreed a series of indicators that together measure the balance within any given housing market. These are detailed in Appendix A.
- 5.3. Our chosen measures are focused on those things that go towards creating a balanced market:
 - House prices and rents are affordable to the vast majority of households.
 - House price inflation is not excessive when compared to other areas and is not out of line with income growth.
 - There are no areas of collapsing house prices and low demand for rented housing.
 - Waiting lists for housing association and council homes are such that people in housing need do not have to wait for an unreasonable time for a suitable home.
 - There is no problem of high numbers of long- term empty properties.
 - The housing market is not distorted by an excess proportion of holiday homes, second homes and investment properties.
 - New developments are in line with new and changing demand and need for housing and support the social and economic development of the area.
 - There is an adequate supply of available land, which balances the use of Greenfield and Brownfield sites, for developers to meet needs for new housing both now and in the future.
 - The condition of housing is decent.
 - Specialised housing services are available to prevent people having to move away from their home community if they have special housing or life skill needs.

6. Researching Housing Markets

- 6.1. There are various pieces of research needed to inform the assessment of whether a housing market is balanced.
- 6.2. The Cumbria Sub-Regional Housing Group set up the Data Collection Group to co-ordinate all the information needed for each Cumbrian Housing Market Assessment. Each Housing Market Assessment will meet the needs of the housing and planning professionals tasked with developing Cumbria's future housing and land use policies and together these will produce a coherent sub-regional assessment. This will inform us about what we need to do.
- 6.3. The benefits of our approach are:
 - We will have up to date information about what is happening in our housing markets.
 - Research about our housing markets will reflect housing market boundaries not administrative boundaries.
 - We will understand the reasons why people choose to live in certain places.
 - The data can be aggregated up as required to reflect the regional priorities and monitoring, for example for the Regional Spatial Strategy.
 - A strong and robust foundation is provided to inform Local Development Frameworks.
- 6.4. The South Lakeland housing market assessments (Cartmel Peninsula, Dales, Central Lakes, Kendal, Rural Kendal and Ulverston & Furness) were the first to be completed (in June 2006). These revealed very high needs for more affordable housing in all these markets (5-year requirement of 3424 homes in total).

7. Cumbria in Context

- 7.1. There are a number of factors which have a significant impact on housing markets. The two main issues are social and economic change within the County.
- 7.2. In addition, there are sub-regional, regional and national policy frameworks that inform this Strategy.

8. Cumbrian Economy

- 8.1.
- A remote area with declining levels of value added economic activity means there will be less money available to invest in housing by individuals.
 - High house prices in and around the National Parks exclude local people from living in these communities threatening social and economic sustainability.
 - There is uncertainty over the future of key areas of the Cumbrian economy. This makes decision making for investment in housing difficult. Examples include the nuclear industry, defence manufacturing and agriculture.
 - Growth in low wage and insecure service sector jobs impact on the housing options.
 - Cumbria's incomes are below national and regional averages.
 - Plans for a University of Cumbria may add to pressure at the less costly end of the housing market.
 - Limited economic and housing opportunities for young people undermine balanced communities and lead to outward migration.
 - Limited supply of suitable land drives up the cost of housing development.
 - The house-building industry is important to Cumbria but there is an emerging capacity and skills shortage.

9. Cumbrian Social Change

- 9.1. Cumbria faces major demographic changes over the next ten years. Since 1991, the number of young people aged 15-29 has dropped by 24,000 or 24%. By contrast, 26.7% of householders are pensioners compared with the national average of 23.7%. Since 1991, the number of people over 65 has increased by 8% and those over 85 by 37%. The Office of National Statistics predicts that the population of over 85s in Cumbria will increase by 117% from 2003 to 2028. This year, 2006, there are an additional 700 people in the 85+ age group in Cumbria.
- 9.2.
- An ageing population means increasing demand for flexible housing solutions for older people.
 - High external demand from retired households for homes in areas such as the National Parks.
 - Homelessness rising as a result of rising property prices and relationship breakdowns.
 - There are few black and minority ethnic communities but an increasing number of migrant workers choosing to live and work in Cumbria.
 - Smaller households result in increasing demand for specific property types as well as overall demand.
 - Increasing aspirations for owner-occupation and second home ownership.

10. Equality and Diversity

Introduction

- 10.1. Few challenges facing Britain are more complex and more rewarding than building community cohesion so people can feel at home amidst a rich diversity of cultures.
- 10.2. The challenge is complex because it requires sensitivity and understanding about the connections that exist between factors such as race, class, poverty, faith, geography and heritage. It requires a real desire to listen to people, to hear their hopes and fears and to respond to an extraordinary range of difference within human experience without losing sight of our common humanity. It requires an acknowledgement of the healthy clash of lifestyles that can arise between younger and older generations even within the same family. It also requires a willingness to think and debate the strategic issues that shape the direction our community is taking.
- 10.3. Socio-economic and demographic trends in the UK show that the population is ageing, becoming more ethnically diverse and more mobile. The growth in asylum seekers, migrant workers and refugees increases the diverse nature and challenging needs of the population as a whole.

- 10.4. Equality and Diversity issues are high on the government agenda. Modernising Local Government (1999), highlights the challenges of the diversity agenda to include raising awareness; leadership; management capability and delivering equal opportunities. The need to recognise and respond to diversity has been highlighted in a number of recent reports and initiatives including the McPherson Report, the Race and Housing Inquiry, the Community Cohesion Task Force and, most recently, the Communities Plan.
- 10.5. The agenda has also been accentuated by recent legislation which introduces major responsibilities and rights for groups who commonly experience disadvantage including:
 - The Disability Discrimination Act (1995), which introduced measures to end discrimination faced by disabled people.
 - The Disability Act 2005.
 - The Race Relations (Amendment) Act (2000) places a statutory duty on public sector bodies to eliminate unlawful discrimination and promote equality of opportunity and good race relations between different racial groups.
 - European Directives (Article 13) which forbid discrimination on the grounds of religion, belief, disability, disability, age, sexual orientation and ethnic origin.

The Cumbria Attitudes Survey 2004

- 10.6. The existence of prejudice has been substantiated by Cumbria Attitudes Survey which was undertaken in 2004. Key findings show that:
 - Almost three quarters of respondents 73% are prejudiced against at least one minority group.
 - Of these 35% express prejudice towards three or more minority groups.
 - Most prejudice is levied at people from minority ethnic groups, including asylum seekers and immigrants, and gypsies and travellers.
 - In citing key influences to their attitudes of different minority groups, the media was felt to play the biggest role with 69% of respondents stating that newspapers or television was a key influence on attitudes. This is much higher than a national survey undertaken in 2001 where 49% of respondents felt that newspapers and television influenced attitudes.
 - People were less likely to be prejudiced where they personally knew a person from a minority group showing that raising awareness has a key role to play in eliminating discrimination.
 - BME groups were felt to receive less favourable treatment from the Courts, Police Service and Housing.
- 10.7. The survey results are available on Cumbria County Council's web site at www.cumbriacc.gov.uk. This clearly presents challenges to housing services, for example in the way allocations are carried out – do BME groups perceive that they will be offered inferior dwellings compared to the white majority population, is their fair access to grants, such as disabled facilities grants or renovation grants, and are BME groups also able to access affordable housing and advice services in an equal way to the majority white population?

BME Consultation 2005

- 10.8. A comprehensive consultation exercise took place April-May 2005 with the BME population throughout Cumbria including gypsies and travellers. In total 56 focus groups were held and 28 individual interviews with over 300 people. Questions were asked regarding housing issues in terms of access to services, experiences of use of the housing services including homelessness and advice.
- 10.9. There were several issues regarding housing, for example, less than 25% of respondents knew how to access information about housing – an issue we must address. We will work with our partners to ensure requests for translators/interpreters are met, we will make our web-sites more accessible and we will ensure literature is readily available in different languages.
- 10.10. Results from the survey can be found in The Housing, Equality and Diversity Strategy 2005 – 2010 produced by South Lakeland District Council. This Strategy will be used as a basis for good practice throughout the County.

Gypsies and Travellers

- 10.11. A joint protocol has been developed and signed up to by all the District Councils in Cumbria regarding the issue of unauthorised encampments. The Government has recently acknowledged that more sites are needed for the gypsy and traveller community and it is likely that housing and planning will have a role to play in identifying any suitable sites for this purpose. A Countywide needs assessment is to be carried out by the Data Collection Group. This will help us to determine priorities and identify need for sites within the County.

Older People

- 10.12. Older people can experience disadvantage and discrimination in a number of different ways:
- Services provided by key agencies such as housing, health and social services can be fragmented which results in older people being passed from each agency in order to assess individual needs.
 - Older people can often be disadvantaged, particularly if they are unaware of where to go for help, they may find themselves having to explain their circumstances several times before accessing the advice or support they require.
- 10.13. We will work in partnership with other agencies to modernise older people's services to remove unnecessary processes and bureaucracy.

Young People

- 10.14. Young people can be disadvantaged through the use of allocation policies, for example – specifying that only people of 40 years or over can live in town centre accommodation, or specifying that ground floor accommodation is only available for people over 60.
- 10.15. South Lakeland District Council has produced a young people's housing participation plan that details how young people can be consulted and involved in future housing developments. This will be used as a basis for good practice throughout the County.

Gender

- 10.16. The Equality Bill places a duty on public bodies to promote gender equality, public bodies are to 'have due regard to the need to eliminate unlawful discrimination and to promote equality between men and women' this does not extend to transsexual or transgender people.
- 10.17. Public bodies will have to ensure that policies and procedures do not discriminate against men and women. We will undertake impact assessments to ensure policies and procedures are non-discriminatory.

Sexuality

- 10.18. The North West Equality and Diversity Strategy estimates that the Lesbian, Gay, Bisexual and Transgender (LGBT) community accounts for 6-7% of the population. At present there is very little known about the needs of this group, though it is clear that there is a great deal of prejudice (Cumbrian Attitudes Survey 2004). The LGBT community can be subject to harassment or bullying wherever they live, but for those who live in social housing it is imperative that sufficient weight in tenancy agreements is afforded to tackle such harassment, threatening behaviour, and/or violence/threats of violence. We will work with Social Landlords to ensure tenancy agreements include clauses with regard to harassment and bullying and that this will not be tolerated.

Disability

- 10.19. The Supporting People Five Year Strategy 2005-2010 identifies some specific priorities for disabled people including undertaking a comprehensive needs analysis throughout Cumbria with a focus on Black and Minority Ethnic (BME) tenants as regards their specific housing related needs. The Strategy is available from Cumbria County Council, a copy can be found on the web site www.cumbriacc.gov.uk
- 10.20. In relation to housing, sometimes policies can disadvantage disabled people. We will work with our partners to carry out impact assessments to ensure that policies are non-discriminatory.

Other Equality Groups

10.21. People can experience harassment and discrimination for a number of reasons, these can include:

- Ex-Offenders
- Class
- Background
- Culture
- Marital Status
- Faith/Belief
- Mental Health
- Learning Disability
- Caring responsibility

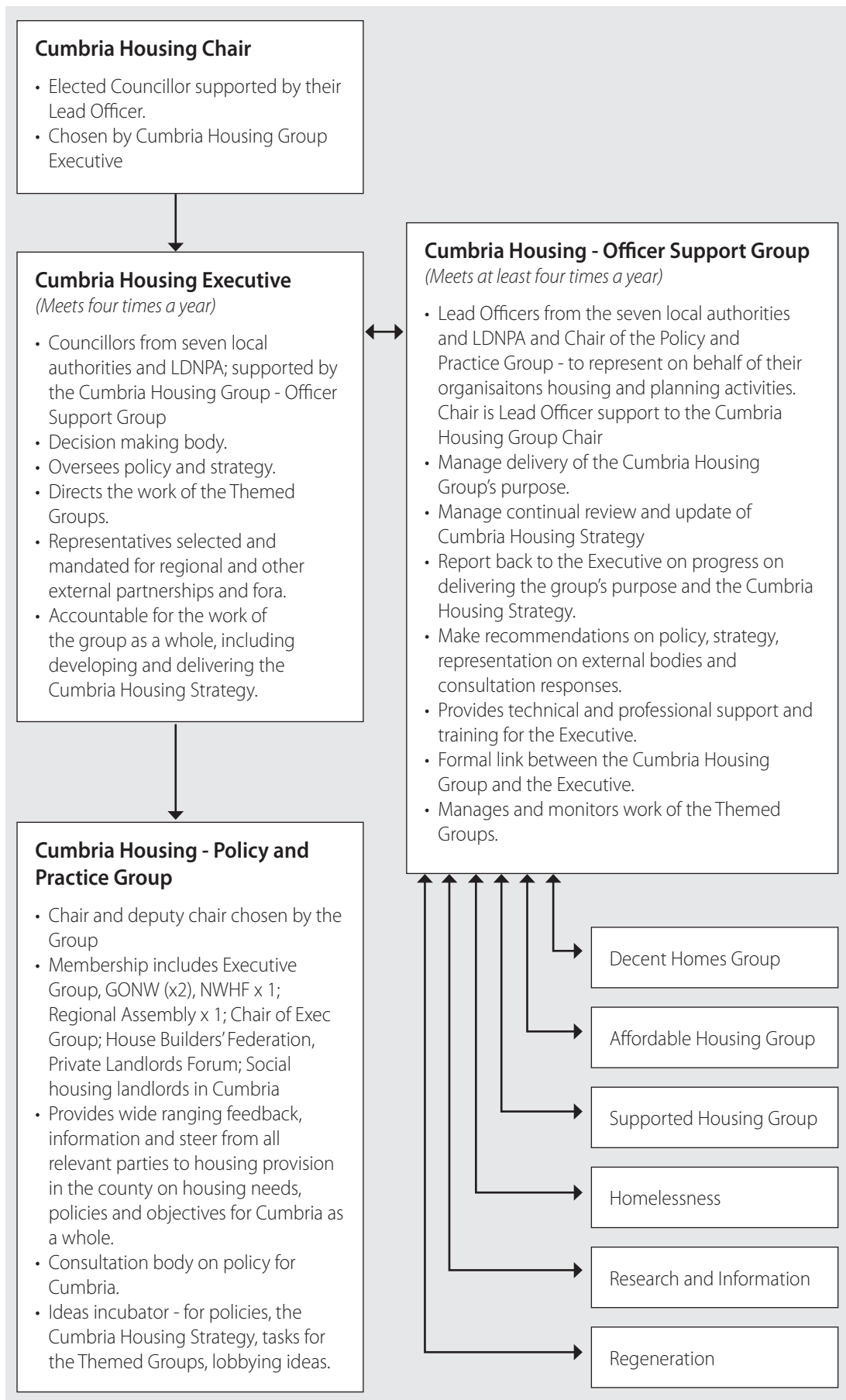
10.22. People may fall into several of these groups, for example a BME disabled woman of Muslim faith. We will work to eliminate disadvantage and institutional discrimination for any of the above reasons. We will collect data on the number of prejudicial/racial incidents reported to landlords, this would be passed to the 'hate crimes officer'. The information will also let us know what issues people are facing; we will then work with our partners to develop strategies.

11. Sub-Regional Policy Framework for Cumbria

- 11.1. Sustainable Cumbria is a twenty year Strategy for public agencies to bring together their policies and activity to create a successful, prosperous County. It is now a key part of the regional plan for North West England. By March 2007, the Cumbria Strategic Partnership will have agreed with the government a series of Local Area Agreements on how the partnership and its members will improve services in Cumbria. At a neighbourhood level, the Cumbria Strategic Partnership is supported by five Local Strategic Partnerships (LSPs). There are LSPs in Carlisle, Eden, South Lakeland, Barrow and one for West Cumbria.
- 11.2. Cumbria Vision was established by the North West Development Agency (NWDA) to help the Cumbria Strategic Partnership deliver both the Regional Economic Strategy and the economic objectives of Sustainable Cumbria.
- 11.3. The priority geographical areas for action are: Barrow and the West Coast in terms of need and enduring problems; Kendal in terms of emerging problems but evident potential; and Carlisle and the Lake District where there is the opportunity to make much more of the natural and man-made advantages, to the benefit of the whole of Cumbria.
- 11.4. The priority themes of Sustainable Cumbria are:
 - Communications
 - Rural regeneration
 - High quality tourism
 - A diversified economy
 - Housing
- 11.5. Within the Joint Structure Plan, Local Transport Plan, Regional Spatial Strategy, Regional Housing Strategy and the Regional Economic Strategy there are a number of specific sub-regional policies that affect housing policy in Cumbria.

Cumbria Housing Group Structure

11.6.





12. How the Cumbria Housing Strategy fits into the way services are developed and delivered for Cumbria

Regional Policy

- 12.1. The Cumbria Housing Strategy will play a part in informing and developing regional government policies and activity to make the North West as a whole a more successful English region.
- 12.2. **Regional Housing Strategy:** has four main priorities, supported by the Housing Policy Themes of the Cumbria Housing Strategy. These are urban renaissance and dealing with changing demand (Regeneration), providing affordable homes to maintain balanced communities (Affordable Housing), delivering decent homes in thriving neighbourhoods (Creating Decent Homes), meeting the regions needs for specialist and supported housing (Homes with Support or Additional Facilities).
- 12.3. The regional policies for Cumbria are:
 - support for the Furness and West Cumbria Housing Market Partnership.
 - funding for affordable housing in high cost rural areas.
 - support for area based initiatives to renew housing and improvements of the physical environment in neighbourhoods.
 - support for rebalancing housing markets to reduce homelessness.
 - recognition of the need to prioritise supported housing investment in response to locally identified needs.
- 12.4. **Regional Economic Strategy (RES):** provides a regional framework for economic development, skills and regeneration. The objective is make sure that all this activity in the region is more focused on what is necessary to transform the North West economy into one that can help reduce economic disparities between the northwest and the rest of Britain. It concentrates on five areas of work: business, skills and employment, regeneration, infrastructure and quality of life. Of particular interest to Cumbria are plans to improve the region's tourism offer, develop transport links and exploit our knowledge base.
- 12.5. The impact of these policies on Cumbria's Strategy for housing is a need to restructure housing markets to match emerging employment trends and opportunities.
- 12.6. **Regional Spatial Strategy (RSS):** the draft RSS for the North West of England provides a framework for the physical development of the region over the next fifteen to twenty years. It is prepared by the North West Regional Assembly which is the designated regional planning body. The RSS is an integral part of what is now a statutory development plan for every local authority in the North West.

- 12.7. The proposed draft figures below will need to be cross-referenced with our Housing Market Assessments:

Distribution of Regional Housing Provision in Cumbria 2003-2021 – Current Structure Plan and Proposed Regional Spatial Strategy (RSS)				
Local Authority Area	Current Annual Structure Plan Policy H.17 <i>(Homes in the LDNP are considered part of the relevant district council's allocation)</i>	RSS Proposed Total Housing Provision 2003-2021 <i>(net of clearance replacement)</i>	RSS Proposed Annual Average Rates of Housing Provision <i>(net of clearance replacement)</i>	RSS Proposed Indicative Target Proportion of Housing Provision to Use Brownfield Land and Buildings
Allerdale	250 (includes 40 in north Cumbria)	4,800	267 (outside of National Park)	At least 80%
Barrow in Furness	110	2,700	150	At least 80%
Carlisle	315 (includes 65 in north Cumbria)	8,100	450	At least 50%
Copeland	190	4,140	230 (outside of National Park)	At least 80%
Eden	170	4,300	239 (outside of National Park)	At least 50%
Lake District National Park (LDNP)	0	2,100	117	At least 50%
South Lakeland	265	7,200	400 (outside of National Park)	At least 50%
Cumbria	1,300	33,340	1,853	
Source	Policy H17 of the Joint Structure Plan	Regional Spatial Strategy – North West England – December 2005		

N.B. The Cumbria part of the Yorkshire Dales National Park, which includes Sedbergh and Dent, is covered by the North Yorkshire Structure Plan and Yorkshire Dales National Park Authority.

- 12.8. The above annualised housing requirement figures are based on a number of factors, including household trends in Cumbria, and previous 5-year and 10-year build and planning permission rate trends for new housing construction. These cover all new housing development, including the social rented sector as well as the new private sector housing stock.
- 12.9. The following figures of planning permissions and house build completions illustrate, for example, the previous trends in Cumbria since April 2002.

DISTRICT	April 2002 to March 2003		April 2003 to March 2004		April 2004 to March 2005	
	Permissions	Completions	Permissions	Completions	Permissions	Completions
Carlisle	286	499	189	462	785	493
Allerdale	237	280	333	NA	503	111
Eden	345	NA	205	NA	43	183
Copeland	210	195	560	143	290	280
South Lakeland	445	419	369	214	261	247
Barrow	220	165	230	114	183	85

- 12.10. The current annualised housing requirement figures in the draft Regional Spatial Strategy have arisen following broad agreement between the Districts, Boroughs and City Council Planning Departments, and the Government Office for the North West (GONW) and the North West Regional Assembly (NWRA). The latter being responsible for preparing the draft Regional Spatial Strategy for the North West of England (January 2006). Detailed consideration of these figures is still open for discussion at the Examination-in-Public into the draft Regional Spatial Strategy (RSS) in October 2006.
- 12.11. Importantly, the results of the housing needs surveys will further help to inform the distribution and the overall numbers of new housing that will have to be provided in the County over the next 15 years to meet the needs of people in Cumbria. The Housing Strategy and the 20 distinct housing markets are important, in so far as they will also help to define the likely type, size and tenure of new housing according to defined local needs. Planning Authorities need to consider possible 'front-loading' of their annualised housing provision to tackle affordable housing shortages.

- 12.12. All this information contained within the Housing Strategy will therefore help to inform the discussions to be held at the Regional Spatial Strategy Examination-in-Public into the overall level of new housing necessary in the County up until 2021. It will also help to inform the more detailed land-use planning policies and the distribution of all new housing at a local District, Borough and City level, which will be brought forward and delivered through the new generation of Local Development Documents (LDDs), which will replace current generation of Local Plans.
- 12.13. Underpinning the housing market assessments and the housing needs surveys is a further layer of information relating to levels of affordability in the County, based on house price data and incomes in Cumbria generated down to ward level. This information will also help to inform the overall level of need, as well the type, size and tenure of new housing, which should equally inform the Local Development Framework process.

National policies

- 12.14. There is a substantial number of national policy initiatives that have been incorporated within this Strategy, for example:
- 12.15. Sustainable Communities: Homes for All
- ‘Homes for All’ is a five-year plan building on the Sustainable Communities Plan, which seeks to signpost a change in housing quality and supply, encourages wider home ownership, promotes mixed communities, encourages greater choice for renters and promises greater support for the homeless.
 - Making sure all homes within Cumbria meet the Decent Homes Standard (see the Creating Decent Homes theme).
 - Planning Policy Statement 3.
 - Potentially moving towards market-based housing allocations.
- 12.16. Choice-based Lettings
- There are currently two projects underway which are looking into how choice-based lettings can be introduced in Cumbria.
- 12.17. Home Energy Conservation Act (HECA)1995
- Introduced to address energy efficiency issues in the domestic housing stock.

13. Investing in Cumbria’s homes

- 13.1. We will use all our resources as effectively as possible by:
- targeting new resources in accordance with Housing Market Assessments.
 - maximising existing resources by working collaboratively across the county.
- 13.2. There are various resources available to us to deliver the vision of the Housing Strategy, for example:
- Making better use of staff time by working collaboratively, sharing expertise and sharing work between us to avoid wasteful duplication.
 - Public sector investment will be focused in those areas of activity that contribute to balancing housing markets to meet social, economic and community needs.
 - Use planning policy, informed by the Cumbria Housing Markets Assessments, to maximise the contribution of private housing investment towards balancing housing markets by making full use of PPS 3 proposals, Local Development Frameworks and more prescriptive and enforceable S.106 agreements.
 - Make better use of enforcement powers to improve and influence the way housing is managed and maintained.

13.3. Private sector investment in buying and developing homes in Cumbria

	Value of Homes Bought and Sold in Cumbria	Number of Homes Bought and Sold in Cumbria	Number of New Homes Built in Cumbria
2001-2	£929,919,545	11,677	1,162
2002-3	£1,134,904,791	12,396	1,263
2003-4	£1,393,447,259	12,498	1,061
2004-5	£1,440,586,672	10,733	964
2005-6			1049 estimated

13.4. House Building figures for Cumbria

	New private house building	New social house building
2000-1	502	117
2001-2	1086	76
2002-3	1169	94
2003-4	962	99
2004-5	837	127
2005-6	894	110

Purpose: To show the discrepancy between houses being built and households being formed – is the gap a contributory factor towards rising prices, waiting lists etc

13.5. Household projections: County Summary; Government Office Regions (thousands)

	1981	1991	1996	2001	2006	2011	2016	2021
North West	2,551	2,720	2,812	2,875	2,932	2,997	3,061	3,110
Cumbria	178	197	205	213	219	226	234	240

13.6. Public Capital Investment in Cumbria's Housing – financial investment

	Past Investment		Planned		Predicted	
Source	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09
Housing Investment Programme (HIP) local authorities	5,704	3,622	3,489	8,688	7,395	Pending outcome of Comprehensive Spending Review 2007
National Affordable Housing Programme –grant to housing associations		9,206,261	3,209,481	4,881,727	5,842,199	
F&WCHMP	3.5m in 2006/7 5.5m in 2007/8					
Regional Housing Board SCP	4m over 2005-2007					
Second Homes Council Tax for Housing	68,400	1,030,280	1,269,670	1,176,320	1,183,180	
Homes improved by local housing authorities – renewal areas	53	22	45	83	89	93
Homes improved by local housing authorities – individual properties	648	912	783	554	NA	NA
Disabled facilities grants completed	284	282	365	515	515	515
Homes cleared and demolished	55	5	66	20	90	90
Empty properties brought back into use	6	11	22	33	30	28

14. Second Homes

- 14.1. There are 7,374 second homes in Cumbria, the majority – 4,136 – concentrated in and around the Lake District and Yorkshire Dales National Parks. Most of the others can be found in the Eden Valley, South East Cumbria and the Solway Coast Area of Outstanding National Beauty.
- 14.2. All of Cumbria's local authorities have used the opportunity given by the government's new rules to end the full discount on second homes to raise additional money for investment in all services in these areas. South Lakeland District Council, which has the highest number of second homes, committed all of this funding to provide additional affordable homes in its local housing markets.

14.3.

Good Practice in Cumbria ...

Working together to develop new ways of providing affordable housing

In 2005 the North West Regional Housing Board allocated £4m to Cumbria for affordable housing. The Cumbria Sub-Regional Housing Group established a process to commission, implement and monitor projects on a County-wide basis. These projects will deliver 63 new affordable homes by March 2007 using new methods of financing and developing homes, which have never been used before. The project demonstrated the commitment of Cumbria's housing organisations to work together in a common cause – in this case to prove that there are better and more effective ways of providing affordable housing than those currently in use.

15. Housing Policy Themes

- 15.1. To balance the housing markets for all Cumbria's communities, we need to know not only about our housing markets, but also have the specialist knowledge that provides greater understanding of each aspect of housing so we can respond better to social and economic change. The Cumbria Sub-Regional Housing Group set up a small number of Task Groups, each with a distinct remit to look at a particular housing theme. The outcome of their work can be found in the following themed sections –
 - **affordable housing** – how we will make homes more affordable and responsive to local need in sufficient quantity.
 - **creating decent homes** – how we will improve the standard of housing and homes.
 - **housing the homeless** – how we will provide better services for those who are homeless.
 - **regeneration** – how we will improve the way housing supports economic opportunities and regeneration.
 - **homes with support or additional facilities** – how we will provide better housing services for those who are most vulnerable.
- 15.2. Each themed section:
 - provides an analysis of the main issues in Cumbria as they exist today and are likely to exist in the future.
 - a selection of proposals, tools and policy objectives from which we can select the most appropriate suite of actions to balance each housing market.
 - a selection of thematic performance indicators from which a suite can be selected for each housing market.
 - a summary of thematic priorities.
- 15.3. The Task Groups are our 'centres of excellence and expertise' for their given subject area. Their role is to keep all of us in Cumbria fully up to date with the latest policy developments and informed about the best options we can use to improve housing in Cumbria.

16. Affordable Housing

Definition

16.1. Affordable housing means:

Non-market housing, which can include social rented housing and intermediate housing:

- Social rented housing

Rented housing owned by local authorities and housing associations for which guideline target rents are determined through the national rent regime set out in the 'Guide to Social Rent Reforms' published in March 2001.

Also rented housing owned by other persons and provided under equivalent rental arrangements to the above as agreed with the local authority or funded with grant from the Housing Corporation, as provided for in the Housing Act 2004.

- Intermediate housing

Housing at prices or rents above those of social rent but below market prices or rents. Can include sub-market renting, low-cost home ownership and shared ownership.

16.2. Local occupancy housing means:

New housing in which the needs of local people are given a priority. Local occupancy clauses will be applied to achieve this. Definitions of 'local' will be applied by the relevant planning authority. No price control mechanisms will be applied hence these homes cannot be classed as 'affordable housing'.

Aim

16.3.

To tackle the shortage of affordable housing in areas of Cumbria where need and demand for additional housing is high, where this impacts adversely on social inclusion and balanced communities.

Context

16.4. The Housing Market and Needs Assessments highlight the lack of affordable housing in many places in the County. Traditionally this has been most acute in the Lake District and Yorkshire Dales National Parks and south and east of Cumbria. However the problem has now expanded to include other areas such as the North of the County, and parts of West Cumbria.

16.5. The causes of this problem are a combination of high housing costs outstripping local wages and demand exceeding supply in many areas. Rural housing markets are under pressure from second home and holiday homeowners and those seeking retirement homes. This is exacerbated by planning restrictions which limit the number of new homes that can be built. Given the low incomes common to most rural communities and rising property prices many local households, particularly newly forming ones, are unable to afford to buy a home. Most of these rural communities have seen high losses of social rented stock through Right to Buy sales. The net result is increased levels of homelessness (particularly young people) in rural areas and younger people leaving the area. This position is threatening the viability of local services and the economy more generally.

Key Facts

- 16.6. • A Joseph Rowntree Foundation study in Autumn 2004 showed that the affordability gap between house prices and incomes is worse in the South Lakeland area than anywhere else in the North of England.
- South Lakeland (£179,250) and Eden (£178,750) have the first and second highest median house prices in the North West of England (Ecotec study Q1 2006)
- In South Lakeland house prices have risen by over 80% since 2002 whilst household incomes have only risen by 14%. Other areas have seen similar results.

Priorities

16.7.

In order of priority:

- **Provision of new affordable housing in areas of evidenced need, i.e. low cost home ownership or sub-market rented housing.**
- **Provision of new local occupancy housing (additional to affordable housing) to meet proven local needs, i.e. housing with local occupancy restrictions.**

Priority Areas – Affordable Housing

16.8. Our choice of priority areas is based on current available research, however we may change this when the results of our first Cumbria Housing Market Assessments are published in 2006.

16.9. Top Priority Housing Markets:

North Lakes; Central Lakes; Cockermouth; Eden Valley North; Eden Valley South; Kendal; Rural Kendal; Dales; Ulverston and Furness; Cartmel Peninsula (subject to Housing Market and Needs Assessments results).

16.10. Secondary Priority Housing Markets:

Secondary priority areas may be added depending on the results of the Housing Market and Needs Assessments.

Priority Areas – Local Occupancy Housing

16.11. The following housing markets are prioritised (in accordance with the Cumbria Structure Plan) due to the particular pressure from inward migration and second/holiday homes in these areas:

North Lakes (just Eden part); Central Lakes; Eden Valley North; Eden Valley South; Kendal; Rural Kendal; Dales; Cartmel Peninsula.

16.12. Planning policies require that most housing will be directed to the key and local service centres (the Housing Markets chart shown on page 6 shows the key service centres, local service centres are yet to be agreed). However, affordable housing can be provided in other sustainable settlements subject to evidenced local need.



Policies

16.13.

Policies to Deliver Affordable Housing	Action to be Taken to Deliver Affordable Housing	Outcome
A1: Provision of affordable housing (without public grant) through planning gain, using s106 agreements	Establish agreement with planning authorities to be able to exceed their housing allocations where this will deliver affordable housing where there is a proven need. Influence and ensure planning authorities implement affordable housing policies within their LDF in accordance with the Joint Structure Plan.	This will ensure a significant proportion of all new housing is affordable for local people.
A2: Allocation and development of sites solely for affordable housing	Produce standardised s106 agreements for use by all planning authorities in Cumbria in order to improve and speed up the production of such agreements.	This will enable affordable housing to be planned for into the future.
A3: Continued use of exceptions sites.	A Cumbria-wide basis for negotiating affordable housing prices to meet local needs is to be worked up with the involvement of registered social landlords and private housing developers.	This will enable developers to build affordable housing on appropriate sites that become available where there are no allocated sites.
A4: Provision of 'local occupancy' housing in addition to affordable housing		This will be provided in areas of greatest housing stress to enable local people to access new housing.
A5: Continued support and provision of affordable homes via Housing Corporation funding.	Production of a five-year Cumbria-wide Affordable Housing Programme. Review the Housing Corporation's 'partnering' policy, in relation to Cumbria, with an emphasis on financial implications. Roll out the planning protocol - successfully piloted in South Lakeland – Cumbria-wide (for planning officers to give 'in principle' support to affordable housing schemes prior to applications for public funding).	Affordable housing to meet proven local need in priority areas. This will be mainly through housing associations.

16.13.
continued

Policies to Deliver Affordable Housing	Action to be Taken to Deliver Affordable Housing	Outcome
A6: Develop innovative ways of delivering affordable housing	<p>The following delivery models will be investigated and where appropriate piloted within Cumbria and if successful applied throughout the priority areas, these will incorporate additional sources of funds for affordable housing:</p> <p>Equity release</p> <p>DCLG shared equity model – where lenders retain a share of the property</p> <p>Yorkshire Dales 'half a house' shared equity model – where private finance is raised from investors to buy a share in the property</p> <p>Asset trust funders of social housing without public grant</p> <p>Community land trusts</p> <p>Northern Affordable Homes shared ownership model – where private finance is used and investment returns are made from rental charges</p> <p>Intermediate rented housing – to deliver rents in between social and market levels</p> <p>Key worker housing</p> <p>Private Finance Initiative (PFI) to deliver affordable housing</p> <p>Housing co-op model</p> <p>Investigate a number of funding sources, including: North West Development Agency (NWDA), English Partnerships and building society community funds.</p>	Additional affordable housing through less conventional routes.
A7: Seek additional sources of funding for affordable housing		
A8: Make better use of existing housing stock for affordable housing	Devise plans to enable existing shared ownership and discounted sale homes to remain affordable as it is recognised that some affordable housing schemes developed several years ago are no longer affordable to many people. The use of public funds for this will be explored.	This includes maintaining existing affordable housing and bringing empty homes back into use.
A9: Secure additional land/buildings in order to develop affordable housing	<p>Target public sector authorities to release land/buildings for affordable housing at sub-market rates.</p> <p>Target non-statutory organisations with land holdings, such as the National Trust and Churches Together, to release land for affordable housing.</p>	Will result in sufficient land/buildings being available to be developed for affordable housing.
A10: Engage with housing associations, private developers and other key stakeholders to proactively deliver affordable housing	<p>Hold an annual Cumbria housing development forum (including local authority housing officers, planners, housing associations and private housing developers).</p> <p>An annual training event for planning committee members is held to improve awareness of affordable housing issues.</p>	Delivery of affordable housing.

Implementation

16.14. There are a number of ways of tackling the affordable housing issue; these are most easily broken down into three key areas:

Effective use of planning

- 16.15. Although in some parts of Cumbria planning gain has been used to deliver affordable housing for several years it is recognised that greater action is needed to make more effective use of the planning system. The Cumbria and Lake District Joint Structure Plan is a statutory document that guides changes in land use. The new Plan is due to be adopted in 2006. This will inform the preparation of the Regional Spatial Strategy (RSS) and guide development to 2016. It sets out the overarching planning policy guidance for Cumbria. These will be implemented locally through Local Plans - later to be Local Development Frameworks (LDFs). The latest Joint Structure Plan sets out a number of policies in respect of affordable housing – these are shown at Appendix B. Local Planning Authorities are expected to introduce the above policies within their LDFs when they are prepared. However the deliverability of these policies must be reviewed regularly to ensure effectiveness. The Cumbria part of the Yorkshire Dales National Park, which includes Sedbergh and Dent, is covered by the North Yorkshire Structure Plan and Yorkshire Dales National Park Authority.
- 16.16. Some Local Planning Authorities have already introduced some of the Joint Structure Plan policies:
- Lake District National Park Authority – H20.
 - South Lakeland District Council – ST11 (excludes Ulverston and Furness where evidence suggests approximately 50% of new homes should be affordable) and H19. This is within its Interim Approach to Housing Development which is currently being reviewed.
- 16.17. Eden District Council requires a minimum 50% affordable housing on all sites. Allerdale Borough Council requires 25% affordable housing on sites of 25 dwellings or more or 1 hectare in size. Carlisle City Council requires 25% to 30% affordable housing. Barrow and Copeland do not have planning policies for affordable housing.
- 16.18. To most effectively deliver new affordable housing it is vital that housing and planning representatives work in partnership. In recent years this relationship has been improved significantly.
- 16.19. A variety of tenures of affordable housing have been delivered in Cumbria through planning gain using section106 agreements. These have produced affordable housing in perpetuity ranging from social rented housing to meet the needs of households at the lower end of the affordability spectrum who cannot afford private rents or to buy; to intermediate housing for sale to meet the needs of households at the higher end who cannot quite afford open market house prices. In most cases these homes will be delivered without recourse to public grant funding, this will only be considered where added value can be gained from this, e.g. extra affordable units.
- 16.20. A county-wide basis for negotiating affordable housing prices to meet local needs is to be worked up with the involvement of housing associations and private housing developers with standardised s106 agreements for use by all planning authorities in Cumbria. Due to the scarcity of suitable land on-site provision of affordable housing is expected. However, off-site provision will be considered where this can be proved to be beneficial to meeting proven need. Commuted sums are generally not acceptable and would only be accepted in exceptional circumstances.
- 16.21. A sequential test will be applied in the first instance:
- 1 – on-site provision of affordable housing
 - 2 – off-site provision of affordable housing
 - 3 – commuted sum
- 16.22. The appropriate mechanism will then be considered in line with the following priorities:
- 1 – housing associations provision (rented, shared ownership or shared equity)
 - 2 – private shared ownership or shared equity
 - 3 – discounted sale or private rented

16.23. It is important that housing and planning authorities work effectively with private developers, housing associations and others to deliver affordable housing.

Other methods of providing affordable housing

16.24. Aside from planning gain there are numerous other methods applied in Cumbria to deliver affordable housing, most of these involve housing associations. The following methods are currently used throughout Cumbria and will continue to be applied:

- Delivery of housing association and, where appropriate, private housing schemes using the Housing Corporation's full range of products within their National Affordable Housing Programme - including the production of a five-year County-wide programme.
- Purchase of existing homes for shared equity through a housing association (using Regional Housing Board and Second Homes funds).
- Development of new shared equity homes using Regional Housing Board funds.
- The Cumbria Deposit Guarantee Scheme assists local people in housing need to obtain private rented accommodation by virtue of providing guarantees to landlords rather than cash deposits.

16.25. Additionally the following methods are applied in certain parts of the County:

- 'Living over the shop' initiatives (South Lakeland).
- Promote leasing of private homes to housing associations for affordable housing (Eden and South Lakeland).
- Working in partnership with local Housing Trusts who own land to consider developing this for affordable housing either by the Trust or a housing association (South Lakeland).
- Use of renovation grants in return for affordable housing (Eden and South Lakeland). South Lakeland's policy is due to be reviewed in December 2006.
- Local Occupancy restrictions on Right To Buy sales (all of Eden and most of South Lakeland).
- Use of covenants on homes sold under the Right to Buy policy to facilitate affordable housing where the garden has room for a building plot (South Lakeland).



Land and Buildings

- 16.26. It is important that proactive work is undertaken in partnership with a range of organisations to find land and buildings where affordable housing can be developed. Furthermore it is crucial to make use of the current housing stock and protect existing affordable housing.
- 16.27. The following actions are currently used throughout Cumbria and will continue to be applied:
- Identifying potential affordable housing sites, including redundant employment premises and exceptions sites, in liaison with planning authorities, e.g. through Urban Capacity Studies.
 - Work in partnership with Parish Councils, particularly via Parish Plans, to identify potential affordable housing sites.
 - Investigate potential affordable housing sites identified via local housing need surveys.
 - Actively seek to identify and bring empty properties back into use as affordable housing.
- 16.28. Most suitable housing authority land has now been sold. It is therefore important to consider other sources, such as that of Cumbria County Council.
- 16.29. We intend to work with the National Trust to ensure that it accepts that, in relation to its housing policy, it is a significant provider in parts of the Lake District National Park and, as such, in accordance with its policy objectives, it should help meet identified social housing needs in that context.

Past Performance

New affordable housing by District (2001 – 2006)

16.30. Housing Association Homes

	2001/02 outturn	2002/03 outturn	2003/04 outturn	2004/05 outturn	2005/06 outturn	Total	Ave pa
Allerdale	54	21	56	12	44	187	37
Barrow	6	17	6	6	6	41	8
Carlisle	0	22	0	6	0	28	6
Copeland	0	0	0	0	0	0	0
Eden	33	35	23	15	3	109	22
South Lakeland	7	29	49	35	48	168	34
Total	100	124	134	74	101	533	107

16.31. Private Homes

	2001/02 outturn	2002/03 outturn	2003/04 outturn	2004/05 outturn	2005/06 outturn	Total	Ave pa
Allerdale	0	0	0	0	5	5	1
Barrow	0	0	0	0	0	0	0
Carlisle	0	0	17	21	8	46	9
Copeland	0	0	0	0	0	0	0
Eden	0	14	12	15	0	41	8
South Lakeland	39	25	13	4	47	128	26
Total	39	39	42	40	60	220	44

16.32. **Total Completions**

	2001/02 outturn	2002/03 outturn	2003/04 outturn	2004/05 outturn	2005/06 outturn	Total	Ave pa
Allerdale	54	21	56	12	49	192	38
Barrow	6	17	6	6	6	41	8
Carlisle	0	22	17	27	8	74	15
Copeland	0	0	0	0	0	0	0
Eden	33	49	35	30	3	150	30
South Lakeland	46	54	62	39	95	296	59
Total	139	163	176	114	161	753	151

Source – Local Authority HIP returns.

Targets

16.33. The targets are to be set which will take into account past performance, policy, resources and identified need.

16.34. **Key Target 1**

Complete 1054 new affordable homes in Cumbria in the period April 2006 to March 2011.

The affordable housing targets will be reviewed once the revised Regional Spatial Strategy is agreed.

Affordable housing targets April 2006 – March 2011

16.35. Targets are the minimum number of homes expected to be completed.

16.36. **Public funded**

This includes mixed funded schemes. It is not just housing association schemes but any affordable housing scheme developed with some public funds.

	5-year target	Average per year	Notes
Allerdale	241	48	Based on 5% annual increase on expected completions in 2006/7
Barrow	55	11	Based on 35% increase on previous 5 years outturn
Carlisle	35	7	Based on 25% increase on previous 5 years outturn
Copeland	50	10	Estimate
Eden	136	27	Based on 25% increase on previous 5 years outturn
South Lakeland	210	42	Based on 25% increase on previous 5 years outturn
Total	727	145	

16.37. **Private funded**

These are schemes developed solely using private funds.

	5-year target	Average per year	Notes
Allerdale	28	6	Based on 5% annual increase on expected completions in 2006/7
Barrow	0	0	
Carlisle	58	12	Based on 25% increase on previous 5 years outturn
Copeland	30	6	Estimate
Eden	51	10	Based on 25% increase on previous 5 years outturn
South Lakeland	160	32	Based on 25% increase on previous 5 years outturn
Total	327	65	

16.38. **Total targets**

	5-year target	Average per year	Notes
Allerdale	269	54	Based on 5% annual increase on expected completions in 2006/7
Barrow	55	11	Based on 35% increase on previous 5 years outturn
Carlisle	93	19	Based on 25% increase on previous 5 years outturn
Copeland	80	16	Estimate
Eden	187	37	Based on 25% increase on previous 5 years outturn
South Lakeland	370	74	Based on 25% increase on previous 5 years outturn
Total	1054	211	

16.39. Notes:

1. Cumbria has six housing authorities. Parts of four of these areas come under the jurisdiction of the Lake District National Park Authority in terms of its planning function. The targets have not been disaggregated to include an in the LDNP, outside the LDNP target for each area. This is unnecessary complication as the targets are minimum levels. For monitoring this LAA target each new affordable unit in the Lake District National Park will be included within the appropriate district targets. In planning terms however the LDNP is a distinct unit with its own housing numbers allocation, therefore information on which sites are within or outside the National Park will be collected.
2. Targets for each housing market area will be set within the Housing Market Action Plans.

16.40. **Local occupancy targets April 2006 – March 2011****Key Target 2**

Complete 805 new local occupancy homes in Cumbria in the period April 2006 to March 2011.

	5-year target	Average per year
Eden	300	60 (no completions expected before 2008/9)
South Lakeland	500	100 (annual completions expected to increase from 2008/9)

Performance indicators

- 16.41. A number of key performance indicators have been developed to help monitor the affordable housing section of the Strategy. The key performance indicators (KPI) will be used to measure progress against the above targets.
- 16.42. **KPI A1** – Number of public funded affordable homes completed per annum;
- a) Housing association homes with Housing Corporation funding
 - b) Private homes with Housing Corporation funding
 - c) Housing association homes with other public funding
 - d) Private homes with other public funding (including housing trusts)
- 16.43. **KPI A2** – Number of new privately funded affordable homes completed per annum.
- 16.44. **KPI A3** – Number of new 'local occupancy' homes completed per annum.

17. Creating Decent Homes

Definition

17.1. **Creating Decent Homes means:**

To maintain and improve the homes in Cumbria so that each home:

1. Meets current statutory minimum standard for housing
2. It is in a reasonable state of repair
3. It has reasonably modern facilities and services
4. It provides a reasonable degree of thermal comfort.

17.2. This section deals with the improvement of the fabric and standards of housing stock in all tenures across the County. Cumbria is working towards meeting the Decent Homes standard for all who live in social housing and for those most in need who live in privately owned properties.

Aims

17.3.

- To work towards ensuring that all residents have a home which meets the statutory minimum standard for housing.
- That all houses should provide a reasonable degree of thermal comfort.
- To carry out stock condition surveys across a common methodology to provide baseline data.
- Bring empty properties back into use where homes are needed.
- Helping vulnerable owner-occupiers to continue to live independently.
- To improve standards of property maintenance and management in the privately rented sector.
- To encourage homeowners to invest in maintaining and improving their own homes.

Context

17.4. House condition surveys were carried out in Barrow in 2006, Eden in 2005, Carlisle 2005, South Lakeland in 2004, Allerdale in 2003 and Copeland in 1999. The wide timescale does not facilitate consistency of statistics as legislation has changed from the Housing Fitness Standard to the Housing Health and Safety Rating System (HHSRS).



17.5. Figures under the old Fitness Standard show the following levels of unfitness for each of the Districts

Allerdale	6% (2635)
Barrow	6% (1600)
Carlisle	3% (1490)
Copeland	9% (2136)
Eden	3% (565)
South Lakeland	4% (1114)

17.6. The figures below show that Cumbria should meet the national target for decent homes in the social sector by 2010. However, in the private sector there is still a considerable amount of work to do which has been reflected in our priorities.

Current proportions of the number of Decent Homes occupied by vulnerable people, in private sector properties		
Allerdale	45%	(Source – DCLG Ready Reckoner)
Barrow	45%	(Source – DCLG Ready Reckoner)
Copeland	50%	(Source – DCLG Ready Reckoner)
Carlisle	62%	(Source – LHCS)
Eden	70%	(Source – LHCS)
South Lakeland	54%	(Source – DCLG Ready Reckoner)

Current figures for the social landlords		
	% of Homes classed as Decent	Total properties owned by each Landlord
Accent	95	452
Home Group	Not available	Not available
Barrow Borough Council	82	2843
Derwent and Solway	Not available	Not available
Copeland Homes	Not available	Not available
Two Castles	96%	1387
South Lakes Housing	90%	3266
Eden HA	86%	1464
Mitre HA	92%	130
Westfield HA	98%	448
Carlisle HA	50%	6294
Impact HA	98%	2760

Stock condition/socio-economic information that has been obtained through the Local House Condition Surveys indicate that there are still a substantial number of vulnerable people living in poor housing conditions.

Priorities

- 17.7.
- Targeting resources to achieving the Decent Homes Standard for those in Social Housing and those classed as vulnerable in private housing focusing on areas identified as those having the highest numbers of non-decent homes.
 - Achieving compliance with legislative requirements for those in privately rented accommodation in particular Houses in Multiple Occupation (HMO) licensing.

Policies

17.8.

Policies to Deliver Decent Homes	Action to be Taken	Outcome
D1: Health and Safety Rating System	Ensure that all properties comply with the standard and take appropriate enforcement action where appropriate	Provide a standard for all properties across the County
D2: Vulnerable People in unacceptable housing conditions	<p>Identify properties which are in disrepair and whose occupants are least able, either through financial, circumstances or infirmity to carry out necessary improvements</p> <p>Provide a wide coverage of Home Improvement Agency services</p> <p>Work with other health and care agencies to target vulnerable clients in need of home improvements</p> <p>Provide grant assistance through authorities Housing Renewal Policies</p> <p>Consider the use of loans and equity release products</p>	Ensure people are able to remain in their homes for as long as possible
D3: Assistance for those in privately rented accommodation	<p>Provide guidance and advice for tenants and landlords on rights and responsibilities</p> <p>Use encouragement and incentives to private landlords but enforcement powers as appropriate</p>	Ensure the protection of private tenants from poor housing standards
D4: Houses in Multiple Occupation (HMO)	<p>Provide standard conditions and licence fee for HMO properties across Cumbria</p> <p>To work with the Cumbria Fire and Rescue Service, the police and others to ensure fire safety of all HMOs</p> <p>License all those HMOs which are required under the Housing Act 2004</p> <p>Provide grant assistance to landlords in some areas to help meet the fire precautions requirements</p>	Provide a consistent licensing procedure across the County
D5: Bringing Empty Properties back into use	<p>Target empty properties in areas of high demand for accommodation and in areas where they are contributing to the crime rate of an area</p> <p>Provide financial incentive to owners</p> <p>Produce an Empty Properties Strategy across Cumbria</p> <p>Work with housing associations to lease properties from owners for those in housing need</p>	Increase the available supply of decent properties and enhance the local environment
D6: Improving Energy efficiency	<p>Work with the Cumbria Energy Advice Centre to promote subsidised energy efficiency measures</p> <p>Promote the Governments Warmfront Scheme</p> <p>Promote renewable energy through grants</p> <p>Improve energy efficiency of privately rented properties through grant assistance in some areas</p>	Work towards the Decent Homes Standard
D7: Stock Condition Information	<p>Produce a protocol for all authorities to use in gathering information about stock condition</p> <p>Have a full picture of the condition of the stock by 2010</p>	Produce consistent baseline data across the County

Implementation

Decent Homes Standard

- 17.9. Taking into account the number of people who are on a means tested benefit, there is a very strong case for grant provision for these particular people. Anecdotal evidence has indicated that if grants were not made available, many people would not carry out the necessary works to their properties.
- 17.10. However many people have considerable amount of equity in their homes which could with the right help and support be released to fund the necessary improvements needed to make their homes decent. Developing this support and help will be a priority for us in Cumbria over the next few years.
- It is hoped that a consistency of approach in collecting stock condition data will be reached by 2010/11.
 - There are still a number of Cumbria LA's who will not reach the target of 65% of decent homes, occupied by vulnerable people by 2006/07, and some of these LA's do not have the capital funding to reach this target.
- 17.11. A near county-wide network of Homes Improvement Agencies, co-ordinated by Anchor Housing provides a service to vulnerable people who are unable or unwilling to deal with grant applications. They also investigate private sources of funding should the client fail to meet the grant requirements.
- 17.12. Funding available to implement Decent Homes is summarised as follows:

Local Authority	Funding required	Funding Available 2006/07	Funding Available Over next 5 years
Allerdale	Not available	No specific, ring-fenced funding available	No specific, ring-fenced funding available
Barrow	£7 million	Not available	Not available
Carlisle	£4 million	£750,000	£3.75m
Copeland	£26 million	£1 340,600	£4.8m
Eden	£3.6 million	£400,000	£1.5m
South Lakeland	2.4 million	£250,000	£1.25m
Westfield HA	None – all houses meet Decent Homes Standard		
Impact HA	None – All houses meet Decent Homes Standard		
Eden HA	£2.4m	£691,000	£2.4m
Barrow stock	£1,180,000	£236,930	£943,370
Two Castles HA	None – All houses meet Decent Homes Standard		
Carlisle HA	£50,762,000	£13,467,000	£50,762,000*
South Lakes Housing		£5.9m	£26m

**CHA will shortly be carrying out a budgetary review of figures other than 2006/07*

Empty Properties

- 17.13. There are over four thousand empty properties in Cumbria vacant for more than six months. They are scattered throughout the County and are empty for a variety of reasons and represent a wasted resource while so many people are in housing need.
- 17.14. A Strategy for Carlisle and Eden currently exists to bring empty properties back into use and this will be rolled out across the County to raise the profile of the services which are on offer to assist owners including financial incentives. South Lakeland also has a strategy for this within its Private Sector Housing Strategy. Authorities will also consider the use of the Empty Dwelling Management Orders to secure accommodation in certain circumstances.
- 17.15. In Eden and South Lakeland schemes have been set up to encourage owners to lease properties to housing associations for up to 5 and 10 years respectively.

- 17.16. Many authorities have removed the Council Tax discount on empty properties which has increased the revenue to the Council and enables more proactive measures to be taken as well as a disincentive to owners to leave it empty.

Energy Efficiency

- 17.17. The Home Energy Conservation Act 1995 introduced a national target to reduce CO2 emissions and improve domestic energy efficiency by 30% by the year 2010 by local authorities. There is also a standard in the Decent Homes standard to ensure that properties have both effective insulation and efficient heating.
- 17.18. It is recognised that cold homes have a direct impact upon the health of the occupants and quality of life. This is especially true where properties have repair issues such as dampness.
- 17.19. The majority of properties in Cumbria fail the Decent Homes Standard because of thermal inefficiency. Carlisle, South Lakeland, Eden and Barrow are working in partnership with the Cumbria Energy Efficiency Advice Centre who provide advice and measures to help address the problem and are able to attract match funding for measures from utility companies, in particular, Scottish Power. Allerdale and Copeland are working on a project tailored to their local needs. These initiatives work alongside grants available through the Warm Front scheme which particularly targets vulnerable people.

Privately Rented Properties

- 17.20. Privately rented properties constitute approximately 10% of the total housing stock across the County. It tends to be the properties in the worst condition and occupied by the least advantaged residents.
- 17.21. Houses in multiple occupation are increasingly being used in areas of high affordability such as Eden and South Lakeland as it is the only accommodation available for low paid seasonal workers or students. Some areas have seen a large increase in the buy-to-let market due to sharp increases in property prices. This is also leading to an over crowding issue in some areas and properties have been found containing three times permitted number of occupants particularly migrant workers.
- 17.22. Authorities have worked together to provide a set of standard conditions and fee for the new licensing regime introduced in April 2006. The numbers expected to be licensable are as follows :
- | | |
|------------------|---------|
| • Allerdale | 15 – 20 |
| • Barrow | 10 |
| • Carlisle | 80 |
| • Copeland | 12 |
| • Eden | 22 |
| • South Lakeland | 50 - 60 |

Targets

- 17.23. The following targets have been set:
- To achieve 100% Decent Homes Standard for the social housing sector by 2010.
 - Increase the number of Decent Homes, occupied by vulnerable people, in the private sector by 5% by 2010.
 - Reduce the number of Empty Properties by 5% by 2010.
 - Implement HMO licensing by 2006/07.

17.24.

Good Practice in Cumbria...

- All local authorities in Cumbria have signed up to a fee for HMO licensing and have agreed a set of conditions with the Fire Authority to be used in issuing licences.
- Eden and Carlisle have produced an Empty Properties strategy with the Empty Homes Agency which is to be extended to all other local authorities.
- Anchor Staying Put is working across the majority of the County to provide a Home Improvement Agency service for vulnerable people.

18. Housing the Homeless

Definition

18.1. Housing the Homeless means:

Making sure people have a safe, secure home they can call their own.

Aims

18.2. A multi-agency group has developed a Homelessness Strategy (2003-2008) for the County which seeks to develop opportunities across all tenures to tackle homelessness. Our Strategy will be reviewed with regard to the new Regional Homelessness Strategy.

18.3. The aims of the Strategy are:

- To set out a new strategically planned direction for homelessness services in the county.
- Identify resources and future resources to tackle homelessness.
- Achieve local, regional and national homelessness strategic targets.
- Outline Strategy-monitoring procedures
- Providing first class advice and preventative service to potentially homeless people
- Ensure appropriate temporary accommodation is available for different needs groups
- Move people into settled accommodation as quickly as possible.

Context

18.4. The table below shows the number of people in Cumbria presenting as homeless.

	2003/4	2004/5	2005/6	2006/7
No. of homelessness presentations	2,459	3,097	2,394	2,397
No. accepted as duty	874	1,080	1,046	1,033
Expenditure on temporary accommodation and B&B	£561,599	£804,972	£1,089,398	£871,620
Expenditure on homelessness prevention	£107,636	£159,756	£204,028	£203,000
Income from DCLG for homelessness	£135,883	£156,565	£206,000	£216,000

18.5. Causes for this increase in homelessness are varied across the Region and include; relationship breakdown, house price increases and the end of assured shorthold tenancies.

18.6. There is a lack of suitable permanent and affordable accommodation for all households. This has led on to an increased use of temporary accommodation, including bed and breakfast, to enable Local Authorities to meet their statutory duties.

Priorities

18.7.

- **Develop and improve the services that help prevent people from becoming homeless.**
- **Develop higher standards of temporary accommodation offered to homeless people and to avoid wherever possible the use of bed and breakfast accommodation.**
- **Expand the housing options for all households especially in high cost/demand areas to help reduce homelessness across Cumbria.**
- **Develop better support services to help homeless people.**
- **Local authorities to take a more proactive, stronger and strategically coherent lead role in improving housing advice and the services available to homeless people.**

Policies

- 18.8. As part of preparing the Cumbria Housing Strategy a number of additional policies and actions have been developed in solving the problem of homelessness, reflecting the major increase in this problem since our original Strategy was developed in 2003.
- 18.9. An action plan is being used to progress the strategic objectives. These are as follows:

Policies to Deliver	Action to be Taken to Reduce Homelessness	Outcome
H1 – The development and improvement of services that help prevent people from becoming homeless	<p>Investigate and disseminate good practice regarding empty homes in order to prevent homelessness.</p> <p>Implement fast track Housing Benefit verification and processing for those at risk of homelessness.</p> <p>Develop links with mortgage lenders to promote early referral to independent advice to prevent evictions.</p> <p>Support mediation services to provide county wide coverage.</p> <p>Investigate organisations across Cumbria who may be able to offer support to people with rent arrears, e.g. Credit Unions</p> <p>Produce an information pack providing information to private landlords on legal obligations to tenants to help prevent homelessness and how to offer decent temporary accommodation to local authorities</p>	<p>A reduction in number of empty properties</p> <p>Reduce time taken to process HB for homeless people</p> <p>Reduce repossessions due to mortgage arrears</p> <p>Reduce family breakdown and neighbour disputes</p> <p>Reduction in rent arrears to prevent homelessness</p> <p>Reduction in homelessness within the private sector and an increase in the number of properties available for temporary accommodation within this sector</p>
H2 – The Development of higher standards of temporary accommodation offered to homeless people and to avoid wherever possible the use of bed and breakfast accommodation	<p>Agree a baseline standard for all temporary homeless accommodation.</p> <p>Develop a protocol to facilitate the shared use of temporary accommodation between housing authorities – where this is a positive outcome for applicants.</p> <p>Map what specific accommodation is available for people homeless as a result of domestic violence.</p> <p>Develop county wide protocol for the use of domestic violence safe houses.</p> <p>Address the problems of housing potentially dangerous homeless people through the 'Housing of dangerous offenders' protocol.</p>	<p>Improvement in the standard of temporary accommodation</p> <p>An increase in choice and resources</p> <p>Increase the choice and suitability of accommodation for victims of domestic violence.</p> <p>Increase in choice and resources</p> <p>Minimise the risk of violence or threats of violence</p>
H3 – The expansion of housing and resettlement options for all households especially in high cost/demand areas to help reduce homelessness across Cumbria	<p>Expand floating support services to the private rented sector.</p> <p>Support county wide coverage of the Deposit Guarantee Scheme.</p> <p>Develop a referral protocol to provide systematic referrals from homeless services to other services when clients need help.</p>	<p>Increased support to prevent tenancy breakdown leading to homelessness.</p> <p>Greater access to private sector tenancies</p> <p>Additional support services made available to homeless people</p>

18.9.
continued

Policies to Deliver	Action to be Taken to Reduce Homelessness	Outcome
H4 – Improved multi agency working to effect better services	<p>Establish joint working protocols with the following agencies:</p> <ul style="list-style-type: none"> • Social Services – young people. • Social services – intentionally homeless families. • Connexions • Prisons • Probation • Youth Offending Teams • Primary Care and Mental Health Trusts <p>Encourage work with schools re education about housing and homelessness.</p> <p>Provide regular training for front line staff</p>	<p>Improvement in multi agency working to prevent homelessness where possible and tackle homelessness more effectively when it does occur.</p> <p>Young people more informed about housing options</p>
H5 – Effective and efficient Performance Management	<p>Develop a set of common service standards for homeless services across Cumbria.</p> <p>Review homeless policies and procedures and develop consistent higher standards across Cumbria</p> <p>Introduce systematic customer feedback across Cumbria</p>	<p>Improved consistency of services</p> <p>Improved consistency of services</p> <p>Achieve regular feedback in order to improve services</p>
H6 – Development of Strategic Issues	<p>Investigate methodologies to assess the level of rough sleeping across Cumbria</p> <p>Establish consistent charging policies across the County for temporary accommodation.</p> <p>Develop the means of monitoring the implementation of the Strategy on a multi agency basis.</p> <p>Commit to the delivery of the Cumbria Homelessness Strategy at a county level.</p> <p>Review the Strategy by 2008</p>	<p>Improve knowledge of rough sleeping problems</p> <p>Consistency of charges to improve quality</p> <p>Improve awareness, responsibility and implementation of the Strategy</p> <p>Achieve support at a high level to enable delivery of targets.</p>

Implementation

- 18.10. Districts have been pursuing ways of developing additional units of temporary accommodation such as leasing schemes, using empty properties in the private sector, provision of hostels, provision of direct access accommodation, use of enforcement powers to bring more units into use and use of existing units for temporary accommodation.
- 18.11. The multi-agency approach has therefore enabled a more coordinated approach to prevention and support services including many voluntary agencies.
- 18.12. District Council's have made use of the DCLG homelessness grant to improve services to prevent homelessness across the County. In particular the resources have been used to help prevent homelessness including employment of specialised homeless prevention officers.

Targets

18.13.

Good Practice in Cumbria

The Cumbria-Wide Homelessness Forum is delivering and monitoring improved services and there is an on-going data collection exercise co-ordinated by Shelter.

The Homelessness Strategy and the arrangements in place will continue to drive the work of all agencies across the County.



19. Regeneration

Definition

19.1. Regeneration means:

Stabilising fragile housing markets, promote economic growth, supporting community development and enhance the built environment.

Aims

19.2.

- To produce balanced housing markets.
- To align economic performance in the Housing Market Renewal areas with the regional average.
- To improve employment opportunities in under performing areas, and support areas of potential growth.
- To tackle physical dereliction.
- To increase the level of social inclusion, so that the ability for everybody to take advantage of extended opportunity is greater.

Context

19.3. The background to the Regeneration theme of the Cumbrian Housing Strategy is one of poor economic performance, and of poor prospects for future economic growth. Specific issues include:

- The Cumbria Economic Assessment 2004 considered a range of potential scenarios that might lead to improvements in growth.
- Growth through entrepreneurialism, population growth, increasing the skills base and inward investment are thought to be unlikely.
- Growth through development of clusters of industries is considered to have potential for sectors including energy, maritime, tourism, and food and drink.
- Gross Value Added (GVA) shows that although the Cumbrian economy has grown, it has slipped further behind the national average. Between 1995 and 2002 GVA had grown nationally by 36%, but in Cumbria it had only grown by 11%. GVA in per head of population, grew by 13% in Cumbria, but had declined from 92% of the national average in 1995 to 74% of the national average in 2002. Only the Highlands and Islands, West Wales and the Welsh Valleys and Cornwall had a significantly lower GVA per head than Cumbria.
- Although unemployment in Cumbria is lower than the national average, significant unemployment exists in the urban centres of West Cumbria and Furness - in Barrow (Barrow Island 7.7%), Whitehaven (Sandwith 5.9%) and Workington (Moss Bay 5.7%). There are also areas where economic inactivity rates are high - 24.5% in Allerdale, 25.5% in Barrow and 23.5% in Copeland. In England and Wales 3.9% of the population receive Incapacity Benefit. In Cumbria 4.4% of the population claim benefits of this type while in Barrow it is 8.1% - more than twice the national average.
- Average wages in the county are well below the national average and the gap is widening. During 1999 the gross weekly earnings of employees within Cumbria was 87% of the national average and this had declined to 86% of the national average in 2003.
- The lack of affordable housing is preventing opportunities for employment retention in rural areas.
- We appreciate that there are significant regeneration projects throughout the County which will affect our economic future. Some but not all of these may have housing implications: for example, the Masterplan for West Cumbria; the development of the West Cumbria Regional Park; the re-development of Derwent Forest (albeit not urban); the restoration of the Northern reaches of Lancaster Canal (particularly as Canal Head in Kendal); the development of Southend Road, Penrith; K-Village,

Kendal; the development of Whitehaven and Workington town centres; Maryport Marina/harbour development; Whitehaven Marina/harbour development; the Pow Beck initiative, Whitehaven; the renewal initiatives for South Carlisle (districts of Harraby, Upperby and Currock); the Waterfront, Barrow, including Dock Estate and Channelside; and the regeneration of Ulverston Canal.

Priorities

19.4.

- **Implementing the Housing Market Partnership in Furness and West Cumbria.**
- **Supporting the ongoing development of Carlisle Renaissance.**

Policies

19.5.

Policies to Deliver Regeneration	Action to be Taken to Deliver Regeneration	Outcome
R1: Carry out selective clearance in the Furness and West Cumbria Housing Market Partnership (F&WCHMP) area	Housing Market Renewal will be delivered through the Furness and West Cumbria Housing Market Renewal Partnership. A programme of £18m will be delivered over 2006-8. The accountable body for earmarked HMR funding will be Cumbria County Council, on behalf of West Lakes Renaissance. Separate implementation teams will be set up for Barrow and West Cumbria. Carry out approved HMR programmes in Barrow Urban Core, Barrow Island, Whitehaven Town Centre, South Whitehaven, Westfield/Frostoms, Senhouse Gateway, and Maryport.	Successful delivery of the Trailblazer programme in 2006-8 leading to a successful award or funding for future years.
R2: Carry out refurbishment and environmental improvements where appropriate to support market renewal		Improved living environment in areas vulnerable to housing market failure.
R3: Develop appropriate new housing to support market renewal		Improved housing mix in vulnerable housing markets
R4: Develop Local Development Frameworks to support market renewal	Work with local planning policy departments to ensure that LDFs support market renewal.	New housing development complements HMR programme.
R5: Improve cost-effectiveness and training opportunities through collaborative procurement	Collaborative procurement will be explored to achieve savings on capital expenditure in the maintenance activities of social landlords, whilst at the same time securing local accessible employment through upskilling and meeting known labour shortages in areas of need.	Improved cost effectiveness and training opportunities achieved.
R6: Realise opportunities for housing development on brownfield sites	Ensure that major physical regeneration projects incorporate appropriate opportunities for housing development that supports economic growth. Carlisle Renaissance will provide a vehicle to promote the effective use of brownfield land, and to promote sustainable communities and area renewal.	Effective development linked to land remediation

19.5.
continued

Policies to Deliver Regeneration	Action to be Taken to Deliver Regeneration	Outcome
R7: Maximise the role of housing associations in community development	Housing associations will deliver effective community development activity to reduce worklessness and promote social inclusion. This will include	Improved community capacity and social inclusion
R8: Capacity building to promote access to employment, training and ICT, to address worklessness and skills	Community development initiatives (outlined in good practice examples).	Improved skill levels amongst target communities
R9: Co-ordination of housing-related services at the neighbourhood level with other service providers	Neighbourhood Management initiatives in Barrow and West Cumbria will be funded through Safer and Stronger Communities Fund (SSCF). These new programmes will be implemented through the respective LSPs, and will need to be co-ordinated strongly to housing activity in these areas. Working at the neighbourhood level will also be promoted in areas that do not benefit from SSCF. The aim will be for services across Cumbria to be more responsive at the very local level.	Improved satisfaction with target Neighbourhood Management Neighbourhoods
R10: Improvement to local neighbourhoods through environmental enhancement		

Implementation

- 19.6. The Cumbria Housing Strategy will facilitate the priorities and objectives identified in the Regional and Sub Regional Economic Strategies. One of the key roles of the Housing Strategy is to facilitate major and sustainable economic remodelling. Investment in housing will be seen as a means of leveraging in the maximum amount of private sector investment, rather than as a self-standing objective in itself. In this way we can work towards providing a range of housing which is needed to create sustainable and balanced communities.
- 19.7. The housing on offer needs to support work to prevent decline in Furness and West Cumbria, make sure that Carlisle retains and enhances its attraction as a centre for economic growth, and promote diversity in the more rural parts of Cumbria.
- 19.8. We already have in place in the county's two largest urban conurbations clear visions for growth:
- 19.9. Carlisle Renaissance will remodel the City Centre using a zoned approach. This will create a new Civic Quarter, improve access to the City Centre, and create new opportunities for commercial, cultural and residential development. The government has indicated its support for this fundamental review of Carlisle. It will draw more business into the City Centre as well as facilitate a phased development of new housing.
- 19.10. Barrow Marina Village will provide modern business space alongside opportunities for retail, leisure and residential use. This will support other developments in the local housing market, and provide a more sustainable future for the town as a whole.
- 19.11. Both of these developments integrate economic development and new housing. The Cumbria Housing Strategy will support a similar coherent approach linking housing and the economy across the county – for example by making sure that infrastructure such as schools and communications are integrated into the development of the economy.
- 19.12. Planning regimes need to be sensitive to local needs. The Cumbria Housing Strategy will achieve this by using the structure of the Cumbria Strategic Partnership to challenge plans where there is a lack of clear vision. There needs to be a shared realization amongst housing professionals, planners and economic development and regeneration organisations that housing exists to support the economies of local areas, and that we need to make sure that the visions for these two issues are developed hand in hand.



Targets

- 19.13. • Demolition of 400 obsolete properties in HMR areas between 2006-9.
- Renovation of 400 properties with a sustainable future in HMR areas 2006-9.
 - Construction of 100 new homes in HMR areas between 2006-9.
 - Improvements of 2% over 2006 baseline in resident satisfaction with neighbourhoods by 2007.
 - Reduction of 13% from 2006 level in areas affected by litter and detritus, graffiti, fly posting and fly tipping by 2007.
 - Training places created through shared procurement (target to be agreed).
 - 10 brownfield sites brought into housing use between 2006-09.

Performance Indicators

- 19.14. Performance indicators have been developed to help monitor the regeneration work of the Cumbria Housing Strategy. Local Performance Indicators (LPI) will be chosen and used in those markets where they most usefully help us measure progress towards a better balanced housing market.
- 19.15. Each housing market will have its own individual set of performance indicators, designed to reflect what most needs to be done to balance that particular housing market. The indicators are chosen from the LPIs detailed below.
- Demolitions in HMR areas
 - Renovations in HMR areas
 - New homes built in HMR areas
 - Improvement in housing conditions in target areas for SSCF
 - Improvements in resident satisfaction with neighbourhoods
 - Increase in standards of cleanliness (litter and detritus, graffiti, fly posting and fly tipping)
 - Training places created through shared procurement
 - Positive employment outcomes through community development
 - Number of brownfield sites brought into housing use

19.16.

Good Practice in Cumbria...

Furness and West Cumbria Housing Market Partnership (HMP)

When the Government created the Housing Market Renewal Pathfinder areas in 2002, a number of local partners realised that similar issues existed in parts of Cumbria. This was taken forward through the Cumbria Housing Group (CHG) and key representatives from DCLG and Government Office were lobbied to support a similar programme for Furness and West Cumbria. We joined a network of aspiring pathfinders which meant we could use the expertise of the CIH and NRF to promote the case for an HMP in Cumbria. We agreed that due to the economic importance of restructuring our housing markets, our Urban Regeneration Company West Lakes Renaissance should co-ordinate and lead our work to secure an HMP for our area. A research collation project was commissioned, followed by development of a prospectus for HMP in Furness and West Cumbria. This resulted in the announcement by the DCLG of additional resources for HMP in this area from 2006-8.

The good working relationships that had been established through CHG were fundamental to the success of this piece of work – another example of our ability to work together for the good of Cumbria.

19.17.

Good Practice in Cumbria...

Derwent and Solway Digital Inclusion Initiative

This will:

- Install a wireless network service that will provide 99% broadband coverage (initially in Workington) for home computers, laptops, etc.
- Provide a low-cost wireless broadband service.
- Provide marketing expertise in order to encourage uptake.
- Provide affordable hardware and software.
- Formulate an ICT skills programme that can be provided across the community.
- Set up a community web portal to provide digital content services including access to community banking, best value utility deals, best value electrical goods and free telephony.



20. Homes with Support or Additional Facilities

Definition

20.1. This means:

Homes and housing services for people who need help and support to be able to live as independently as possible within the Community.

Aim

20.2.

Our aim is to provide homes and housing services for people who need additional help and support so that they can live as independently as possible within the Community.

Context

- 20.3. Supported housing is concerned with the housing needs of a diverse range of people, and this chapter has been broadly based on the client groups identified in the Supporting People Strategy. It also reflects the requirements of needs groups who may not require housing support services but need accommodation with particular facilities.
- 20.4. Cumbria has a shortage of supported and move-on accommodation for many client groups, which means that individuals who are ready to progress to more independent living, perhaps with floating support, are often unable to do so. This in turn prevents supported accommodation from being accessed by other people in housing need.
- 20.5. There is also a need for more floating support across the county, both generic and in relation to specific client groups (see Priorities by client group).
- 20.6. The provision of housing related support services is increasingly determined by the availability of Supporting People funding. Currently there is a lack of Supporting People funds available for the development of new services. Over the last year the Commissioning Body has agreed a Strategy and implemented a review process to ensure resources are targeted and used effectively. The Strategy has identified where services are required and plans to meet them are being developed as outlined below.
- 20.7. Demand for disabled facilities grants continues to grow. This represents one area in which providing additional facilities to people allows them to remain in their own home and makes better use of existing housing stock. We have developed a framework for delivery based on the Government's good practice guidance to ensure consistency of service across the County.

Priorities

20.8.

- To secure sufficient funding to support the continued increase in demand for disabled facilities grant.
- To ensure that our priorities align with those of the Supporting People Strategy and 2-year Plan.

Policies

20.9.

Policies to deliver Supported Housing	Action to be Taken to Deliver Supported Housing	Outcome
S1 - Reduce the number of socially excluded people who are unable to access appropriate housing support	<p>Continue provision of supported housing and floating support services using Supporting People funding</p> <p>Investigate and utilise alternative funding sources (including service charges and multi-agency pooled funds) in order to maintain current services where appropriate and to increase provision where a need is identified</p> <p>Re-model existing provision where appropriate (i.e. where there is a low demand including some sheltered schemes for elderly people)</p>	Better access to services for vulnerable groups.
S2 - Work with the Cumbria Supporting People Team to assess supported housing needs	Undertake assessment of housing and support needs for client groups identified in the SP Strategy where information is not currently available	A robust needs assessment that will inform both capital and revenue funding decisions in the future
S3 - Extend joint commissioning process	Extend joint commissioning approach – with key partners in housing, health, social services and probation	Better use of funds and better services
S4 - Increase provision of move on accommodation across the County	<p>Quantify the amount of move on accommodation required for any relevant client groups; and identify any funding sources available</p> <p>Increase use of existing social housing stock</p> <p>Investigate opportunities for the provision of new move on accommodation</p>	This will reduce 'blocking' of services where clients are ready to move on to a more independent setting – thus improving individual outcomes as well as freeing up valuable services for other clients in need
S5 - Increase provision of floating support	<p>Identify need and consider alternative funding sources</p> <p>Make better use of existing floating support schemes – reconfigure where necessary</p> <p>Undertake county wide review of floating support</p>	Increased access to floating support thus improving individual outcomes and helping to prevent homelessness
S6 - Work in partnership to establish protocols and procedures for different client groups	<p>Establish multi-agency panel for vulnerable young people</p> <p>Continue to develop protocols for homeless 16 and 17 year olds; offenders with substance misuse problems and other difficult to house clients</p> <p>Implement county wide domestic violence procedure</p> <p>Disabled facilities grant framework developed across Cumbria</p>	Consistent services across Cumbria

The Cumbria Supporting People 2-Year Plan has four key themes. Three of these themes reflect the client categories defined in the ODP Consultation Paper, "Creating Sustainable Communities"

Implementation

Theme 1.

Improving services to people living independently with support only

Physical Disabilities

- 20.10. The needs of the majority of residents with physical disabilities will usually be addressed through adaptation of their existing property with new specialist accommodation in areas which have limited amount of such accommodation.
- 20.11. Supporting People Priorities:
- Increased provision of Supported Housing and Floating Support for people with physical and/or sensory impairment.
 - Undertake comprehensive Needs Analysis throughout Cumbria with focus on BME tenants' specific housing related need.
 - Joint working with Strategic Partners in health, social services, and housing to ensure jointly commissioned and resource efficient provision.
- 20.12. District Council Priorities:
- Develop and implement a specialist floating support service.
 - Work with Social services and other partners to ensure that Disabled Facilities funding is targeted appropriately.
 - Investigate the need for priority to be given to the development of adapted, accessible housing for people with physical disabilities and learning disabilities.
 - Further investigate housing options for physically disabled people with care needs as alternatives to residential care.
 - Ensure all housing association homes are built to lifetime home standards and are wheelchair accessible.
 - Increase security, on a dispersed basis, the development of new adapted housing association homes where need exists.

Older People

- 20.13. This Strategy recognises the needs to improve the range and quality of housing, care and support options for older people, and; to ensure that housing and services are designed and delivered in a way that supports the continued independence of people as they grow older.
- 20.14. Cumbria faces major demographic changes over the next ten years. Since 1991, the number of young people aged 15-29 has dropped by 24,000 or 24%. By contrast, 26.7% of householders are pensioners compared with the national average of 23.7%. Since 1991, the number of people over 65 has increased by 8% and those over 85 by 37%. The Office of National Statistics predicts that the population of over 85s in Cumbria will increase by 117% from 2003 to 2028. This year, 2006, there are an additional 700 people in the 85+ age group in Cumbria.
- 20.15. The increase in the number and proportion of older people in Cumbria presents several challenges to partners from health, housing and adult social care as they seek to meet increasing demand alongside the need to modernise services to meet the changing aspirations of older people who want to live independent and fulfilling lives. This Strategy supports a range of approaches to meet this challenge.

Priorities

20.16.

- **Develop further Extra Care Housing Schemes.**
- **Improve the quality of Sheltered Housing stock.**
- **Ensure that new homes are built to meet accessibility standards and offer a 'home for life' in terms of their design.**
- **Improve the availability of affordable housing for those seeking to 'downsize' from the family home.**
- **Implement and develop Telecare (an enhanced community alarm service) to help manage risks in the home for people with care needs.**
- **Increase the provision of Nursing Home beds to meet the predicted increase in demand.**
- **Provide information and advice on equity release schemes.**

Implementation

- 20.17. The development of Extra Care Housing is dealt with in detail in Cumbria's 'Extra Care Housing Strategy 2005 –10. Cumbria was successful in securing funding from the Housing Corporation in March 2006 to enable the development of the County's 8th Extra Care Housing Scheme in Kendal (37 homes).
- 20.18. Supporting People plan to complete strategic reviews of both sheltered housing and community alarm services during 2006-07. Whilst local LSVT Housing Associations and District Councils are implementing investment plans to improve the quality of Sheltered Housing in several areas of the County.
- 20.19. Good practice is evident from the development of Cumbria's Telecare service (described in the Wanless Social Care Review) and in the award winning Extra Care Housing Scheme (Duddon Mews) in Millom, which received National recognition for partnership working in the field of mental health.
- 20.20. Home Improvement Agencies play an important role in providing services to older people. In South Lakeland Anchor Staying Put has established, with the Council, a handyperson service aimed primarily at older people.

Developing Telecare and the Virtual Care Village Model

- 20.21. The rural nature of Cumbria has presented particular problems in developing appropriate models of Extra Care Housing, and in organising the care services to support tenants and other older people living in the surrounding communities. The approach adopted has attempted to address these issues by creating clearer links between Extra Care Housing, the commissioning and delivery of domiciliary care, and the introduction of Telecare (Assistive Technology).
- 20.22. An important component in the development of the Virtual Care Village Model is the implementation of a mainstream Telecare service. Cumbria has adopted an incremental approach to developing a Countywide Telecare service. This builds on the previous learning from the small-scale pilot for older people with dementia by piloting a mainstream service on a small scale in one area of the County, Carlisle. It is intended that the Carlisle project will offer a structured learning opportunity, which will provide information to inform the 'roll-out' of the service across the whole County, using resources made available through the Department of Health 'Prevention Technology Grant' available in 2006-08 together with a shift in spend from residential to community based services.
- 20.23. SP Key implementation targets for 2006 –2007:
- Complete strategic review of sheltered housing services.
 - Complete strategic review of community alarm services.
 - Review Home Improvement Agencies.
 - Determine a commissioning plan for disabled adults seeking supported accommodation.

Theme 2.

Improving services to people experiencing or at risk from social exclusion

Young People

- 20.24. There are a number of specific groups within this population who experience greater difficulties than others when accessing suitable accommodation. They are ill equipped to manage basic housekeeping, budgeting and lack the life skills to cope with the responsibility of independent living. These are:
- 16/17 year olds
 - Looked after children / care leavers
 - Young Offenders
 - Drug/alcohol misusers
 - Those with learning disabilities
 - Those with mental health or personality disorders.
- 20.25. These particular groups of young people require suitably supported accommodation with a structured program of training and education to equip and assist them to develop the necessary skills to manage their lives and sustain their accommodation.
- 20.26. The Supporting People Draft 2 Year Plan 2006-2008 lists the following objectives:
- Floating support – priority Copeland and Barrow: 30 units (medium term).
 - Develop emergency access accommodation for 16/17 year olds (West Cumbria, Barrow and Carlisle, 3x5units, medium term).
 - Supported accommodation 24 hour sleep-in (Barrow, 10 units, medium term).
 - Develop a number of training flats for young people to learn independent living skills with floating support.

Teenage Parents

- 20.27. The supported housing priority of the Teenage Pregnancy Partnership Board is to expand floating support services across Cumbria by ensuring capacity and training within existing schemes or by jointly commissioning new services.
- 20.28. The priority is to replicate the Carlisle floating support scheme across Cumbria, with priority to West Cumbria and Barrow in Furness. These areas are undergoing neighbourhood renewal and regeneration initiatives.
- 20.29. The Supporting People Draft 2 Year Plan 2006-2008 identifies floating support, in all areas, as a priority (30 units, medium term)

Substance Misuse

- 20.30. There are 2,300 high harm drug users (regular/dependent use of heroin and/or crack-cocaine) in Cumbria, of which 1,100 are currently accessing drug treatment services. There are clear relationships between substance misuse and the incidence of offenders serving custodial sentences, domestic violence and teenage pregnancy, while the majority of high harm drug users experience co-existing mental ill health. As such addressing substance misuse will be important in providing appropriate housing services to a wide range of groups. To enable this we will improve links with Cumbria Drug and Alcohol Action Team to enhance arrangements for the collaborative commissioning of integrated service packages.
- 20.31. The Supporting People Draft 2 Year Plan 2006-2008 lists the following objectives:
- Implement Substance Misuse review recommendations.
 - Increase the numbers of drug users entering housing support for 2006/07 to 165.
 - Increase the numbers of drug users entering housing support for 2007/08 to 170.

- 20.32. It is also recognised that existing service provision could be improved by awareness training for homelessness staff; improved linkage with domestic violence and anti social behaviour strategies; improved communication with private sector landlords; and integration of employment opportunities and rehabilitation services with accommodation.

Offenders and Ex Offenders

- 20.33. There are 1500 offenders under supervision by Probation, over 600 ex-offenders returning to Cumbria from prison per year, and a further several hundred people who are at risk of offending. It is thought that around 50% of these people have a need for housing related support, particularly ex-prisoners. Accessing and sustaining accommodation is becoming more difficult for offenders and ex offenders due to changes in the housing market and more exclusive lettings and allocations policies.
- 20.34. It is recognised that improved joint working between Probation, local authorities, homelessness services and housing providers can help this client group to find and sustain accommodation. A joint protocol is being developed for the rehousing of dangerous offenders – including those in the MAPPA system.
- 20.35. The Cumbria Supporting People Strategy has identified the following needs:
- Development of services to meet the needs of offenders/ex offenders who are also substance misusers.
 - Review of restrictions on lettings.
 - A small number of offenders/ex offenders have a low-level mental health problem. Their accommodation needs could be met within existing provision.
 - Floating Support services should be used to support successful transition.
 - SP also recommend developing up to 10 units for the most vulnerable people- identified as having enduring mental health problems and complex needs.
 - Roughly a third of young offenders require accommodation. Supporting People suggest that 30 – 40 units of supported accommodation will be required across the county. Foyer type models being a possible option.
 - A rural floating support scheme for about 15 people at any one time.
 - A small scheme of about 5–10 units for older men with complex needs in Carlisle.
 - Emergency accommodation, possibly 3-4 places for very short stays.
 - SP identify an urgent need for intensive services for high-risk offenders. Hostel accommodation for up to 10 people and a further 15 units of floating support.

HIV

- 20.36. Currently there are no Supporting People funded housing-related support services for people living with HIV/Aids as the primary client group and no service users declared to the provider through the Client Record Form data that they were HIV positive or had Aids during 2003/4. Floating support services and substance misuse services may work with people living with HIV/Aids. Although it is acknowledged that many HIV-positive people do not declare their condition due to the continuing stigma associated with the condition, the data suggests that HIV is likely to be a complicating factor rather than a primary need for potential service users in Cumbria. Cumbria Supporting People will therefore improve the flexibility of commissioned services so that they can work with people living with HIV/Aids.

Domestic Violence

- 20.37. The County wide Domestic Violence Project aims to utilise the resources and expertise of partner organisations to provide a co-ordinated and multi-agency approach to tackling domestic violence in Cumbria.
- 20.38. The County project in its Strategy for 2006-9 aims to set quality standards and best practice guidance with regard to domestic violence and monitor and evaluate performance against agreed performance indicators. 19% of all homeless people in Cumbria helped by local authorities cited violent relationship breakdown as the reason they lost their home.

- 20.39. The Supporting People Strategy highlights the lack of suitable temporary accommodation for people who have experienced domestic violence. There is no dedicated temporary housing in Allerdale, Copeland or Barrow. Both Copeland and Allerdale have a specialist Floating Support scheme. Barrow does not have any specialist housing however, there is the Safe Project which has been providing outreach support for people who have experienced domestic abuse.
- 20.40. Best Value Performance Indicators BV176 and BV225 require a number of Domestic Violence Refuge spaces per 10,000 population. By this estimate, 9 spaces are required in Allerdale, 7 in Barrow, 7 in Copeland and 4 in South Lakeland (taking into account current provision).
- 20.41. Supporting People suggest that a study is made of what the specific requirements are which is also reflected in the Cumbria Homelessness Strategy. There is an action point in the Strategy to develop a county wide protocol for the use of safe houses to increase choice and suitability of accommodation for people fleeing domestic abuse.

Refugees and Asylum Seekers

- 20.42. The Supporting People Strategy has highlighted the lack of services within Cumbria and has identified the priorities listed below; there is no current Supporting People funding allocated to this client group.
- 20.43. The Supporting People Strategy lists the following priorities for the next five years:
- Assess the needs of Refugees and Asylum Seekers in Cumbria
 - Work with existing floating support services in Cumbria
 - Improve the flexibility of any future commissioned services and any new service development
- 20.44. Key SP Improvement activities 2006 – 2007:
- Complete strategic review of Floating Support Services
 - Implement recommendations of substance misuse review
 - Reprovide Carlisle's Women's Refuge
 - Reprovide Carlisle Men's accommodation
 - Improve flexibility of commissioned services to meet needs of asylum seekers, gypsies and travellers and people with HIV and AIDS
 - Develop county approach to people who are excluded and unable to access appropriate support
 - Joint contracting and commissioning with TPPB for Carlisle Teenage Parent Service

Theme 3.

Improving services to people in receipt of care and support.

Mental Health

20.45. The following priorities, extracted from the Supporting People 5 year Strategy, were agreed with Providers, Cumbria Social Services, Primary Care Trusts, North Cumbria Mental Health Trust, Morecambe Bay Primary Care Trust and service users:

- Additional supported accommodation in East and West Cumbria.
- Additional supported accommodation in South Cumbria - Windermere/Ulverston/Barrow areas for enduring mental health clients with higher needs.
- Additional floating support.

Learning Disabilities

20.46. According to the Supporting People 5 year strategy, there are 1103 people with a learning disability living in Cumbria. People with learning disabilities are living longer as health care improves, thus increasing demand for accommodation and/or support.

20.47. The aims laid out by the Countywide Strategy for People with Learning Disabilities include:

- Expanding the range of Housing Care and Support options.
- Planning for choice and respecting preferences of individuals and their families.

20.48. The following needs have been identified in the Supporting People 5 year Strategy:

- An additional 30 units of supported accommodation per district in Allerdale, Copeland, Carlisle and Eden (there is an undersupply of supported accommodation for people with learning disabilities in these districts, particularly in Eden).
- Develop and/or expand further floating support for people with Learning Disabilities in Allerdale, Barrow, Copeland, Eden and South Lakeland (provision in Carlisle is significantly higher than the other districts).

Key improvement activities in 2006-2007

- 20.49. • Establish joint pricing and commissioning plan for Learning Disability Service.
- Establish joint commissioning plan for Mental Health Services.
 - Resubmit bid in 2006/07 to Housing Corporation for 40 unit extra care scheme in partnership with Barrow, Accent Group and Adult Social Care Directorate.
 - Implement new build 37 unit extra care scheme in Kendal with SLDC, Impact and Adult Social Care Directorate..

Performance Indicators

- 20.50. • Number of additional units of supported accommodation developed/provided, by client group
- Number of service users who have moved on in a planned way from supported housing.
 - Number of service users who are supported to establish and maintain independent living.
 - Number of recipients of floating support.
 - Take up (numbers) of specialised services (eg. Telecare).
 - Proportion of referrals accepted.
 - Waiting time for disabled facility grants.
 - Number/percentage of new social housing built to lifetime homes standards.

Targets

20.51. (to be agreed – some of which will be agreed in conjunction with the Supporting People 2 year plan 2006-08)

20.52.

Good Practice in Cumbria...

- All of the Cumbrian Local Authorities have worked together in partnership to develop a joint homelessness strategy. This has facilitated the development of joint working and a coordinated approach to issues like youth homelessness and domestic violence that are cross authority issues. The priorities for action were agreed not only between the seven local authorities (i.e. County and six districts) but also with voluntary sector partners – Shelter in Cumbria coordinated the development of the Strategy.
- Cumbria Domestic Violence Project aims to utilise the resources and expertise of partner organisations to provide a coordinated and multi-agency approach to tackling domestic violence in Cumbria. Partners include all of the criminal justice agencies, health, Impact housing, connexions and the County Council functions of policy, social services, youth offending and education. The County project in its strategy for 2006-9 aims to maintain the strategic relevance of domestic violence within Cumbria, to set quality standards and best practice guidance with regard to domestic violence, monitor and evaluate performance against agreed performance indicators.
- The Virtual Care Village: Adult Social Care, Housing, Health and the Voluntary Sector are working together to develop a mainstream Telecare service that will be rolled out across the County during 2006-08. The service will utilise assistive technology products to enhance existing community alarm systems and improve risk management in the home for people with high care needs who may have otherwise had to seek a move into residential care. The service should also improve the co-ordination and efficiency of community based health, social care and housing based support services by targeting resources to meet individual needs in response to an alarm.
- Duddon Mews Extra Care Scheme: achieved a national award for partnership working.
- Impact service to Teenage Parents: nationally recognised as good model.
- Eden Rural Foyer : only rural foyer in the country.





21. Cumbria's Housing Markets

- 21.1. All of Cumbria's twenty housing markets have benefited from a full study using the Cumbria Housing Market Assessment methodology. The information and intelligence we have learned has allowed us to:
- Create a full housing market profile and Action Plan for each housing market, detailing exactly what we propose to do in each market over the next five years to balance housing options with social, economic and community needs.
 - Produce a clear set of priorities for our Housing Themes by bringing together all the needs of our twenty housing markets, breaking them down into themes and then using our Housing Task Groups to work together and develop policies and actions that can be used wherever they are needed to balance housing markets.
 - Make informed decisions about how and where we will invest the resources we have available to us.
- 21.2. Each housing market has priorities for action based on the themes in this strategy. The Housing Market Area Assessments will form the second part of this strategy and be completed by April 2007.

A1. Appendix A:

Balanced Housing Market Indicators

- A1.1. We have developed a set of indicators to measure how balanced is each of our housing markets. They tie in with the Cumbrian Housing Needs and Market Survey methodology we have developed for regular - and in many communities annual - use across Cumbria. The indicators will be reviewed once we have the results of our first County wide housing markets and needs survey.
- A1.2. Each of our housing markets will have its own tailor made targets. If we are meeting these targets then our housing markets are balanced. If we are not meeting them, then we will find out why and do whatever is necessary to put right the imbalances.

A2. Buying a Home

- **Indicator: A price to earnings ratio for a flat and terraced and/or semi detached home in any given market of between 2:1 and 4:1.**
- A2.1. This equates to the normal lending criteria used by mortgage suppliers and allows for an assessment to be made of those areas where flats are not part of the traditional housing market – common in parts of Allerdale. A price to earnings ratio of below 2:1 suggests that demand is falling, which should be seen as a warning light of possible market failure. We did consider using the alternative of what can be bought for 25% of average in work income. However, this approach does not support prudent and sensible borrowing and lending. It does not take into account the possible impact of higher borrowing costs and arguably could be said to encourage buyers to take on ever higher levels of debt which may not be sustainable during times of economic hardship.

A3. Renting a Home

- **Indicator: Weekly rent should equate to no more than 25% of weekly in-work income.**
 - **Indicator: Social housing rents should be less than private sector rents.**
- A3.1. This measure shows the extent to which private rented housing is not affordable and conversely whether or not housing associations are still able to compete on price. If the housing association rents are higher than private sector rents, then it could be argued that market collapse is a possibility. This indicator will become more important to know when the Standard Housing Allowance replaces Housing Benefit for private sector tenants who will be able to exercise greater choice over where they choose to live.

A4. Accessibility of Social Rented Housing

- **Indicator: Fifty per cent of those on the waiting list housed during a year.**
- A4.1. This equates to a two year waiting time. More than this and demand is exceeding supply. Less than this and demand and supply are coming into line. If the figure is above 100% then market failure is a real possibility.

A5. Empty Properties

- **Indicator: No more than 3% of the housing stock empty for more than six months.**
- A5.1. More than this suggests that demand could be fragile. Once the figure climbs to 10% then the market is in serious danger of collapse. Less than 3% suggests demand is in excess of supply – 3% is the generally accepted level of empty properties needed to allow for a normal market to function.

A6. Second Homes

- **Indicator: When second homes form 10% or more of the market, this appears to affect the sustainability of any village.**

A7. Housing the Homeless

- **Indicator: no more than 0.3% of total households in the area for whom the local housing authority has accepted a responsibility to accommodate during any given year.**

A8. Creating Decent Homes

- **Indicator: 100% of all social housing to meet the Decent Homes Standard by 2010.**
- **Indicator: 70% of all private housing providing homes for vulnerable people to meet the Decent Homes Standard by 2010.**

A8.1. These targets are set to measure confidence by home owners – both as individuals and as organisations – in the long term desirability and viability of our communities. People choose to invest in maintaining and improving a community's housing when they want to stay living and working in that community.



B1 Appendix B:

Structure Plan Policies for Affordable Housing

B2. H19 Affordable housing outside the Lake District National Park

B2.1 Affordable housing to meet proven local need will be provided through:

1. the provision of an element of affordable housing as part of residential or mixed use development of sites of more than 0.4 hectares or 10 or more dwellings, or
2. the development of affordable housing in rural sites considered an exception to normal planning policy contained in Local Plans.

B3. H20 Housing in the Lake District National Park

B3.1. Within the Lake District National Park housing development will only be permitted where the development is of a scale and type which is designed to contribute to the identified housing needs of the locality and:

1. it is secured by condition, or legal agreement for occupation only by local persons, or
2. it comprises a scheme to provide social housing whereby occupancy is secured, in perpetuity, to local persons in housing need, being a scheme usually promoted by a registered social landlord.

B4. H21 Allocation of sites within the Lake District National Park for social housing

B4.1. Within the Lake District National Park sites will be identified for social housing to meet an identified need where:

1. they are appropriate in scale to an established community, and
2. their development respects the landscape setting, character and form of the larger settlements or villages to which they relate.

B4.2. Permission will be granted for the development of sites identified under this policy only for schemes whereby occupancy is secured, in perpetuity, to local persons in housing need, being schemes usually promoted by a registered social landlord.

B5. H22 Exception sites within the Lake District National Park

B5.1. Within the Lake District National Park permission will be granted for housing development on land which would not otherwise be released for housing only for schemes designed to provide social housing where occupancy is secured, in perpetuity, to local persons in housing need, being schemes usually promoted by a registered social landlord.

B6. ST11 The priority for new development in South and East Cumbria

B6.1. Will be to ensure that the needs of local people and communities are met. To enable this the occupancy of new housing required by Policy H17 will be restricted to people with a local connection to the area with at least 50% serving evidenced need for affordable housing. Local Plans will be expected to set out the circumstances in which flexibility may be necessary to ensure the viability of developing particular sites for housing.

C1. Cumbria Housing Strategy

ACTION PLAN

Monitoring

C1.1. Our action plan has identified our priorities. These will be further refined when the housing market studies have been completed. Our next task will be to identify key performance indicators which will be monitored within our new Housing Group Structure.

C2. Thematic: Affordable Homes

Policies to Deliver Affordable Housing	Outcome	Action	Lead Agency	Resources	Target / Performance Indicators	Start Date	Milestones	End Date	Progress to Date
A1:: Provision of affordable housing (without public grant) through planning gain, using s106 agreements.	This will ensure a significant proportion of all new housing is affordable for local people.	Establishes agreement with planning authorities to be able to exceed their housing allocations where this will deliver affordable housing where there is a proven need.	Carlisle CC	N/A	Agreement in place by 2008	April 06	Produce briefing paper by October 06.	2008	None as yet.
		Influence and ensure planning authorities implement affordable housing policies within their LDF in accordance with the Joint Structure Plan.	LDNPA	N/A	Policies in place within LDFs by Sep 08	April 06	Devise proposals by Oct 06	Sep 08	Monitoring and reporting system being developed.
		A Cumbria-wide basis for negotiating affordable housing prices to meet local needs is to be worked up with the involvement of registered social landlords and private housing developers.	SLDC/ EDC/ ABC	N/A	Introduce policy by Oct 06	Feb 06	Produce draft by Aug 06	Oct 06	Discussed at Cumbria Housing Developer Forum 28.2.06
		Produce standardised s106 agreements for use by all planning authorities in Cumbria in order to improve and speed up the production of such agreements	EDC	N/A	Agreement with key stakeholders by Dec 06	Jan 06	Produce model s106 by Jul 06	Dec 06	Agreements collated from County-wide

Policies to Deliver Affordable Housing	Outcome	Action	Lead Agency	Resources	Target / Performance Indicators	Start Date	Milestones	End Date	Progress to Date
A2: Allocation and development of sites solely for affordable housing.	This will enable affordable housing to be planned for into the future.	Influence and ensure planning authorities implement affordable housing policies within their LDF in accordance with the Joint Structure Plan (as per A1) .	LDNPA	N/A	Policies in place within LDFs by Sep 08	April 06	Devise proposals by Oct 06	Sep 08	Monitoring and reporting system being developed.
A3: Continued use of exceptions sites.	This will enable developers to build affordable housing on appropriate sites that become available where no allocated sites are available.	Influence and ensure planning authorities implement affordable housing policies within their LDF in accordance with the Joint Structure Plan (as per A1 and A2) .	LDNPA	N/A	Policies in place within LDFs by Sep 08	April 06	Devise proposals by Oct 06	Sep 08	Monitoring and reporting system being developed.
A4: Provision of 'local occupancy' housing in addition to affordable housing.	This will be provided in areas of greatest housing stress to enable local people to access new housing.	Influence and ensure planning authorities implement housing policies within their LDF in accordance with the Joint Structure Plan (as per A1, A2 and A3) . Produce standardised s106 agreements for use by all planning authorities in Cumbria in order to improve and speed up the production of such agreements (as per A1) .	LDNPA EDC	N/A N/A	Policies in place within LDFs by Sep 08 Agreement with key stakeholders by Dec 06	April 06 Jan 06	Devise proposals by Oct 06 Produce model s106 by Jun 06	Sep 08 Dec 06	Monitoring and reporting system being developed Agreements collaged from County-wide
A5: Continued support and provision of affordable homes via Housing Corporation funding.	Affordable housing to meet proven local need in priority areas. This will be mainly through housing associations.	Production of a five-year Cumbria-wide Affordable Housing Programme. Review the Housing Corporation's 'partnering' policy, in relation to Cumbria, with an emphasis on financial implications. Roll out the planning protocol – successfully piloted in South Lakeland – Cumbria-wide (for planning officers to give 'in principle' support to affordable housing schemes prior to applications for public funding).	SLDC Affordable Housing Group SLDC	National Affordable Housing Programme N/A N/A	Initial five-year programme in place by Oct 06 Provide results to Housing Corporation by Dec 07 Roll-out to others areas by Oct 06	April 06 April 07 Aug 05	RSL to provide information by Aug each year Briefing paper by Oct 07 Pilot protocol in South Lakes by Oct 05	Oct 06 then ongoing Dec 07 Oct 06	Information being collated from LAs N/A Piloted successfully in South Lakes – to be rolled out to other areas (pro-forma supplied to other LAs)

Policies to Deliver Affordable Housing	Outcome	Action	Lead Agency	Resources	Target / Performance Indicators	Start Date	Milestones	End Date	Progress to Date
A6: Develop innovative ways of delivering affordable housing	Additional affordable housing through less conventional routes.	The following delivery models will be investigated and where appropriate piloted within Cumbria and if successful used throughout the priority areas:							
		Equity release	D&S	Private finance	To be set following milestone	April 06	Produce report by Dec 06	See target	Investigation underway
		DCLG shared equity model — where lenders retain a share of the property	EHA	Private finance	As above	April 06	Produce report by Dec 06	See target	Initial Research commenced.
		Yorkshire Dales 'half a house' shared equity model — where private finance is raised from investors to buy a share in the property	SLDC	LA second home funds, private finance	Scheme to start by Dec 06	April 05	Policy in place by Sep 06	Dec 06	Private finance secured. Policy currently being devised.
		Asset trust funders of social housing without public grant	2C	Private finance	To be set following milestone	Jul 06	Produce report by Mar 07	See target	None as yet.
		Community land trusts	CRHT	Private finance	As above	April 06	Produce report by Dec 06	See target	None as yet.
		Northern Affordable Homes shared ownership model — where private finance is used and investment returns are made from rental charges	SLDC	Private finance	As above	April 06	Review Kirkby Lonsdale scheme by Aug 06	See target	Kirkby Lonsdale homes complete and sold to Council approved applicants
		Intermediate rented housing — to deliver rents in between social and market levels	SLDC	LA second home funds	Pilot scheme from April 07	April 06	Policy in place by Dec	April 07	Draft policy devised
		Key worker housing	Carlisle CC	Not known as yet	To be set following milestone	April 06	Produce report by Aug 06	See target	None as yet.
		Private Finance Initiative (PFI) to deliver affordable housing	IHA	Private finance	As above	April 06	Feasibility report by Nov 06	See target	None as yet
		Housing co-op model	CRHT	Not known as yet	As above	April 06	Produce report by Mar 07	See target	Various meetings have been held with CRHT, VAC and interested parishes. Possible pilot projects in Coniston and Witherslack

Policies to Deliver Affordable Housing	Outcome	Action	Lead Agency	Resources	Target / Performance Indicators	Start Date	Milestones	End Date	Progress to Date
A7: Seek additional sources of funding for affordable housing.	This includes private funds and will add to traditional public funding to develop more affordable housing.	Investigate a number of funding sources, including: North West Development Agency (NWD), English Partnerships and building society community funds.	ABC	N/A	Produce report by Sep 06	Jan 06	N/A	Sep 06	Funding route established
A8: Make better use of existing housing stock for affordable housing.	This includes maintaining existing affordable housing and bringing empty homes back into use.	Devise plans to enable existing shared ownership and discounted sale homes to remain affordable as it is recognised that some affordable housing schemes developed several years ago are no longer affordable to many people. The use of public funds for this will be explored.	ECC	Not yet known	Apply new measures by Sep 07	April 06	Produce option appraisal by Sep 06	Sep 07	Investigations commenced
A9: Secure additional land/buildings in order to develop affordable housing	Will result in sufficient land/buildings being available to be developed for affordable housing.	Target public sector authorities to release land/buildings for affordable housing at sub-market rates.	SLDC	Public sector assets	Protocols in place by Apr 07	Nov 05	Contact agencies by Feb 06	Apr 07	Letters sent to various organisations Dec 05
		Target non-statutory organisations with land holdings, such as the National Trust and Churches Together, to release land for affordable housing.	ABC	Private assets	Agreements in place by Apr 07	Nov 05	Contact relevant organisations by Dec 05	Apr 07	Contact established with various agencies
A10: Engage with housing associations, private developers and others to proactively deliver affordable housing	Delivery of affordable housing.	Hold an annual Cumbria housing developer forum (including local authority housing officers, planners, housing associations and private housing developers).	Cumbria CC	N/A	One event annually	Jan 06	Provide first event Feb 06	Ongoing	First event took place on 28 Feb 06
		An annual training event for planning committee members is held to improve awareness of affordable housing issues.	LDNPA	N/A	One event annually	April 06	Provide one event by Aug 06	Ongoing	Discussions with SLDC, YDNPA and LDNPA ongoing

C3. Thematic : Creating Decent Homes

Policies to Deliver Decent Homes	Outcome	Action	Lead	Financial Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
D1: Health and Safety Rating System	Provide a standard for all properties across the County	Agree a standard inspection and enforcement policy	DH	N/A	Policy in use by all district LAs and social landlords	Sept 06	Draft agreed for consultation by Dec 06	April 07	Initial training taken place
D2: Vulnerable People in unacceptable housing conditions	Ensure people are able to remain in their homes for as long as possible	Identify properties which are in disrepair and whose occupants are least able, either through financial, circumstances or infirmity to carry out necessary improvements	DC	House Condition survey costs	Prioritise housing market areas	Jan 08	Common methodology agreed	March 2010	Housing Renewal policies in place for 2006/7
		Provide a wide coverage of Home Improvement Agency services	SP	SP Budget and DA match funding	Complete and implement the Cumbria HIA service review	June 06	TBA	March 07	
		Work with other health and care agencies to target vulnerable clients in need of home improvements	DA						
		Provide grant assistance through authorities Housing renewal Policies	DA	DA capital programme	Improve a minimum of 450 homes a year	June 06	N/A	Reviewed Annually	
D3: Assistance for those in privately rented accommodation	Ensure the protection of private tenants from poor housing standards	Consider the use of loans and equity release products	DH		To have made recommendations for a county wide policy	Sept 06	Consultation completed	March 07	
D4: Houses in Multiple Occupation	Provide a consistent licensing procedure across the County	Provide guidance and advice for tenants and landlords on rights and responsibilities	DH		To produce a standard policy for enforcement across the County	Dec 06	Draft produced	March 08	
		Use enforcement powers where necessary	DA						
		Provide standard conditions and licence fee for HMO properties across Cumbria	DA	Income generated from fees	Produce standard procedure	April 06		July 06	Completed
		To work with the Cumbria Fire and Rescue Service, the police and others to ensure fire safety of all HMOs	DH		Agreed protocol	July 06	Draft produced	July 07	
		License all those HMOs which are required under the Housing Act 2004	DA	Income generated from fees	HMO licence within legislative framework	April 06		Sept 06	
		Provide grant assistance to landlords in some areas to help meet the fire precautions requirements	DA	Capital grants	Include in housing renewal policy	Jan 07		March 08	Already included in some district areas

Policies to Deliver Decent Homes	Outcome	Action	Lead	Financial Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
D5: Bringing Empty Properties back into use	Increase the available supply of decent properties and enhance the local environment	<p>Target empty properties in areas of high demand for accommodation and in areas where they are contributing to the crime rate of an area</p> <p>Provide financial incentive to owners</p> <p>Produce an Empty Properties Strategy across Cumbria</p> <p>Work with housing associations to lease properties from owners for those in housing need</p>	DH	Capital	Produce strategy	July 06	Draft produced	March 07	Some District strategies in place
D6: Improving Energy efficiency	Work towards the Decent Homes Standard	<p>Work with the Cumbria Energy Advice Centre to promote subsidised energy efficiency measures</p> <p>Promote the Governments Warmfront Scheme</p> <p>Promote renewable energy through grants</p> <p>Improve energy efficiency of privately rented/ owned properties through grant assistance in some areas</p>	DH	Capital funding & private funding through utility companies	Produce joint protocol brining together all the energy efficiency and fuel poverty initiatives across the County to share ideas and best practice	Jan 07		April 07	Various strategies in place
D7: Stock Condition Information	Produce consistent baseline data across the County	<p>Produce a protocol for all authorities to use in gathering information about stock condition</p> <p>Have a full picture of the condition of the stock by 2010</p>	DC	House condition survey costs	Common methodology adopted and survey completed	March 08	Surveys underway March 09	March 2010	

C4. Thematic : Housing the Homeless

Policies to Deliver	Outcomes	Objective/Action	Lead Agency	Financial Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
H1: Preventing Homelessness		Investigate and disseminate good practice regarding empty homes in order to prevent homelessness.	H	N/A	Good practice disseminated (cross ref. Decent homes)	July 06		April 07	
		Implement fast track Housing Benefit verification and processing for those at risk of homelessness.	DA		Agree consistent target turnaround across the County	June 06		April 07	Implemented in Some LA's
		Develop links with mortgage lenders to promote early referral to independent advice to prevent evictions.	H	DCLG funding	Links established	Jan 07	Identify and make contact	March 08	
		Support mediation services to provide county wide coverage.	H	N/A	Mediation service in place across County	July 06	Funding approved 07/08 Contacts made	April 07	Already avail. In some areas
		Investigate organisations across Cumbria who may be able to offer support to people with rent arrears, e.g. Credit Unions	H	Production of leaflet	Able to signpost	July 06	Draft leaflet	April 07	
		Produce an information pack providing information to private landlords on legal obligations to tenants to help prevent homelessness and how to offer decent temporary accommodation to local authorities	H		Pack produced	July 06		Aug 07	Avail in some areas

Policies to Deliver	Outcomes	Objective/Action	Lead Agency	Financial Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
H2: Temporary accommodation		Agree a baseline standard for all temporary homeless accommodation.	H	N/A	Standard produced and implemented	July 06	Drafts produced	Dec 07	
		Develop a protocol to facilitate the shared use of temporary accommodation between housing authorities – where this is a positive outcome for applicants.	H	N/A	Protocol agreed			Aug 07	
		Map what specific accommodation is available for people homeless as a result of domestic violence.	H	N/A	Register produced			March 07	
		Develop county wide protocol for the use of domestic violence safe houses.	H	N/A	Protocol produced and implemented			Completed	
		Address the problems of housing potentially dangerous homeless people through the 'Housing of dangerous offenders' protocol.	H	N/A	Protocol produced			Aug 07	In draft
H3: Rehousing and resettlement		Expand floating support services to the private rented sector.	H	SP	Introduce FS where required	March 07	Map existing support	March 08	
		Support county wide coverage of the Deposit Guarantee Scheme.	H	DCLG	Available county wide	July 06	Identify gaps in provision	March 07	
		Develop a referral protocol to provide systematic referrals from homeless services to other services when clients need help.	H	N/A	Protocol produced and implemented	Jan 07	Draft protocol	March 08	
		Develop additional services to help support households with challenging behaviour to be able to secure and sustain a home of their own.	H	SP	Additional services provided	Sept 06	SP Floating Support review	March 07	

Policies to Deliver	Outcomes	Objective/Action	Lead Agency	Financial Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
H4: Multi Agency Working		Establish joint working protocols with the following agencies: <ul style="list-style-type: none"> • Social Services – young people • Social services – intentionally homeless families • Connexions • Prisons • Probation • Youth Offending Teams • Primary Care Trusts 	H	N/A	Protocols produced	July 06	Draft protocols	March 08	
		Encourage work with schools re education about housing and homelessness.	H	N/A	Target 3 schools per district annually	Sept 06	Programme Agreed	Annually	Carried out in some areas on adhoc basis
		Provide regular training for front line staff.	H	Training Budgets	Annual Training	Jan 07		Annually	Some already provided
H5: Performance Management		Develop a set of common service standards for homeless services across Cumbria.	H	N/A	Standards agreed	March 07	Draft standards	March 08	
		Review homeless policies and procedures and develop consistent higher standards across Cumbria.	H	N/A	Policies & Procedures in place	July 06	Draft policies	March 08	
		Introduce systematic customer feedback across Cumbria.	H	N/A	Feedback form implemented	July 06	Draft form	April 07	
H6: Strategic Issues		Investigate methodologies to assess the level of rough sleeping across Cumbria	H	N/A	Methodology agreed with DCLG	Aug 07		March 08	
		Establish consistent charging policies across the County for temporary accommodation.	H	N/A	Policy implemented	March 07	Draft	March 08	
		Develop the means of monitoring the implementation of the Strategy on a multi agency basis.	H	N/A	Arrangements in place	Sept 06	Indicators agreed	March 08	
		Commit to the delivery of the Cumbria Homelessness Strategy at a county level.	H	N/A	Strategy adopted	July 06	Draft Strategy produced	Ongoing	
		Review the Strategy by 2008.	H	N/A	Strategy agreed	July 06	Draft for consultation	March 08	

C5. Thematic : Regeneration

Policies to Deliver Regeneration	Outcome	Objective / Action	Lead Agency	Financial Resources	Target/Performance Indicators	Start Date	Milestones	End Date	Progress to Date
R1: Carry out selective clearance in the Furness and West Cumbria Housing Market Partnership (F&WCHMP) area	Successful delivery of the Trailblazer programme in 2006-8 leading to a successful award or funding for future years.	Housing Market Renewal will be delivered through the Furness and West Cumbria Housing Market Renewal Partnership. A programme of £18m will be delivered over 2006-8. The accountable body for earmarked HMR funding will be Cumbria County Council, on behalf of West Lakes Renaissance. Separate implementation teams will be set up for Barrow and West Cumbria. Carry out approved HMR programmes in Barrow Urban Core, Barrow Island, Whitehaven Town Centre, South Whitehaven, Westfield/Frostoms, Senhouse Gateway, and Maryport.	F&WC HMR Partnership	£9m HMR funding 2006-8	Acquisition of 65 properties during 2006/7	Oct06	Acquisition of properties	March07	Offer letter for HMR programme received for 2006/7.
R2: Carry out refurbishment and environmental improvements where appropriate to support market renewal	Improved living environment in areas vulnerable to housing market failure.	Carry out programme of environmental improvements in Barrow (Hindpool), South Whitehaven and Central Workington	F&WC HMR Partnership	£9m HMR funding 2006-8	Improved environment in target locations.	April06	Start on site at all target locations	April 08	Start on site achieved in some locations
R3: Develop appropriate new housing to support market renewal	Improved housing mix in vulnerable housing markets	Development of new housing in HMR intervention areas.	F&WC HMR Partnership	£9m HMR funding 2006-8 Housing Corporation ADP programme	Development of 114 units of new accommodation	April06	Start on site at target locations	April 09	Start on site achieved in some locations
R4: Develop Local Development Frameworks to support market renewal	New housing development complements HMR programme.	Work with local planning policy departments to ensure that LDFs support market renewal.	LSPs	None required	Successful achievement of HMR objectives	April 06	Development of LDF Core Strategies	April 08	Core strategies under development.
R5: Improve cost-effectiveness and training opportunities through collaborative procurement	Improved cost effectiveness and training opportunities achieved.	Collaborative procurement will be explored to achieve savings on capital expenditure in the maintenance activities of social landlords, whilst at the same time securing local accessible employment through upskilling and meeting known labour shortages in areas of need.	Cumbrian Social Landlords	Nil	Development of collaborative procurement process.	Oct 05	Development of model	Ongoing	Model under development

Policies to Deliver Regeneration	Outcome	Objective / Action	Lead Agency	Financial Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
R6: Realise opportunities for housing development on brownfield sites	Effective development linked to land remediation	Ensure that major physical regeneration projects incorporate appropriate opportunities for housing development that supports economic growth. Carlisle Renaissance will provide a vehicle to promote the effective use of brownfield land, and to promote sustainable communities and area renewal.	F&WC HMR Partnership Carlisle City Council	£9m HMR funding 2006-8 Carlisle Renaissance Funding	Development of sites in target areas for HMR and Carlisle Renaissance	April 06	Assembly of appropriate sites and developer selection Start on sites in target locations	2008	HMR target sites identified Carlisle Renaissance Strategy under development.
R7: Maximise the role of housing associations in community development	Improved community capacity and social inclusion	Housing associations will deliver effective community development activity to reduce worklessness and promote social inclusion.	RSLs	To be identified	To be developed	Ongoing	To be developed	Ongoing	RSLs are already engaged in a wide range of community development activity. This strategy seeks to recognise and integrate this across Cumbria.
R8: Capacity building to promote access to employment, training and ICT, to address worklessness and skills	Improved skill levels amongst target communities	Housing associations will deliver effective community development activity to reduce worklessness and promote social inclusion.	RSLs	To be identified	To be developed	Ongoing	To be developed	Ongoing	RSLs are already engaged in a wide range of training activity. This strategy seeks to recognise and integrate this across Cumbria.
R9: Co-ordination of housing-related services at the neighbourhood level with other service providers	Improved satisfaction with target Neighbourhood Management Neighbourhoods	Neighbourhood Management initiatives in Barrow and West Cumbria will be implemented through the respective LSPs, and will need to be co-ordinated strongly to housing activity in these areas. Working at the neighbourhood level will also be promoted in areas that do not benefit from SSCF. The aim will be for services across Cumbria to be more responsive at the very local level.	Furness and West Cumbria LSPs	SSCF Neighbourhood Element	Improved satisfaction and improved environmental PIs according to LAA	April 06	Establishment of Neighbourhood Management Teams	March 2010	Neighbourhood Management Teams under development
R10: Improvement to local neighbourhoods through environmental enhancement.	Improved satisfaction with target Neighbourhood Management Neighbourhoods	Neighbourhood Management initiatives will promote enhanced environmental quality	Furness and West Cumbria LSPs	SSCF Neighbourhood Element	Improved satisfaction and improved environmental PIs according to LAA	April 06	Establishment of Neighbourhood Management Teams	March 2010	Neighbourhood Management Teams under development

C6. THEMATIC: Homes with Support or Additional Facilities

Policies to deliver Supported Housing	Outcome	Objective/Action	Lead Agency	Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
S1: Reduce the number of socially excluded people who are unable to access appropriate housing support	Better access to services for vulnerable groups.	Continue provision of supported housing and floating support services using Supporting People funding	Supporting People	Supporting People Grant	Achieve targets in SP 2yr Strategy	June 06		Mar 09	Various service reviews under way or anticipated
		Investigate and utilise alternative funding sources (including service charges and multi-agency pooled funds) in order to maintain current services where appropriate and to increase provision where a need is identified							
S2: Work with the Cumbria Supporting People Team to assess supported housing needs		Re-model existing provision where appropriate (ie. where there is a low demand including some sheltered schemes for elderly people)							
	A robust needs assessment that will inform both capital and revenue funding decisions in the future	Undertake assessment of housing and support needs for client groups identified in the SP Strategy where information is not currently available	SP/SH	N/A		June 06		Mar 07	Various needs reviews under way or anticipated
S3: Extend joint commissioning process	Better use of funds and better services	Extend joint commissioning approach – with key partners in housing, health, social services and probation	SH/ North & South Housing Fora	N/A	Agreed & implemented shared protocols	Sept 06		Mar 07	
S4: Increase provision of move on accommodation across the County	This will reduce 'blocking' of services where clients are ready to move on to a more independent setting – thus improving individual outcomes as well as freeing up valuable services for other clients in need	i) Quantify the amount of move on accomm. req'd for any relevant client groups; and identify any funding sources available	SH	N/A	i) Complete needs assessment	Sept 06		Mar 07	
		ii) Increase use of existing social housing stock	SH	N/A	ii) Agree & monitor numbers with social landlords	July 06	ii) Agree shared lettings approach across all social landlords	Mar 07	
		iii) Investigate opportunities for the provision of new move on accommodation	Housing Corporation/ SP		iii) Secure additional properties and support	July 07		April 08	

Policies to deliver Supported Housing	Outcome	Objective/Action	Lead Agency	Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
S5: Increase provision of floating support	Increased access to floating support thus improving individual outcomes and helping to prevent homelessness	Identify need and consider alternative funding sources Make better use of existing floating support schemes – reconfigure where necessary Undertake county wide review of floating support	SH/ SP	N/A		July 06		Mar 07	Significant amount of work already completed
S6: Work in partnership to establish protocols and procedures for different client groups	Consistent services across Cumbria	i) Establish multi-agency panel for vulnerable young people ii) Continue to develop protocols for homeless 16 and 17 year olds; offenders with substance misuse problems and other difficult to house clients iii) Implement county wide domestic violence procedure iv) Disabled facilities grant framework developed across Cumbria	SP SP Domestic Violence Strategy Board DA Joint Commissioning Group	N/A N/A Housing Corporation/ SP DCLG		June 06 June 06 April 07		Mar 07 June 07	Significant work already completed Significant work already completed Significant work already completed Significant work already completed

Action Plan Abbreviations

CHG or CSRHG	Cumbria Sub Regional Housing Group
SH, R, DH, AH, H, DC	CSRHG Thematic Groups (mirroring Regional Housing Strategy Thematic Groups): Supported housing or Housing with Support or Additional Facilities, Regeneration, Decent Homes, Affordable Housing, Homelessness, Data Collection
DA or DC	District Authority or District Council (Allerdale, Barrow, Carlisle, Copeland, Eden, South Lakeland)
SP	Supporting People

Local Authorities

Allerdale Borough Council, Allerdale House, Workington, CA14 3YJ

Tel: 01900 702702 | www.allerdale.gov.uk

Barrow Borough Council, Town Hall, Duke Street, Barrow-in-Furness, LA14 2LD

Tel: 01229 894900 | www.barrowbc.gov.uk

Carlisle City Council, The Civic Centre, Carlisle, CA3 8QG

Tel: 01228 817000 | www.carlisle.gov.uk

Copeland Borough Council, The Copeland Offices, Catherine Street, Whitehaven CA28 7SJ

Tel: 0845 0548600 | www.copelandbc.gov.uk

Eden District Council, Town Hall, Penrith, CA11 7QF

Tel: 01768 817817 | www.eden.gov.uk

South Lakeland District Council, South Lakeland House, Lowther Street, Kendal LA9 4UF

Tel: 01539 733333 | www.southlakeland.gov.uk

Cumbria County Council, Headquarters, The Courts, Carlisle, CA3 8NA

Tel: 01228 606060 | www.cumbria.gov.uk

Housing Associations

Impact Housing Association, Nook Street, Workington, CA14 4EH

Tel: 01900 842100 | www.impacthousing.org.uk

Home Housing, Moor Park, Crosby, Maryport, CA15 6SG

Tel: 01900 815661 | www.homehousing.org.uk

Eden Housing Association, Blain House, Bridge Lane, Penrith, CA11 8QU

Tel: 01768 861400 | www.edenha.org.uk

Derwent & Solway Housing Association, Stoneleigh House, Park End Road, Workington, CA14 4DN

Tel: 01900 607500 | www.harvesthousing.org.uk

Two Castles Housing Association, 3 Paternoster Row, Carlisle CA3 8TT

Tel: 01228 541161 | www.twocastles.org.uk

Carlisle Housing Association, English Gate Plaza, Botchergate, Carlisle, CA1 1RP

Tel: 0845 345 8500 | www.riverside.org.uk

Westfield Housing Association, Minto Centre, Nilsson Drive, Westfield, Workington, CA14 5BD

Tel: 01900 602906

Key Documents

CSRHG Executive Summary & Housing Summary

Penrith Housing Study 2006

Housing Market Study – Preparing for change

To download any of the above please visit www.impacthousing.org.uk

Carlisle Urban Housing Market Assessment

Current Market Profile

Carlisle is the regional capital of Cumbria. The Council's housing stock was transferred to Carlisle Housing Association in December 2002. Until around five years ago, there was an adequate supply of affordable housing in Carlisle's urban areas, however, since then property prices have risen sharply – outstripping earnings several fold, meaning affordability has now become a real issue. Over the same period a significant number of properties have been lost to Right to Buy sales – predominantly family accommodation. Carlisle is easily accessible, being on the M6 and West Coast mainline. In 2005 Carlisle City Council launched Carlisle Renaissance – an ambitious vision for the future of the city and a once in a generation opportunity to tackle the social, economic and environmental challenges we face, of which affordable housing is one aspect.

There has been a significant decline in manufacturing, with around a thousand jobs lost in 2005 due to closures of local business – the largest being Cavaghan and Gray. The trend in new jobs is largely towards low paid jobs in the warehouse, retail, distribution and hotel industries, which obviously raises affordability issues in the housing market. On a more positive note – the land available at Kingmoor Park combined with the new Northern Development represents new employment opportunities, as does Carlisle Renaissance.

The University of Cumbria is due to open in 2007, with the need for a new purpose built block in the city centre – a potential site is being investigated off Botchergate. It is anticipated that student numbers in the city will increase by around a third by 2017, which will obviously impact on the local housing market.

Headline Findings

- 72 additional affordable units per year are required over the next five years (District Housing Survey 2006).
- The identified need is for additional affordable general needs accommodation – especially larger 3+ bed properties.
- There is an apparent parallel oversupply of affordable accommodation for the elderly. (The majority of Carlisle Housing Association's flats are now let to underage tenants due to a lack of demand from older applicants).
- House prices doubled between 2000 and 2005, with an increase of 54% across the Carlisle district in the year to June 2004 – the second highest in the country (Housing Strategy for Carlisle 2005 – 2010).
- Almost 1,000 properties lost to Right to Buy sales between 2001 and 2006 (Carlisle City council & Carlisle Housing Association data).
- Around 1,000 manufacturing jobs lost in 2005 alone (Economic & Community Development, Carlisle City Council).

Targets

The following targets have been devised for this market area. In order to achieve these appropriate actions from the Cumbria Housing Strategy Action Plan will be applied.

- 360 additional new affordable homes required by 2011 (in addition to those already programmed).
- 7 additional units of women's hostel accommodation by 2008.
- 25 new units of extra care housing by 2011 (we are currently working, with partners, on identifying a suitable site in the South or West of the city).
- 100% of all social housing to meet the decent homes standard by 2010.

- 70% of all private sector homes occupied by vulnerable people to meet the decent homes standard by 2010.
- Set up a foyer project with 15-20 bed spaces with partners (a potential site has been identified in the historic quarter of the city).

Key Issues

1. **Lack of affordable housing**
 - Low income economy – prices still rising faster than incomes
 - Resulting in identified need for new affordable housing.
 - Compounded by the need which Carlisle, as the regional centre, has traditionally had to meet some of the affordable needs of the surrounding area.
 - Estate agents concerned that too many flats and apartments are being built particularly in the city centre, whereas strong demand for 2-bedroom terraces – Denton Holme most popular area for first-time buyers.
 - Lack of affordable homes for larger families (i.e. over 3-bed) highlighted by District Survey and LSVT RSL.
 - Affordable properties lost to Right to Buy sales have not been replaced – leading to increased waiting list.
2. **Increasing homelessness**
 - As a result of the lack of affordable housing.
 - Particular pressure on Carlisle as regional centre – people tend to gravitate here for employment (easily accessible from M6 and West Coast mainline) – also Bowling Green probation hostel located in Carlisle.
 - Need for more safe homes for victims of domestic violence.
 - Shortage of private sector rented accommodation for tenants on DSS due to HB legislation.
3. **Some supported housing needs**
 - More floating support needed for most client groups.
 - Need for extra care housing (discussions already taking place with County Council).
 - Shortage of specialist supported accommodation – e.g. drug and alcohol abuse, mental health problems, personality disorders.
4. **Decent homes**
 - Plans in place to make all social housing decent by 2010.
 - Significant proportion of private sector homes occupied by vulnerable people are already decent but more needs to be done to address the situation.
 - When our Energy Advice Centre (EEAC) surveyors inspect for insulation measures they will also inspect for decent homes issues and report their findings to the City Council's Grants Team.
5. **Regeneration**
 - Carlisle South is the main regeneration area – most of the large estates where the stock is predominantly RSL are in this area. Carlisle Renaissance is the major regeneration project across the city.

Balanced Housing Market Indicators

Theme	Indicator
1. Buying a home	Gross Household Income ratio for flat, terraced and semi-detached – based on median incomes & average house prices Jan-Mar 06 (Land Registry)
	Semi-Detached Terraced Flat/Maisonette
	5.1x 4.3x 5.8x
2. Renting a home	Weekly rent should equate to no more than 25% of weekly gross household income (private sector)
	Slightly exceeds 25% for 2 bed bungalows – OK for other property types.
	Social housing rents should be less than private sector rents Social rents are significantly lower – see renting trends table.
3. Accessibility of social rented housing	50% of those on the waiting list housed during the year
	No – can wait significantly longer – problem compounded by high levels of Right to Buy sales.
4. Empty properties	No more than 3% of the housing stock empty for more than 6 months OK – approx. 1.2% per Council Tax figures.
5. Second homes	No more than 10% of properties
	Significantly lower – 1.1%.
6. Housing the homeless	No more than 0.3% of total households in the area accepted as homeless
	Significantly higher – over 0.9% but Carlisle urban figure does include households accepted from out of the area.
7. Creating decent homes	100% of all social housing decent by 2010
	On target.
	70% of private sector housing providing homes for vulnerable people to meet Decent Homes Standard by 2010
	On target.

Market Drivers

- Regional employment centre – despite decline in manufacturing jobs.
- Range of shops and services – over 77% of respondents to the District Survey felt these facilities were either very or fairly good.
- Just under 85% of respondents expressed overall satisfaction with their local neighbourhood (although this is significantly lower than Carlisle's rural Housing Markets).
- Perceptions of policing, crime and anti-social behaviour: 7.8% of survey respondents felt this was a serious problem – much higher than in Carlisle's rural areas.
- Almost 70% of respondents felt local schools were very or fairly good, compared with less than 1% who felt they were bad. A major re-organisation of Carlisle's urban and rural schools will shortly be getting underway, including closure and remodelling of some schools and a new City Academy. Local estate agents confirmed this was a determining factor in the decisions people make about where they choose to live.
- Estate agents have highlighted the problem of the proliferation of flats and apartments whereas most first-time buyers prefer traditional terraces, and the large price gap between 3-bed semis and the next rung on the housing ladder. A high proportion of properties sold for over £180k are purchased by incomers moving to the area for work. The stock transfer RSL and the District Housing Survey have flagged up the issue of the shortage of affordable larger family houses (4 or more bedrooms).

In summary, the housing market is relatively balanced - increases in property prices have stabilised, and the private rented sector is performing well. Concerns for the longer term include the increase in planning applications for flat and apartment developments, and significant losses of social rented family accommodation. Other concerns include a lack of affordable housing for larger families, the length of time people have to wait on RSL waiting lists, and a lack of suitable housing for more vulnerable people due to delays in landlords receiving Housing Benefit.

The new homes being built to replace unpopular ex-council properties at Raffles have transformed the area, which was previously the most unpopular in the city. CHA have just unveiled preliminary proposals as at November 2006 for a significant demolition programme at Botcherby, with the units to be replaced by a new mixed-tenure scheme.

It is hoped that the additional affordable housing requirement of 72 units per year could eventually be met through our Section 106 planning negotiations, once the target of 25-30% affordable housing set in the Housing Strategy for Carlisle 2005 – 10 has started to filter through in terms of actual units, although there is an issue if Carlisle is also expected to meet some of the additional high levels of need identified in Carlisle Rural East and Rural West.

Housing Stock and Tenure

Please note: Due to LSVT overall Carlisle tenure at 2004 was: private sector 39,224; RSLs 7981; LA 16 (homeless accommodation). Carlisle tenure at 2004, means Carlisle District not the Housing Market Areas

	Housing Area 2006		Cumbria		North West	
	Number	%	Number	%	Number	%
Owner Occupation	21020	67.91		72.3		69.3
Social Rented	6787	21.93		16.0		20.1
Private Rented	3145	10.16		11.7		10.6
Total (2005/6)	30952	100		100		100

(Source, 2001 Census information)

Tenure	Count	%	District %	Cumbria %	North West %
Owner Occupation	21020	67.91	70.87	72.3	69.3
Social Rented	6787	21.93	18.33	16.00	20.1
Private Rented	2407	7.78	8.35	11.7	8.5
Rent Free	738	2.38	2.49	2.4	2.1
Total	30952	100	100.04	100	100

(Source: 2001 Census information)

Property Type	Count	%	District %	Cumbria %	North West %
ALL OCCUPIED HOUSEHOLD SPACES	32444	100	100	100	100
In an unshared dwelling	32257	99.42	99.6	99.8	99.8
- House or bungalow - Detached	4176	12.87	23.5	25.5	18.0
- House or bungalow - Semi-detached	12247	37.75	36.1	33.0	37.4
- House or bungalow - Terraced (including end terrace)	11517	35.50	29.2	31.2	31.4
- Flat, maisonette or apartment	4295	13.24	10.6	9.7	12.7
- Caravan or other mobile or temporary structure	22	0.07	0.2	0.4	0.3
In a shared dwelling : TOTAL	187	0.58	0.3	0.2	0.2

(Source, 2001 Census information)

Tenure	Count	%	District %	Cumbria %	North West %
All Occupied dwellings : TOTAL	30951	100	100	100	100
Owned - Owns outright	8327	26.90	30.4	35.0	29.8
Owned - Owns with a mortgage or loan	12428	40.15	39.8	37.0	38.9
Owned - Shared ownership	265	0.86	0.7	0.5	0.6
Social rented - (Council/Housing Association)	6786	21.93	18.3	16.0	20.1
Private rented - Private landlord or letting agency	2107	6.81	7.1	7.8	7.7
Private rented - Employer of a household member	24	0.08	0.2	0.2	0.1
Private rented - Relative or friend of a household member	238	0.77	0.8	0.9	0.6
Private rented - Other	38	0.12	0.2	0.2	0.2
Lives rent free	738	2.38	2.5	2.4	2.1

(Source, 2001 Census information)

Occupancy Rates	Count	%	District %	Cumbria %	North West %
ALL HOUSEHOLDS	30922	100	100	100	100
Owned - occupancy rating of 0 or higher	20585	66.57	69.6	70.9	67.2
Owned - occupancy rating of -1 or less	426	1.38	1.3	1.4	2.0
Rented from council - occupancy rating of 0 or higher	5353	17.31	14.0	8.3	12.2
Rented from council - occupancy rating of -1 or less	465	1.50	1.3	0.8	1.3
Other social rented - occupancy rating of 0 or higher	849	2.75	2.7	6.4	5.7
Other social rented - occupancy rating of -1 or less	116	0.38	0.3	0.5	0.8
Private rented or living rent free - occupancy rating of 0 or higher	2714	8.78	9.7	10.6	9.4
Private rented or living rent free - occupancy rating of -1 or less	414	1.34	1.2	1.1	1.3

(Source, 2001 Census information)

The occupancy rating provides a measure of under-occupancy and overcrowding. For example a value of -1 implies that there is one room too few and that there is overcrowding in the household. The occupancy rating assumes that every household including one person households requires a minimum of two common rooms (excluding bathrooms).

House Size	Count	%	District %	Cumbria %	North West %
ALL HOUSEHOLDS	30958	100	100	100	100
1 room	221	0.71	0.6	0.4	0.5
2 rooms	528	1.71	1.5	1.4	1.8
3 to 4 rooms	10636	34.36	30.0	25.0	26.9
5 to 6 rooms	15561	50.26	48.6	51.4	52.1
7 or more rooms	4012	12.96	19.3	21.8	18.7

(Source, 2001 Census information)

Housing stock currently available

- Per the District Survey, the annual rate of household formation across our Housing Markets is 279 in Carlisle urban, 101 in Rural East and 29 in Rural West (a total of 409) compared to net housing completions of approximately 450.
- The concentration of large social housing estates is now predominantly in Carlisle South (the primary regeneration area) following the demolition of Raffles estate. The Raffles site is now being replaced by private housing (The Hawthorns) in partnership between the City Council and a private developer.
- Estate agent and landlords comments on suitability of house types to local demand and market requirements: too many flats and apartments being developed, especially in city centre locations.
- Outstanding planning permissions – the completion rate has increased, with a reasonable turnover in the urban area, so this is not currently a major problem as regards outstanding permissions.

Demographics

Five Year Net Housing Projection

Carlisle District	2001	2006	2011	2016	2021	2026
Total Dwellings	45969	48232	50495	52758	55021	57284
Total Households	43963	46127	48293	50456	52622	54783
Total Population	100900	104544	107523	109899	113017	117286
Net Migration		4405	3190	2912	3379	4742

(Chelmer model, October 2006 – figures provided by Cumbria County Council)

Five Year Migration Projections

Carlisle District	2001	2006	2011	2016	2021	2026
Total Dwellings	46024	49189	52453	55912	59151	61954
Total Households	44016	47042	50165	53472	56570	59251
Total Population	100900	104688	108504	112362	116188	119725
Net Migration		4660	4660	4660	4660	4660

Annual Dwelling Requirement under this Scenario

	2001-06	2006-11	2011-16	2016-21	2021-26
	633	652.8	691.8	647.8	560.6

(Chelmer model, October 2006 – figures provided by Cumbria County Council)

Age Range 2001	ALL PEOPLE	0 - 4	5 - 14	15 - 29	30 - 44	45 - 59	60 - 74	75 +
Count Carlisle Urban	69271	3825	8514	13162	15332	12855	9912	5671
%	100	5.5	12.3	19.0	22.1	18.6	14.3	8.2

(Source, 2001 Census information)

	Housing Market Area Count	Housing Market Area %	District %	Cumbria %	North West %
All Households	30963	100	100	100%	100%
One person households	10640	34.36	32.1	30.1	30.9
- of which Pensioners living alone % of total households	5114	16.52	16.0	15.8	15.1
All other Pensioner households	2836	9.16	10.0	10.8	8.9
Households with dependent children	8347	26.96	27.3	27.5	30.4
- of which Lone Parent households with dependent children - % of total households	2160	6.98	6.0	5.5	7.7
Households with non dependent children	3037	9.81	10.1	9.8	10.3
- of which Lone Parent households with non-dependent children - % of total households	1064	3.44	3.2	3.0	3.5
Households with no children	5218	16.85	18.0	19.3	16.4
All other Households	885	2.86	2.7	2.5	3.0

(Source, 2001 Census information)

Ethnic Group	Housing Market Area %	District %	North West %	England and Wales %
All People	(69,261)	(100,711)	(6,729,766)	(52,041,916)
White - British	97.66	97.82	92.17%	87.49%
White - Irish	0.73	0.52	1.15%	1.23%
White - Other	0.86	0.77	1.11%	2.59%
Mixed - White and Black Caribbean	0.06	0.07	0.33%	0.46%
Mixed - White and Black African	0.06	0.05	0.15%	0.15%
Mixed - White and Asian	0.04	0.09	0.26%	0.36%
Mixed - Other	0.07	0.09	0.20%	0.30%
Asian or Asian British - Indian	0.09	0.09	1.07%	1.99%
Asian or Asian British - Pakistani	0.07	0.05	1.74%	1.37%
Asian or Asian British - Bangladeshi	0.05	0.08	0.39%	0.54%
Asian or Asian British - Other	0.09	0.06	0.22%	0.46%
Black or Black British - Black Caribbean	0.02	0.02	0.30%	1.08%
Black or Black British - Black African	0.05	0.04	0.24%	0.92%
Black or Black British - Other	0.00	0.01	0.08%	0.18%
Chinese or other ethnic group - Chinese	0.10	0.17	0.40%	0.44%
Chinese or other ethnic group - Other ethnic group	0.06	0.24	0.20%	0.42%

(Source, 2001 Census information)

- The Carlisle district is projected to experience relatively high growth with a projected increase of 10.8% from 101,800 in 2003 to 112,800 in 2028. (Cumbria's population is expected to grow by just under 1% every 5 years).
- Morton ward has the highest proportion of elderly people, and Botcherby the highest density of young people.
- The 3 most popular types of employment in Carlisle per the 2001 census were: Elementary occupations – unskilled (16%), process plant & machinery operatives (15.1%) and administrative & secretarial (12%). Recent substantial losses in the manufacturing industry, together with the influx of low paid jobs are worrying trends for the housing market.

(Sources include Cumbria Economic Bulletin, Sep 2006, & Information & Intelligence, Policy & Performance Unit, Cumbria County Council).

Housing Provision

House Prices/ Household Income

House Price/ Household Income 2005	House Prices (£)		Income (£)		Ratio	
	Mean	Median	Mean	Median	Mean	Median
Housing Market Area	103326	87500	24727	21530	4.2x	4.1x
District	143,028	137,318	26886	23106	5.3x	5.9x
Cumbria	162,647	146,000	27617	23648	5.9x	6.1x

(Source: CACI Street Value/ CACI Paycheck supplied by Cumbria County Council)

New build

Housing Planning Permissions	2005-06@Feb.06	2004-05	2003-04	2002-03	2001-02	2000-01	Total	Annual Rate
Carlisle Urban	838	614	103	145	204	132	2036	340

(Source, planning departments and County Council monitoring database)

Housing Completions	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01	Total	Annual Rate
ALL HOUSEHOLDS	373	373	384	384	264	233	2011	335

(Source, planning departments and County Council monitoring database)

(Unable to break down to room level – figures will be disaggregated in future research)

Affordable Housing

Development of affordable housing units	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Total number of affordable housing units granted planning permission	7	28	0	11	0	6
Affordable Housing as % of total new dwellings granted planning permission	1%	5%	0%	8%	0%	5%
Total number of affordable housing units completed	4	21	17	No info	No info	No info
Affordable Housing as % of total new dwellings completed	1%	6%	4%	-	-	-

(Source, planning departments and County Council monitoring database)

- Demand from professional households moving into the Carlisle area account for a high proportion of buyers over £180k – under £180k most are local.
- Most people in Carlisle work locally.

- The Income required to purchase the average mean property in Carlisle urban would be £29,522 (based on 3.5 x salary – assuming no deposit).
- Local letting agents have reported the local lettings market as being buoyant due to the difficulties low and medium income households face buying a home.
- 100% mortgages are still often available.
- In the case of the City Council's low cost home ownership scheme, around 50% of applicants (mostly first-time buyers) receive help towards their deposits from parents etc.
- The median income to house price ratio well exceeds the DCLG recommendation of 3.5:1.
- Denton Holme was the most popular area among first-time buyers according to local estate agents.

○ Right to Buy

2001-02	166
2002-03	196
2003-04}	513
2004-05}	
2005-06	104

(Sources: Carlisle City Council and Carlisle Housing Association - combined figures for 03-04 and 04-05 due to backlog at LSVT)

- Right to Buy sales have finally tailed off slightly to more manageable levels, after a surge prior to stock transfer in December 2002, which continued for sometime afterwards.
- Re-sale value of ex-right to buy properties is significantly lower than the cost of other properties of a similar size on some estates, although there appears to be a strong market for them.

○ Renting trends

Annual household income for Carlisle District £23,106 (Median)

Annual Median Income for Carlisle Urban £21,530

Rent Costs				
House Type	Housing Association Weekly Rent (£) 2005/2006	Rent as a % of average weekly in-work income £414.04(exc. hb)	Private Sector Weekly Rents (£) 2005/06	Rent as a % of average weekly in-work income £414.04 (exc. hb)
One bed flat	54.28	13.1	75.00	18.1
Two bed flat	60.19	14.5	90.00	21.7
Two bed house	57.91	14.0	85.00	20.5
Three bed house	59.74	14.4	100.00	24.2
Two bed bungalow	62.00	15.0	110.00	26.6

(Source, Rent Service information)

	Private Sector Rents	Social Housing Rents
1 bed flat	£75 pw	£54.28 pw
2 bed flat	£90 pw	£60.19 pw
<u>Terraced House</u>		
2 bed	£85 pw	£57.91 pw
3 bed	£100 pw	£59.74 pw
<u>Semi - Detached</u>		
2 bed	£100 pw	£58.13 pw
3 bed	£115 pw	£61.26 pw
4 bed	£125 pw	£62.13 pw
<u>Detached House</u>		
3 bed	£125 pw	NA
4 bed	£140 pw	NA
<u>Bungalow</u>		
1 bed	NA	£55.00 pw
2 bed	£110 pw	£62.00 pw
3 bed	£130 pw	£65.45 pw
	Source: Rent Service 2005	Source: CHA, Impact & Two Castles Mean Rents 2005

(Source, Rent Service 2005 and RSL Mean Rents)

Impact HA rents for 2 & 3 bed houses not broken down by type, assumed 50% terraced and 50% semi-detached.

Access to Social Rented Housing		
Household Type	Number of lettings 2005/6	%age of empty properties as at 31 st March 2006
1 Bed flat	178	11.85%
2 Bed flat	96	1.74%
2 Bed house	187	3.7%
3 Bed house	128	1.8%
4 Bed house	4	-
1 Bed bungalow	66	5.4%
2 Bed bungalow	8	2.5%
3 Bed bungalow	0	-

(Source, RSLs).

- The main reasons for people terminating their tenancies over the last twelve months as identified by CHA (the largest landlord in Carlisle) were tenants being deceased and moving into residential care (particularly in the case of elderly tenants). Other reasons included moving in with friends or relatives.
- The majority of people who terminated their tenancies moved within the same housing market area. Tenants were more likely to buy their existing home under the Right to Buy than give up their tenancy to buy a property
- Across the urban district the majority of difficult-to-let properties are one-bedroom flats. CHA have actually done some selective demolition of one-bed flats, with more in the pipeline. In terms of difficult-to-let areas, parts of Botcherby estate are problematic, but this is because the RSL is targeting families, due to problems with anti-social behaviour caused by housing large concentrations of young single people in the past.
- Duration of time a client would need to wait for an appropriate housing association tenancy: CHA have indicated this could vary significantly depending on the property type and area, from only a few weeks for a priority homeless case to over 10 years if an applicant was waiting for a family house in a high demand area (on some popular estates – e.g. Morton Park - 90% of 3-bed houses have been sold under RTB). CHA estimated that the average waiting time could be

around 4 years. Some lower demand properties are advertised so some people may be able to access a property sooner.

- There is an under supply of affordable properties in the following categories: adapted properties for larger households, and larger family homes (4 or more bedrooms), while there is also a low turnover of two or more bedroom bungalows - presenting difficulties for tenants with care needs
- The turnover of RSL properties is fairly consistent, and has actually fallen to around 10% in the case of CHA. High turnover is limited to particular areas (mostly in Carlisle South – e.g. parts of Botcherby, Currock, Petteril Bank) and one-bed flats
- The proportion of private rented properties is probably under-represented (perhaps by as much as 25%) due to unregistered long-term lets.
- The cost of buying a property to let with a 100% mortgage would not make it viable to make a profit renting it out. Carlisle rents are relatively low, partly as it is not currently a major student market, although this could change to some extent with the advent of the University of Cumbria.
- All of the 77 licensed HMOs (Houses in Multiple Occupation) in the district are in Carlisle urban. The new legislation contained in the Housing Act 2004 (regarding HMOs and HHRS (Housing Health & Safety Rating Standard) has led one or two landlords to sell up, but hasn't had a significant impact.
- Housing association rents are still more affordable than private sector rents.
- Impact of housing benefit limits on private renting (and in the future Local Housing Allowance): this has meant that people on benefit end up in the least desirable accommodation – often those with no other housing options, including the most vulnerable people.
- These benefit restrictions mean it is often difficult for people leaving prison to access decent accommodation.

Affordable housing requirements

(Based on DCLG Housing Needs and Market Assessment Model)

Market Area	Tenure	Annual Affordable Housing Requirement				
		General		Older		Total
		Smaller 0-2 Beds	Larger 3+ Beds	1 Bed	2+ beds	
	Intermediate	24	28	1	(14)	39
	Social Rent	61	96	(88)	(36)	33
	Total	85	124	(87)	(50)	72
	5 Year Requirement					360

(Intermediate/ rental split based on 70% of lower quartile house prices)

Existing households in need of alternative accommodation (5 year requirement)

General	2004
Older Person	38

Proportion of existing households unable to move to alternative accommodation, due to cost of buying or renting

General	100%
Older Person	100%

(100% in both cases as all households not in affordable need requiring disabled adaptations lived in properties capable of being adapted).

Newly forming households in need of alternative accommodation (5 year requirement)

General	1246
Older Person	149

Proportion of newly arising households unable to buy or rent in the market.

General	90%
Older Person	96%

NB. The DCLG Housing Needs and Market Assessment model takes into account committed supply of affordable housing units, resale of affordable housing units and turnover of social rented properties to determine the annual requirement of 72 additional units for the Carlisle Urban market area.

Homelessness (Carlisle District)

Homeless Cases	Presentations	Acceptances
2004- 05		
January - March	115	40
April - June	142	69
July - September	121	71
October - December	143	103
Total	521	283
2005 - 06		
January - March	158	98
April - June	151	98
July - September	114	59
October - December	102	70
Total	525	325

(Source, district councils NB District figure - unable to breakdown to HMA level)

Causes of Homelessness For applicant households found to be eligible, unintentionally homeless in priority need	2004 - 05		2005 - 06	
	Number	% of total acceptances	Number	% of total acceptances
Parents no longer willing or able to accommodate	45	16.0	68	21.0
Other relatives or friends no longer willing or able to accommodate	35	12.4	36	11.0
Non violent breakdown of relationship with partner	20	7.0	54	16.6
Violence	44	15.5	48	14.8
Harassment, threats or intimidation	7	2.5	9	2.8
Mortgage arrears (repossession or other loss of home)	11	3.9	8	2.5
Rent arrears	3	1.0	2	0.6
Loss of rented or tied accommodation	73	25.8	70	21.5
Required to leave National Asylum Support Service accommodation	0	0.0	0	0.0
In institution or care	11	3.9	11	3.4
Other (e.g. homeless in emergency, ex-HM forces, returned from abroad, sleeping rough or in hostel)	35	12.4	16	4.9

(Source, District Councils – NB District figure)

Homeless Accommodation Available

Homelessness Provision across the Carlisle District			
Project	Client Group	Accommodation/ Service	No. of Places
Carlisle City Council			
London Road	Families	Hostel Old property – H & S issues Mix of singles/ family rooms Fully staffed 24 hour cover	10
John Street	Single men; Offenders, drug/ alcohol problems, mental health	Hostel Fully staffed 24 hour cover Residency < 9 months	21
Homeshare	Single men	7 satellite properties • Owned by CCC • Leased by CCC from CHA • Leased from Impact Long stay (John St Annex)	22 7
Impact Housing Association			
Arnwood House	Single men 18 years +	24 hour cover	16
Aglionby Street	Older men	9-5pm support	5
Lindisfarne Street	16 years +	24 hour cover	10
Close Street	16-25 years, mixed	24 hour cover Move on houses, floating	8 2
Supported Flats (CASS partnership)	Young people	Assisting clients to access employment and education.	10
Women's Refuge	Domestic violence	24 hour cover (plus 4 move on floating support places)	7
CASS			
Temporary accommodation	offenders/young people	Quick access	13
Supported tenancies	Ex-offenders	Supported	3
SMART Project (partnership with Croftlands Trust)	Substance misuse	Drug & alcohol housing support	14
Croftlands Trust (referrals are through Community Mental Health team)			
Durranhill Road	Mental health care	Hostel (rehabilitation) Respite (24 hour staff cover) (+ out of hours support service)	9 1
Botcherby Avenue	Mental health care	Supported housing (5 bedsits/ 12 1-bed flats) Staff cover 9am-9pm	17
Carranmore	Mental health care (longer stay residential)	Hostel (24 hour staff cover)	6
Stratheden	Mental health care	Hostel (24 hour staff cover) Supported housing (24 hour satellite cover)	9 4
Dispersed housing	Mental health care	Accommodation based support across Carlisle.	39

Additional Homeless Services

Floating Support: provided in the district by CHA (vulnerable tenants); Impact HA (young people, domestic violence, teenage pregnancy); CASS (ex-offenders, young people, vulnerable tenants); Glenmore Trust (learning disabilities); Croftlands Trust (mental health clients).

Other Homelessness Services include: Care and Repair (preventative project); Nightstop (emergency overnight accommodation for young people), Croftlands projects: Spencer Street day centre & Co-opewrate (supported employment scheme).

(Main source: Cumbria homelessness strategy 2003-2008 – although some of the information is now out of date so had to be updated based on discussions with service providers. NB district figures).

- In all 298 of the 326 acceptances for 2005/06 in the district table above related to Carlisle Urban (including those households accepted from out of the area).
- Property prices (purchase and private sector rents) are a cause of homelessness - e.g. mortgage defaults and repossessions, people unable to make their own housing arrangements etc.
- People have been using the homelessness system as a means of 'jumping the queue' – not just exclusively in areas of high demand, although they are normally 'weeded out' by the homelessness team. Part of the reason for this is the move from need to choice-based allocation systems, meaning some applicants who were previously given priority on needs grounds now have to wait longer for accommodation.
- In some high demand areas there is a shortage of family housing for homeless households who have a need to be in a particular area, due to Right to Buy sales.

Second Homes and Empty Properties

Second and Vacant Properties	Housing Market Area		District		Cumbria		North West	
All household spaces: With residents	31265	95.24	43963	95.31	209,027	92%	2,812,789	95%
All household spaces: With no residents: Vacant	1290	3.93	1966	4.26	9,443	4.2%	124,600	4.2%
All household spaces: With no residents: Second residence / holiday accommodation	273	0.83	195	0.42	7,374	3.2%	12,852	0.43%

(Source, 2001 Census information and council tax data)

Number of properties empty for more than six months as of March 2006	% of properties empty for more than six months as of March 2006
Carlisle Urban = 374	1.1

(Source, Council tax records – NB District figure)

Summarise in a narrative the relationship between and impact of empty and second homes in the area. Should include reference to and assessment of:

- There is not a significant incidence of second homes in Carlisle's urban areas.
- Some incidences of empty properties (as identified by local authority enforcement officers) are due to people inheriting properties and not wanting to let them out for fear of them being damaged, so they end up leaving them empty.

Supported housing (Carlisle District)

Key priority group	No. of supported housing units	Requirements
Learning disabilities	41	(Currently there are 146 persons in Carlisle with Learning Disability some of these receive Floating Support and some may be in generic services)
Mental health	36	
Young people	38	*
Teenage parents	6	
Substance misuse	12	*
Offenders and ex-offenders	16	Possibly increasing by another 10
Domestic violence	32	Figure may include some floating support
Refugees and asylum seekers	0	0 (awaiting report from the Research and information Group survey currently being carried out by Salford University)
Physical disabilities	14	Further 25 units possibly required
Older people	408	Currently under review

(Source: Supporting People Cumbria – unable to break down to Housing Market Area)

* Some people within this client group are in accommodation classed as generic services - although support is given to those within the client groups mentioned, they are not recorded specifically as that particular client group but are classed within the generic services grouping.

- The majority of supported accommodation and other support services in the Carlisle district are located in Carlisle urban.
- The most vulnerable groups of people are not only more likely to come through the homelessness system, but also more frequently find themselves in the poorest quality private sector accommodation.
- The lack of housing options available to vulnerable people is a result of poverty and low incomes, compounded by the housing benefit system.
- Levels of owner occupation among the most vulnerable groups are very low.

Carlisle Rural East Housing Market Assessment

Current Market Profile

Carlisle Rural East encompasses the greater part of Carlisle's rural district, including the key service centres of Brampton and Longtown. Property prices are significantly higher than in Carlisle Urban. Second homes are becoming more prevalent than in the rest of the Carlisle district (especially in the Brampton area) but are still relatively low compared to the rest of the county.

Although some people may commute as far as Newcastle (on the A69) most work locally or in Carlisle. The key service centres are the focus of employment within the area. Significant local industries include haulage and agriculture. The biggest threat to local employment is the anticipated loss of jobs at MOD Longtown.

Headline Findings

- 106 households per year in need of affordable housing over the next five years (District Housing Survey 2006).
- Need identified is predominantly for larger 3+ bed general needs housing, with a greater level of need for social rented housing than intermediate.
- Earnings to property price ratio for Wetheral – 8 x (Housing Strategy for Carlisle 2005 – 2010).
- 97% of newly forming households unable to afford market prices (District Survey).

Carlisle Rural East Housing Market Assessment

Targets

The following targets have been devised for this market area. In order to achieve these appropriate actions from the Cumbria Housing Strategy Action Plan will be applied.

- To deliver more affordable housing – the results of the district survey represent a challenge, as they identify 106 households per year as being unable to buy on the open market. Delivering on this sort of level of need would be extremely difficult, due to planning policy focussing new build on key service centres and local service centres, with only 20% of new development allocated for Carlisle's rural areas, and the target for 40% brownfield development in rural areas. It is not a new phenomenon for people from Carlisle's rural districts setting up home from the first time to have to move into Carlisle urban due to the lack of affordable housing locally, however the position has got significantly worse over recent years due to the level of house price increases, which has been highlighted by the district survey.
- 100% of all social housing to meet the decent homes standard by 2010.
- 70% of all private sector homes occupied by vulnerable people to meet the decent homes standard by 2010.

Key Issues

1. Lack of **affordable housing** (the main issue for this market)
 - House prices have risen significantly faster than incomes over recent years.
 - Shortage of social rented housing – especially family housing.
 - Resulting in significant need for new affordable housing.
 - Young people wishing to set up home independently unable to afford accommodation in the areas they grew up.
 - Particularly high level of need for larger 3+ bed accommodation (especially rented).
 - Need for both social rented, intermediate and locals-only housing.
2. Increasing **homelessness**
 - 25 people from Carlisle Rural East accepted as being homeless and in priority need in 2005/06.
3. **Supported housing** needs
 - Provision currently centred in Carlisle urban.
4. **Decent homes**
 - Plans in place to make all social housing decent by 2010
 - Significant proportion of private sector homes occupied by vulnerable people are already decent but more needs to be done to
 - When our Energy Advice Centre (EEAC) surveyors inspect for insulation measures they will also inspect for decent homes issues and report their findings to the City Council's Grants Team.

Balanced Housing Market Indicators

Theme	Indicator		
1. Buying a home	Gross Household Income ratio for flat, terraced and semi-detached – based on median incomes and average house prices Jan-Mar 06 (Land Registry)		
	Semi-Detached	Terraced	Flat/Maisonette
	6.7x	4.2x	4.7x
2. Renting a home	Weekly rent should equate to no more than 25% of weekly gross household income (private sector)		
	Less than 25% - see renting trends table.		
	Social housing rents should be less than private sector rents		
	Significantly less than private renting.		
3. Accessibility of social rented housing	50% of those on the waiting list housed during the year		
	No – can wait significantly longer – problem compounded by high levels of Right to Buy sales in recent years.		
4. Empty properties	No more than 3% of the housing stock empty for more than 6 months		
	OK – just under 2% per Council Tax figures.		
5. Second homes	No more than 10% of properties		
	Significantly lower – only 0.9%.		
6. Housing the homeless	No more than 0.3% of total households in the area accepted as homeless		
	Within target – just over 0.25%.		
7. Creating decent homes	100% of all social housing decent by 2010		
	On target.		
	70% of private sector housing providing homes for vulnerable people to meet Decent Homes Standard by 2010		
	On target.		

Market Drivers

- Key service centres of Brampton and Longtown are the main focus of employment.
- Range of shops and services – 52% of respondents to the District Survey felt these facilities were either very or fairly good – twice as many as the 26% who felt these were poor (significantly less than the 77.4% who felt shops were good in Carlisle urban – not surprisingly, as this is where all the large supermarkets are located).
- Overall 92.6% of respondents expressed overall satisfaction with their local neighbourhood (significantly higher than in Carlisle urban).
- Perceptions of policing, crime and anti-social behaviour: only 2.2% of survey respondents felt this was a serious problem – much lower than in Carlisle urban.
- Around 72% of respondents felt local schools were very or fairly good – a slightly higher satisfaction rate than in Carlisle's other housing markets – however Lochinvar secondary school at Brampton is due to close in 2008, with pupils being bussed to William Howard at Brampton. Local estate agents confirmed that being in the catchment area of a good school was a determining factor in the decisions people make about where they choose to live.
- Outside the key service centres, a lot of properties in the owner-occupier sector are larger detached properties, beyond the remit of affordable housing. Estate agents have identified that a high proportion of properties sold for over £180k are purchased by incomers moving to the area for work.
- Estate agents have identified an increase in the second home market in the Brampton area, although this is still relatively minor compared to other areas of the county.

In summary, there is a major affordability issue in the Carlisle Rural East housing market. Based on a lower quartile house price of £125,000 (compared to only £76,499 in Carlisle Urban), 106 households per year were assessed as being in need of affordable housing by the District Housing Survey. This means that 97% of newly forming households could not afford to buy at responsible lending levels. This is compounded by the shortage of social rented housing (especially family housing, which has been depleted by high levels of Right to Buy sales) and affordable private sector rented accommodation.

It would be very difficult to meet the level of identified need due to local planning policy (summarised under Targets) which seeks to site new affordable housing in sustainable locations in reasonable proximity to services and facilities, and the difficulty of attaining affordable sites (especially brownfield sites) in rural areas.

Newly forming households have historically had to move into Carlisle to find affordable accommodation, however there is a real need for additional affordable units in Carlisle Rural East.

Housing Stock and Tenure

Please note: Due to LSVT overall Carlisle tenure at 2004 was: private sector 39,224; RSLs 7981; LA 16 (homeless accommodation). Carlisle tenure at 2004, means Carlisle District not the Housing Market Areas

Tenure	Housing Area 2006		Cumbria		North West	
	Number	%	Number	%	Number	%
Owner Occupation	7793	79.2		72.3		69.3
Social Rented	1057	10.7		16.0		20.1
Private Rented	993	10.1		11.7		10.6
Total (2005/6)	9843	100		100		100

(Source, 2001 Census information)

	Count	%	District %	Cumbria %	North West %
Owner Occupation	7793	77.1	70.87	72.3	69.3
Social Rented	1057	10.5	18.33	16.00	20.1
Private Rented	993	9.8	8.35	11.7	8.5
Rent Free	267	2.6	2.49	2.4	2.1
Total	10110	100	100.04	100	100

(Source: 2001 Census information)

Property Type	Count	%	District %	Cumbria %	North West %
ALL OCCUPIED HOUSEHOLD SPACES	10692	100	100	100	100
In an unshared dwelling	-	-	99.6	99.8	99.8
- House or bungalow - Detached	4978	46.56	23.5	25.5	18.0
- House or bungalow - Semi-detached	3139	29.36	36.1	33.0	37.4
- House or bungalow - Terraced (including end terrace)	1745	16.32	29.2	31.2	31.4
- Flat, maisonette or apartment	724	6.77	10.6	9.7	12.7
- Caravan or other mobile or temporary structure	94	0.88	0.2	0.4	0.3
In a shared dwelling : TOTAL	12	0.11	0.3	0.2	0.2

(Source, 2001 Census information)

Tenure	Count	%	District %	Cumbria %	North West %
All Occupied dwellings : TOTAL	10110	100	100	100	100
Owned - Owns outright	3833	37.91	30.4	35.0	29.8
Owned - Owns with a mortgage or loan	3938	38.95	39.8	37.0	38.9
Owned - Shared ownership	22	0.22	0.7	0.5	0.6
Social rented – (Council/Housing Association)	1057	10.45	18.3	16.0	20.1
Private rented - Private landlord or letting agency	809	8.00	7.1	7.8	7.7
Private rented - Employer of a household member	46	0.45	0.2	0.2	0.1
Private rented - Relative or friend of a household member	96	0.95	0.8	0.9	0.6
Private rented - Other	42	0.42	0.2	0.2	0.2
Lives rent free	267	2.64	2.5	2.4	2.1

(Source, 2001 Census information)

Occupancy Rates	Count	%	District %	Cumbria %	North West %
ALL HOUSEHOLDS	10112	100	100	100	100
Owned - occupancy rating of 0 or higher	7685	76.00	69.6	70.9	67.2
Owned - occupancy rating of -1 or less	118	1.17	1.3	1.4	2.0
Rented from council - occupancy rating of 0 or higher	642	6.35	14.0	8.3	12.2
Rented from council - occupancy rating of -1 or less	99	0.98	1.3	0.8	1.3
Other social rented - occupancy rating of 0 or higher	299	2.96	2.7	6.4	5.7
Other social rented - occupancy rating of -1 or less	6	0.06	0.3	0.5	0.8
Private rented or living rent free - occupancy rating of 0 or higher	1193	11.80	9.7	10.6	9.4
Private rented or living rent free - occupancy rating of -1 or less	70	0.69	1.2	1.1	1.3

(Source, 2001 Census information)

House Size	Count	%	District %	Cumbria %	North West %
ALL HOUSEHOLDS	10107		100	100	100
1 room	33	0.33	0.6	0.4	0.5
2 rooms	120	1.19	1.5	1.4	1.8
3 to 4 rooms	2058	20.36	30.0	25.0	26.9
5 to 6 rooms	4481	44.34	48.6	51.4	52.1
7 or more rooms	3415	33.79	19.3	21.8	18.7

(Source, 2001 Census information)

- Per the District Survey, the annual rate of household formation across our Housing Markets is 279 in Carlisle urban, 101 in Rural East and 29 in Rural West (a total of 409) compared to net housing completions of approximately 450.
- In Rural East most social rented accommodation is located in the key service centres of Longtown and Brampton, and there is a shortfall of affordable family housing due to Right to Buy sales.
- There are currently relatively few new affordable homes in the pipeline in Carlisle Rural East – nowhere near enough to meet demand identified in the District Survey, and hardly any of these units are outside the key service centres.
- Outstanding planning permissions – a rural moratorium was imposed between summer 2004 and early 2006 to reduce the backlog of permissions – this has now been reduced to 7 ½ years, which Planning Services consider manageable.

Demographics

Five Year Net Housing Projection

Carlisle District	2001	2006	2011	2016	2021	2026
Total Dwellings	45969	48232	50495	52758	55021	57284
Total Households	43963	46127	48293	50456	52622	54783
Total Population	100900	104544	107523	109899	113017	117286
Net Migration		4405	3190	2912	3379	4742

(Chelmer model, October 2006 – figures provided by Cumbria County Council)

Five Year Migration Projections

Carlisle District	2001	2006	2011	2016	2021	2026
Total Dwellings	46024	49189	52453	55912	59151	61954
Total Households	44016	47042	50165	53472	56570	59251
Total Population	100900	104688	108504	112362	116188	119725
Net Migration		4660	4660	4660	4660	4660
Annual Dwelling Requirement under this Scenario						
		2001-06	2006-11	2011-16	2016-21	2021-26
		633	652.8	691.8	647.8	560.6

(Chelmer model, October 2006 – figures provided by Cumbria County Council)

Age Range 2001	ALL PEOPLE	0 - 4	5 - 14	15 - 29	30 - 44	45 - 59	60 - 74	75 +
Count Carlisle Rural East	24323	1134	3070	3344	5354	5432	3936	2053
%	100	4.7	12.6	13.8	22.0	22.3	16.2	8.4

(Source, 2001 Census information)

	Housing Market Area Count	Housing Market Area %	District %	Cumbria %	North West %
All Households	10107	100	100	100%	100%
One person households	2752	27.23	32.1	30.1	30.9
- of which Pensioners living alone % of total households	1503	14.87	16.0	15.8	15.1
All other Pensioner households	1157	11.45	10.0	10.8	8.9
Households with dependent children	2872	28.42	27.3	27.5	30.4
- of which Lone Parent households with dependent children - % of total households	392	3.88	6.0	5.5	7.7
Households with non dependent children	1075	10.64	10.1	9.8	10.3
- of which Lone Parent households with non-dependent children - % of total households	281	2.78	3.2	3.0	3.5
Households with no children	2051	20.29	18.0	19.3	16.4
All other Households	200	1.98	2.7	2.5	3.0

(Source, 2001 Census information)

Ethnic Group	Housing Market Area %	District %	North West %	England and Wales %
All People	(24,318)	(100,711)	(6,729,766)	(52,041,916)
White - British	98.93	97.82	92.17%	87.49%
White - Irish	0.21	0.52	1.15%	1.23%
White - Other	0.55	0.77	1.11%	2.59%
Mixed - White and Black Caribbean	0.00	0.07	0.33%	0.46%
Mixed - White and Black African	0.10	0.05	0.15%	0.15%
Mixed - White and Asian	0.00	0.09	0.26%	0.36%
Mixed - Other	0.00	0.09	0.20%	0.30%
Asian or Asian British - Indian	0.10	0.09	1.07%	1.99%
Asian or Asian British - Pakistani	0.00	0.05	1.74%	1.37%
Asian or Asian British - Bangladeshi	0.00	0.08	0.39%	0.54%
Asian or Asian British - Other	0.00	0.06	0.22%	0.46%
Black or Black British - Black Caribbean	0.00	0.02	0.30%	1.08%
Black or Black British - Black African	0.10	0.04	0.24%	0.92%
Black or Black British - Other	0.00	0.01	0.08%	0.18%
Chinese or other ethnic group - Chinese	0.00	0.17	0.40%	0.44%
Chinese or other ethnic group - Other ethnic group	0.00	0.24	0.20%	0.42%

(Source, 2001 Census information)

- The Carlisle district is projected to experience relatively high growth with a projected increase of 10.8% from 101,800 in 2003 to 112,800 in 2028. (Cumbria's population is expected to grow by just under 1% every 5 years).
- In our rural areas many younger people have been unable to afford to remain in their communities due to affordability problems. At the same time many older people have retired to these rural communities, often from Carlisle urban – although the problem is not as bad as in some other areas of the county.
- The employment profile is significantly different to Carlisle urban, with more managers, professionals and skilled workers. The 3 most popular types of employment for people living in Carlisle Rural East per the 2001 census were: skilled trades (17.2%), managers and senior officials (15.6%) and associate professionals & technical occupations (13.1%).
- The prospective loss of MOD Longtown is the major threat to the local economy, but the new northern development route and potential for new employment at Kingmoor Park could provide enhanced employment opportunities to the North of Carlisle.

(Sources include Cumbria Economic Bulletin, Sep 2006, & Information & Intelligence, Policy & Performance Unit, Cumbria County Council).

Housing Provision

○ House Prices/ Household Income

House Price/ Household Income 2005	House Prices (£)		Income (£)		Ratio	
	Mean	Median	Mean	Median	Mean	Median
Housing Market Area	191668	192000	31848	27331	6.0x	7.0x
District	143,028	137,318	26886	23106	5.3x	5.9x
Cumbria	162,647	146,000	27617	23648	5.9x	6.1x

(Source: CACI Street Value/ CACI Paycheck supplied by Cumbria County Council)

○ New build

Housing Planning Permissions	2005-06 @Feb.06	2004-05	2003-04	2002-03	2001-02	2000-01	Total	Annual Rate
Carlisle Rural East	55	162	NA	NA	NA	NA	217	109
Combined Rural East & Rural West (2000-2004)	NA	NA	86	141	161	63	251	113
Total	55	162	86	141	161	63	468	222

(Source, planning departments and County Council monitoring database. NOTE: Combined East and West Figures for previous years)

Housing Completions	2005-06 @Feb.06	2004-05	2003-04	2002-03	2001-02	2000-01	Total	Annual Rate
ALL HOUSEHOLDS	102	120	78	115	131	136	682	114

(Combined East and West Figures - source, planning departments and County Council monitoring database. Unable to break down to room level – figures will be disaggregated in future research)

○ **Affordable Housing**

Development of affordable housing units	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Total number of affordable housing units granted planning permission	2	6	0	0	0	0
Affordable Housing as % of total new dwellings granted planning permission	4%	4%	0%	0%	0%	0%
Total number of affordable housing units completed	4	0	0	No info	No Info	No Info
Affordable Housing as % of total new dwellings completed	4%	0%	0%	-	-	-

(Source, planning departments and County Council monitoring database)

- The employment profile (at the end of the Demographics section) highlights a significantly higher proportion of professionals and managers living in Rural East than Carlisle urban. Estate agents have identified that professional households moving into Carlisle's housing markets account for a high proportion of buyers over £180k – under £180k most are local.
- A significant proportion of people living in Rural East commute to Carlisle for work.
- The Income required to purchase the average mean property in Rural East would be £54,762 – compared to only £29,522 in Carlisle urban (based on 3.5 x salary – assuming no deposit).
- In the case of the City Council's low cost home ownership scheme, around 50% of applicants (mostly first-time buyers) receive help towards their deposits from parents etc.
- Affordability is a key issue in most settlements within the Market Area - the Housing Strategy for Carlisle 2005-10 identifies a property price to income ratio in Wetheral of 8:1 (compared with DCLG guidelines of 3.5:1).

○ **Right to Buy**

2001-02	22
2002-03	29
2003-04}	71
2004-05}	
2005-06	11

(Sources: Carlisle City Council and Carlisle Housing Association - combined figures for 03-04 and 04-05 due to backlog at stock transfer)

- Most family properties have long since been lost to Right to Buy, although there was a further more recent surge on the remaining stock generated by stock transfer.
- The resale value of ex-Right to Buy properties would usually be higher outside the keys service centres, although there is a significantly market for them.
- The Right to Acquire only applies to Brampton as all other settlements in the Housing Market Area have a population of less than 3,000.

○ Renting trends

Annual salary for Carlisle District £23,106 (Median)
Annual Median for Carlisle Rural East Income £27331

Rent Costs				
House Type	Housing Association Weekly Rent (£) 2005/2006	Rent as a % of average weekly in-work income £525.60 (exc. hb)	Private Sector Weekly Rents (£) 2005/06	Rent as a % of average weekly in-work income £525.60 (exc. hb)
One bed flat	54.28	10.3	75.00	14.3
Two bed flat	60.19	11.5	90.00	17.1
Two bed house	57.91	11.0	85.00	16.2
Three bed house	59.74	11.4	100.00	19.0
Two bed bungalow	62.00	11.8	110.00	20.9

(Source, Rent Service information)

	Private Sector Rents	Social Housing Rents
1 bed flat	£75 pw	£54.28 pw
2 bed flat	£90 pw	£60.19 pw
<u>Terraced House</u>		
2 bed	£85 pw	£57.91 pw
3 bed	£100 pw	£59.74 pw
<u>Semi - Detached</u>		
2 bed	£100 pw	£58.13 pw
3 bed	£115 pw	£61.26 pw
4 bed	£125 pw	£62.13 pw
<u>Detached House</u>		
3 bed	£125 pw	NA
4 bed	£140 pw	NA
<u>Bungalow</u>		
1 bed	NA	£55.00 pw
2 bed	£110 pw	£62.00 pw
3 bed	£130 pw	£65.45 pw
	Source: Rent Service 2005	Source: CHA, Impact & Two Castles Mean Rents 2005

(Source, Rent Service 2005 and RSL Mean Rents)

Impact HA rents for 2 & 3 bed houses not broken down by type, assumed 50% terraced and 50% semi-detached.

Access to Social Rented Housing		
Household Type	Number of lettings 2005/6	%age of empty properties as at 31st March
1 Bed flat	22	11.1
2 Bed flat	4	4.9
2 Bed house	12	7.4
3 Bed house	10	1.4
4 Bed house	0	-
1 Bed bungalow	13	3.1
2 Bed bungalow	1	-
3 Bed bungalow	0	-

(Source, RSLs).

- The main reasons for people terminating their tenancies over the last twelve months as identified by CHA (the largest landlord in Carlisle) were tenants being deceased and moving into residential care (particularly in the case of elderly tenants). This is prevalent in Rural East due to the disproportionate level of elderly accommodation managed by the Association due to Right to Buy sales. Another common cause was tenants moving in with friends or relatives.
- The majority of people who terminated their tenancies to buy an alternative property bought in Carlisle urban due to the lower house prices. Across the Carlisle district tenants were more likely to buy their existing home under the Right to Buy than give up their tenancy to buy a property
- There is not a significant problem with difficult-to-let properties, although flats – especially one-beds are less popular than other property types.
- Duration of time a client would need to wait for an appropriate housing association tenancy: across the Carlisle district CHA have indicated this could vary significantly depending on the property type and area, from only a few weeks for a priority homeless case to over 10 years if an applicant was waiting for a family house in a high demand area (on some popular estates. CHA estimated that the average waiting time could be around 4 years – although this would be significantly longer for a family property in the rural areas – possibly in excess of ten years – as they are in short supply. Some lower demand properties are advertised so some people may be able to access a property sooner, although very few of these would be in rural areas.
- The District Survey highlighted the need for more affordable smaller properties in Rural East. Districtwide, there is an under supply of affordable properties in the following categories: adapted properties for larger households, and larger family homes (4 or more bedrooms), while there is also a low turnover of two or more bedroom bungalows - presenting difficulties for tenants with care needs.
- The turnover of RSL properties is very low in the case of family homes.
- Housing association rents are significantly more affordable than private sector rents.

Affordable housing requirements

(Based on DCLG Housing Needs and Market Assessment Model)

Market Area	Tenure	Annual Affordable Housing Requirement				
		General		Older		Total
		Smaller 0-2 Beds	Larger 3+ Beds	1 Bed	2+ beds	
	Intermediate	14	29	3	2	48
	Social Rent	7	55	(17)	13	58
	Total	21	84	(14)	15	106
	5 Year Requirement					530

Existing households in need of alternative accommodation (5 year requirement)

General	419
Older Person	64

Proportion of existing households unable to move to alternative accommodation, due to cost of buying or renting

General	97%
Older Person	100%

Newly forming households in need of alternative accommodation (5 year requirement)

General	404
Older Person	101

Proportion of newly arising households unable to buy or rent in the market.

General	97%
Older Person	100%

NB. The DCLG Housing Needs and Market Assessment model takes into account committed supply of affordable housing units, resale of affordable housing units and turnover of social rented properties to determine the annual requirement of 106 units for the Carlisle Rural East market area.

Homelessness (Carlisle District)

Homeless Cases	Presentations	Acceptances
2004- 05		
January - March	115	40
April - June	142	69
July - September	121	71
October - December	143	103
Total	521	283
2005 - 06		
January - March	158	98
April - June	151	98
July - September	114	59
October - December	102	70
Total	525	325

(Source, district councils NB District figure - unable to breakdown to HMA level)

Causes of Homelessness For applicant households found to be eligible, unintentionally homeless in priority need	2004 - 05		2005 - 06	
	Number	% of total acceptances	Number	% of total acceptances
Parents no longer willing or able to accommodate	45	16.0	68	21.0
Other relatives or friends no longer willing or able to accommodate	35	12.4	36	11.0
Non violent breakdown of relationship with partner	20	7.0	54	16.6
Violence	44	15.5	48	14.8
Harassment, threats or intimidation	7	2.5	9	2.8
Mortgage arrears (repossession or other loss of home)	11	3.9	8	2.5
Rent arrears	3	1.0	2	0.6
Loss of rented or tied accommodation	73	25.8	70	21.5
Required to leave National Asylum Support Service accommodation	0	0.0	0	0.0
In institution or care	11	3.9	11	3.4
Other (e.g. homeless in emergency, ex-HM forces, returned from abroad, sleeping rough or in hostel)	35	12.4	16	4.9

(Source, District Councils – NB District figure)

Homeless Accommodation Available

Homelessness Provision across the Carlisle District			
Project	Client Group	Accommodation/ Service	No. of Places
Carlisle City Council			
London Road	Families	Hostel Old property – H & S issues Mix of singles/ family rooms Fully staffed 24 hour cover	10
John Street	Single men; Offenders, drug/ alcohol problems, mental health	Hostel Fully staffed 24 hour cover Residency < 9 months	21
Homeshare	Single men	7 satellite properties <ul style="list-style-type: none"> Owned by CCC Leased by CCC from CHA Leased from Impact Long stay (John St Annex)	22 7
Impact Housing Association			
Arnwood House	Single men 18 years +	24 hour cover	16
Aglionby Street	Older men	9-5pm support	5
Lindisfarne Street	16 years +	24 hour cover	10
Close Street	16-25 years, mixed	24 hour cover Move on houses, floating	8 2
Supported Flats (CASS partnership)	Young people	Assisting clients to access employment and education.	10
Women's Refuge	Domestic violence	24 hour cover (plus 4 move on floating support places)	7
CASS			
Temporary accommodation	offenders/young people	Quick access	13
Supported tenancies	Ex-offenders	Supported	3
SMART Project (partnership with Croftlands Trust)	Substance misuse	Drug & alcohol housing support	14
Croftlands Trust (referrals are through Community Mental Health team)			
Durranhill Road	Mental health care	Hostel (rehabilitation) Respite (24 hour staff cover) (+ out of hours support service)	9 1
Botcherby Avenue	Mental health care	Supported housing (5 bedsits/ 12 1-bed flats) Staff cover 9am-9pm	17
Carranmore	Mental health care (longer stay residential)	Hostel (24 hour staff cover)	6
Stratheden	Mental health care	Hostel (24 hour staff cover) Supported housing (24 hour satellite cover)	9 4
Dispersed housing	Mental health care	Accommodation based support across Carlisle.	39

Additional Homeless Services

Floating Support: provided in the district by CHA (vulnerable tenants); Impact HA (young people, domestic violence, teenage pregnancy); CASS (ex-offenders, young people, vulnerable tenants); Glenmore Trust (learning disabilities); Croftlands Trust (mental health clients).

Other Homelessness Services include: Care and Repair (preventative project); Nightstop (emergency overnight accommodation for young people), Croftlands projects: Spencer Street day centre & Co-opewrate (supported employment scheme).

(Main source: Cumbria homelessness strategy 2003-2008 – although some of the information is now out of date so had to be updated based on discussions with service providers. NB district figures).

- Property prices (purchase and private sector rents) are a cause of homelessness - e.g. mortgage defaults and repossessions, people unable to make their own housing arrangements etc.
- People have been using the homelessness system as a means of 'jumping the queue' – not just exclusively in areas of high demand, although they are normally 'weeded out' by the homelessness team. Part of the reason for this is the move from need to choice-based allocation systems, meaning some applicants who were previously given priority on needs grounds now have to wait longer for accommodation.
- In Rural East there is a chronic shortage of family housing (especially outside the key service centres) for priority homeless households who have a need to be in a the Housing Market, due to the impact of Right to Buy sales.
- In all 25 of the 326 acceptances for 2005/06 in the district table above related to households from Carlisle Rural East.

Second Homes and Empty Properties

Second and Vacant Properties	Housing Market Area		District		Cumbria		North West	
All household spaces: With residents	12383	95.00	43963	95.31	209,027	92%	2,812,789	95%
All household spaces: With no residents: Vacant	441	3.38	1966	4.26	9,443	4.2%	124,600	4.2%
All household spaces: With no residents: Second residence / holiday accommodation	211	1.62	195	0.42	7,374	3.2%	12,852	0.43%

(Source, 2001 Census information and council tax data)

Number of properties empty for more than six months as of March 2006	% of properties empty for more than six months as of March 2006
Carlisle Rural East = 194	0.9

(Source, Council tax records – NB District figure)

- Local estate agents have identified an increasing incidence of second homes in the Brompton area, although this is relatively insignificant compared to other areas of the county.
- Some incidences of empty properties (as identified by local authority enforcement officers) are due to people inheriting properties and not wanting to let them out for fear of them being damaged, so they end up leaving them empty.

Supported Housing (Carlisle District)

Key priority group	No. of supported housing units	Requirements
Learning disabilities	41	(Currently there are 146 persons in Carlisle with Learning Disability some of these receive Floating Support and some may be in generic services)
Mental health	36	
Young people	38	*
Teenage parents	6	
Substance misuse	12	*
Offenders and ex-offenders	16	Possibly increasing by another 10
Domestic violence	32	Figure may include some floating support
Refugees and asylum seekers	0	0 (awaiting report from the Research and information Group survey currently being carried out by Salford University)
Physical disabilities	14	Further 25 units possibly required
Older people	408	Currently under review

(Source: Supporting People Cumbria – unable to break down to Housing Market Area)

* Some people within this client group are in accommodation classed as generic services - although support is given to those within the client groups mentioned, they are not recorded specifically as that particular client group but are classed within the generic services grouping.

- The most vulnerable groups of people are not only more likely to come through the homelessness system, but also more frequently find themselves in the poorest quality private sector accommodation.
- The lack of housing options available to vulnerable people is a result of poverty and low incomes, compounded by the housing benefit system.
- Levels of owner occupation among the most vulnerable groups are very low.
- CHA have sheltered schemes for the elderly at West Hill House (Brampton) and Ladyseat (Longtown). Anchor (Union Court) and Housing 21 (Townfoot Court) also have sheltered schemes for the elderly in Brampton – Anchor additionally has 4 supported bungalows at Castle Carrock.
- Support and accommodation for other groups is located in Carlisle urban.
- The lack of support available locally for vulnerable people, as well as the low supply and turnover of social housing means the associated problems become more 'invisible' in areas such as Carlisle Rural East.

Carlisle Rural West Housing Market Assessment

Current Market Profile

Carlisle Rural West encompasses the wards of Burgh and Dalston. The village of Dalston is the largest local service centre. Rural West has the highest lower quartile house prices of all Carlisle's Housing Market Areas. The Nestle factory at Dalston is the largest employer in the area, and there is also an industrial estate at Barras Lane, Dalston. Much of the rest of the employment in the housing market area is based on agriculture or small cottage industries. The north west development route will hopefully help to advance employment and transport links.

Headline Findings

- 43 households per year in need of affordable housing over the next five years (District Housing Survey 2006).
- Need identified is predominantly for general need rather older households – particularly for larger 3+ bedroom properties, with the need for social rented accommodation outweighing the need for intermediate housing almost 2:1.
- Earnings to property price ratio for Burgh-by-Sands – 8 x (Housing Strategy for Carlisle 2005 – 2010).
- Lower quartile house price £128,500 (Land Registry figures for sales in 2005).

Targets

The following targets have been devised for this market area. In order to achieve these appropriate actions from the Cumbria Housing Strategy Action Plan will be applied.

- To deliver more affordable housing – the results of the district survey represent a challenge, as they identify 43 households per year as being unable to buy on the open market. Delivering on this sort of level of need would be extremely difficult, due to planning policy focussing new build on key service centres and local service centres, with only 20% of new development allocated for Carlisle's rural areas, and the target for 40% brownfield development in rural areas. Although it is not a new phenomenon for people from Carlisle's rural districts setting up home from the first time to have to move into Carlisle urban due to the lack of affordable housing locally, the position has got significantly worse over recent years due to the level of house price increases, which has been highlighted by the district survey.
- 100% of all social housing to meet the decent homes standard by 2010.
- 70% of all private sector homes occupied by vulnerable people to meet the decent homes standard by 2010.

Key Issues

1. Lack of **affordable housing** (the main issue for this market)
 - House prices have risen significantly faster than incomes over recent years.
 - Shortage of social rented housing – especially family housing.
 - Resulting in significant need for new affordable housing.
 - Young people wishing to set up home independently unable to afford accommodation in the areas they grew up.
 - Need for additional larger 3+ bed affordable accommodation (especially rented).
 - Need for both social rented, intermediate and locals-only housing.
2. Increasing **homelessness**
 - Doesn't appear to be an immediate problem, as very few households accepted as homeless and in priority need during 2005/6 had lived in Rural West immediately prior to becoming homeless.
3. **Supported housing** needs
 - Provision currently centred in Carlisle urban.
4. **Decent homes**
 - Plans in place to make all social housing decent by 2010
 - Significant proportion of private sector homes occupied by vulnerable people are already decent but more needs to be done to address the situation.
 - When our Energy Advice Centre (EEAC) surveyors inspect for insulation measures they will also inspect for decent homes issues and report their findings to the City Council's Grants Team.

Balanced Housing Market Indicators

Theme	Indicator		
1. Buying a home	Gross Household Income ratio for flat, terraced and semi-detached – based on median incomes & house prices July 05 to Mar 06 (Land Registry)		
	Semi-Detached	Terraced	Flat/Maisonette
	5.2x	3.8x	4.8x
2. Renting a home	Weekly rent should equate to no more than 25% of weekly gross household income (private sector)		
	Below 25% - see renting trends table.		
	Social housing rents should be less than private sector rents		
	Social rents are significantly lower – see renting trends table		
3. Accessibility of social rented housing	50% of those on the waiting list housed during the year		
	No – can wait significantly longer – problem compounded by high levels of Right to Buy sales in recent years.		
4. Empty properties	No more than 3% of the housing stock empty for more than 6 months		
	Very low – only around 0.3% per Council Tax.		
5. Second homes	No more than 10% of properties.		
	OK – again approx. 1.5% per Council Tax.		
6. Housing the homeless	No more than 0.3% of total households in the area accepted as homeless		
	OK – only around 0.1%.		
7. Creating decent homes	100% of all social housing decent by 2010		
	On target.		
	70% of private sector housing providing homes for vulnerable people to meet Decent Homes Standard by 2010		
	On target.		

Market Drivers

- Carlisle Rural West has no key service centres, although there are 5 local service centres – the largest being Dalston.
- Range of shops and services – the area is not particularly well served with amenities: only 33.7% of respondents to the District Survey felt these facilities were either very or fairly good – compared to 45.8% who felt they were very or fairly bad. This compares very badly with the 77.4% who felt shopping facilities were good in Carlisle urban – probably reflecting the fact this is where all the major supermarkets are located).
- However over 96% of respondents expressed overall satisfaction with their local neighbourhood (the highest of all Carlisle's housing markets).
- Perceptions of policing, crime and anti-social behaviour: only 3% of survey respondents felt this was a serious problem – much lower than in Carlisle urban (7.8%).
- Overall 69.4% of respondents felt local schools were very or fairly good – a similar satisfaction rating to Carlisle's other housing markets. The only secondary school in Rural West is Caldew at Dalston. Local estate agents confirmed that being in the catchment area of a good school was a determining factor in the decisions people make about where they choose to live.
- Local estate agents have identified that a high proportion of properties sold for over £180k are purchased by incomers moving to the area for work.

In summary, there is a major affordability issue in the Carlisle Rural West housing market. Based on a lower quartile house price of £128,500 (compared to only £76,499 in Carlisle Urban), 43 households per year were assessed as being in need of affordable housing by the District Housing Survey. This means that 82% of newly forming households could not afford to buy at responsible lending levels. This is compounded by the shortage of social rented housing (especially family housing, which has been depleted by high levels of Right to Buy sales) and affordable private sector rented accommodation.

It would be very difficult to meet the level of identified need due to local planning policy (summarised under Targets) which seeks to site new affordable housing in sustainable locations in reasonable proximity to services and facilities, and the difficulty of attaining affordable sites (especially brownfield sites) in rural areas.

Newly forming households have historically had to move into Carlisle to find affordable accommodation, however there is a real need for additional affordable units in Carlisle Rural West.

Housing Stock and Tenure

Please note: Due to LSVT overall Carlisle tenure at 2004 was: private sector 39,224; RSLs 7981; LA 16 (homeless accommodation). Carlisle tenure at 2004, means Carlisle District not the Housing Market Areas

	Housing Area 2006		Cumbria		North West	
	Number	%	Number	%	Number	%
Owner Occupation	2328	82.9		72.3		69.3
Social Rented	212	7.6		16.0		20.1
Private Rented	267	9.5		11.7		10.6
Total (2005/6)	2807	100		100		100

(Source, 2001 Census information)

Tenure	Count	%	District %	Cumbria %	North West %
Owner Occupation	2328	80.3	70.87	72.3	69.3
Social Rented	212	7.3	18.33	16.00	20.1
Private Rented	267	9.2	8.35	11.7	8.5
Rent Free	91	3.1	2.49	2.4	2.1
Total	2898	99.9	100.04	100	100

(Source: 2001 Census information)

Property Type	Count	%	District %	Cumbria %	North West %
ALL OCCUPIED HOUSEHOLD SPACES	2989	100	100	100	100
In an unshared dwelling	-	-	99.6	99.8	99.8
- House or bungalow - Detached	1537	51.4	23.5	25.5	18.0
- House or bungalow - Semi-detached	923	30.9	36.1	33.0	37.4
- House or bungalow - Terraced (including end terrace)	353	11.8	29.2	31.2	31.4
- Flat, maisonette or apartment	150	5.0	10.6	9.7	12.7
- Caravan or other mobile or temporary structure	22	0.7	0.2	0.4	0.3
In a shared dwelling : TOTAL	4	0.1	0.3	0.2	0.2

(Source, 2001 Census information)

Tenure	Count	%	District %	Cumbria %	North West %
All Occupied dwellings : TOTAL	2898	100	100	100	100
Owned - Owns outright	1209	41.7	30.4	35.0	29.8
Owned - Owns with a mortgage or loan	1114	38.4	39.8	37.0	38.9
Owned - Shared ownership	5	0.2	0.7	0.5	0.6
Social rented – (Council/Housing Association)	212	7.3	18.3	16.0	20.1
Private rented - Private landlord or letting agency	215	7.4	7.1	7.8	7.7
Private rented - Employer of a household member	9	0.3	0.2	0.2	0.1
Private rented - Relative or friend of a household member	25	0.9	0.8	0.9	0.6
Private rented - Other	18	0.6	0.2	0.2	0.2
Lives rent free	91	3.1	2.5	2.4	2.1

(Source, 2001 Census information)

Occupancy Rates	Count	%	District %	Cumbria %	North West %
ALL HOUSEHOLDS	2904	100	100	100	100
Owned - occupancy rating of 0 or higher	2303	79.30	69.6	70.9	67.2
Owned - occupancy rating of -1 or less	30	1.03	1.3	1.4	2.0
Rented from council - occupancy rating of 0 or higher	170	5.85	14.0	8.3	12.2
Rented from council - occupancy rating of -1 or less	6	0.21	1.3	0.8	1.3
Other social rented - occupancy rating of 0 or higher	34	1.17	2.7	6.4	5.7
Other social rented - occupancy rating of -1 or less	0	0	0.3	0.5	0.8
Private rented or living rent free - occupancy rating of 0 or higher	337	11.60	9.7	10.6	9.4
Private rented or living rent free - occupancy rating of -1 or less	24	0.83	1.2	1.1	1.3

(Source, 2001 Census information)

House Size	Count	%	District %	Cumbria %	North West %
ALL HOUSEHOLDS	2898	100	100	100	100
1 room	4	0.14	0.6	0.4	0.5
2 rooms	20	0.69	1.5	1.4	1.8
3 to 4 rooms	484	16.70	30.0	25.0	26.9
5 to 6 rooms	1331	45.93	48.6	51.4	52.1
7 or more rooms	1059	36.54	19.3	21.8	18.7

(Source, 2001 Census information)

- Per the District Survey, the annual rate of household formation across our Housing Markets is 279 in Carlisle urban, 101 in Rural East and 29 in Rural West (a total of 409) compared to net housing completions of approximately 450.
- In Rural West there is a shortfall of affordable family housing due to Right to Buy sales.
- There are currently relatively few new affordable homes in the pipeline in Carlisle Rural West – nowhere near enough to meet demand identified in the District Survey.
- Outstanding planning permissions – a rural moratorium was imposed between summer 2004 and early 2006 to reduce the backlog of permissions – this has now been reduced to 7 ½ years, which Planning Services consider manageable.

Demographics

Five Year Net Housing Projection

Carlisle District	2001	2006	2011	2016	2021	2026
Total Dwellings	45969	48232	50495	52758	55021	57284
Total Households	43963	46127	48293	50456	52622	54783
Total Population	100900	104544	107523	109899	113017	117286
Net Migration		4405	3190	2912	3379	4742

(Chelmer model, October 2006 – figures provided by Cumbria County Council)

Five Year Migration Projections

Carlisle District	2001	2006	2011	2016	2021	2026
Total Dwellings	46024	49189	52453	55912	59151	61954
Total Households	44016	47042	50165	53472	56570	59251
Total Population	100900	104688	108504	112362	116188	119725
Net Migration		4660	4660	4660	4660	4660

Annual Dwelling Requirement under this Scenario

	2001-06	2006-11	2011-16	2016-21	2021-26
	633	652.8	691.8	647.8	560.6

(Chelmer model, October 2006 – figures provided by Cumbria County Council)

Age Range 2001	ALL PEOPLE	0 - 4	5 - 14	15 - 29	30 - 44	45 - 59	60 - 74	75 +
Count Carlisle Rural West	7145	302	864	1030	1478	1610	1240	621
%	100	4.2	12.1	14.4	20.7	22.5	17.4	8.7

(Source: 2001 Census Information)

	Housing Market Area Count	Housing Market Area %	District %	Cumbria %	North West %
All Households	2901	100	100	100%	100%
One person households	720	24.82	32.1	30.1	30.9
- of which Pensioners living alone % of total households	423	14.58	16.0	15.8	15.1
All other Pensioner households	388	13.37	10.0	10.8	8.9
Households with dependent children	774	26.68	27.3	27.5	30.4
- of which Lone Parent households with dependent children - % of total households	92	3.17	6.0	5.5	7.7
Households with non dependent children	316	10.89	10.1	9.8	10.3
- of which Lone Parent households with non-dependent children - % of total households	77	2.65	3.2	3.0	3.5
Households with no children	641	22.10	18.0	19.3	16.4
All other Households	62	2.14	2.7	2.5	3.0

(Source, 2001 Census information)

Ethnic Group	Housing Market Area %	District %	North West %	England and Wales %
All People	(7,132)	(100,711)	(6,729,766)	(52,041,916)
White - British	98.36	97.82	92.17%	87.49%
White - Irish	0.59	0.52	1.15%	1.23%
White - Other	0.60	0.77	1.11%	2.59%
Mixed - White and Black Caribbean	0.00	0.07	0.33%	0.46%
Mixed - White and Black African	0.00	0.05	0.15%	0.15%
Mixed - White and Asian	0.12	0.09	0.26%	0.36%
Mixed - Other	0.09	0.09	0.20%	0.30%
Asian or Asian British - Indian	0.06	0.09	1.07%	1.99%
Asian or Asian British - Pakistani	0.00	0.05	1.74%	1.37%
Asian or Asian British - Bangladeshi	0.00	0.08	0.39%	0.54%
Asian or Asian British - Other	0.00	0.06	0.22%	0.46%
Black or Black British - Black Caribbean	0.00	0.02	0.30%	1.08%
Black or Black British - Black African	0.00	0.04	0.24%	0.92%
Black or Black British - Other	0.03	0.01	0.08%	0.18%
Chinese or other ethnic group - Chinese	0.15	0.17	0.40%	0.44%
Chinese or other ethnic group - Other ethnic group	0.00	0.24	0.20%	0.42%

(Source, 2001 Census information)

- The Carlisle district is projected to experience relatively high growth with a projected increase of 10.8% from 101,800 in 2003 to 112,800 in 2028. (Cumbria's population is expected to grow by just under 1% every 5 years).
- In our rural areas many younger people have been unable to afford to remain in their communities due to affordability problems. The impact of this is an ageing population, and skills shortage for the rural economy, although the problem is not yet as serious as in many other areas of the county.
- The employment profile has significantly more in common with workers in Rural East than Carlisle urban, with more managers, professionals and skilled workers. The 3 most popular types of employment for people living in Carlisle Rural East per the 2001 census were: skilled trades (17.8%), managers and senior officials (16%) and professional occupations (12%).
- The new northern development route and potential for new employment at Kingmoor Park will combine enhanced transport links and hopefully increased employment opportunities for people living in Carlisle Rural West.

(Sources include Cumbria Economic Bulletin, Sep 2006, & Information & Intelligence, Policy & Performance Unit, Cumbria County Council).

Housing Provision

○ House Prices/ Household Income

House Price/ Household Income 2005	House Prices (£)		Income (£)		Ratio	
	Mean	Median	Mean	Median	Mean	Median
Housing Market Area	201733	199000	33635	29497	6.0x	6.7x
District	143,028	137,318	26886	23106	5.3x	5.9x
Cumbria	162,647	146,000	27617	23648	5.9x	6.1x

(Source: CACI Street Value/ CACI Paycheck supplied by Cumbria County Council)

○ New build

Housing Planning Permissions	2005-06 @Feb 06	2004-05	2003-04	2002-03	2001-02	2000-01	Total	Annual Rate
Carlisle Rural West	1	6	NA	NA	NA	NA	7	4
Combined Rural East & Rural West (2000-2004)	NA	NA	86	141	161	63	251	113
Total	1	6	86	141	161	63	258	117

(Source, planning departments and County Council monitoring database. NOTE: Combined East and West Figures for previous years)

Housing Completions	2005-06 @ Feb 06	2004-05	2003-04	2002-03	2001-02	2000-01	Total	Annual Rate
ALL HOUSEHOLDS	102	120	78	115	131	136	682	114

(Combined East and West Figures - source, planning departments and County Council monitoring database. Unable to break down to room level – figures will be disaggregated in future research)

○ **Affordable Housing**

Development of affordable housing units	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Total number of affordable housing units granted planning permission	0	0	0	0	0	0
Affordable Housing as % of total new dwellings granted planning permission	-	-	-	-	-	-
Total number of affordable housing units completed	0	0	0	No info	No Info	No Info
Affordable Housing as % of total new dwellings completed						

(Source, planning departments and County Council monitoring database)

- The employment profile (at the end of the Demographics section) highlights a significantly higher proportion of professionals and managers living in Rural West than Carlisle urban. Estate agents have identified that professional households moving into Carlisle's housing markets account for a high proportion of buyers over £180k – under £180k most are local.
- A significant proportion of people living in Rural West commute to Carlisle for work.
- The Income required to purchase the average mean property in Rural West would be £57,638 – higher than Rural East and compared to only £29,522 in Carlisle urban (based on 3.5 x salary – assuming no deposit).
- In the case of the City Council's low cost home ownership scheme, around 50% of applicants (mostly first-time buyers) receive help towards their deposits from parents etc.
- Affordability is a key issue in the Market Area - the Housing Strategy for Carlisle 2005-10 identifies a property price to income ratio in both Dalston and Burgh-by-Sands of 8:1 (compared with DCLG guidelines of 3.5:1).

(Sources include Cumbria Economic Bulletin, Sep 2006, & Information & Intelligence, Policy & Performance Unit, Cumbria County Council).

○ **Right to Buy**

2001-02	7
2002-03	13
2003-04}	8
2004-05}	
2005-06	1

(Sources: Carlisle City Council and Carlisle Housing Association - combined figure for 03-04 & 04-05 due to backlog at stock transfer)

- Most family properties have long since been lost to Right to Buy in Carlisle Rural West, although there was a further more recent surge on the remaining stock generated by stock transfer.
- The resale value of ex-Right to Buy properties would tend to be significantly less than other properties of a similar size, but may still sell for in excess of £120k, and there is obviously a strong market for them.
- The Right to Acquire is not applicable in Rural West as all the settlements have a population of less than 3000.

○ **Renting trends**

Annual salary for Carlisle District £23,106 (Median)
Annual median salary for Carlisle Rural West £29,497

Rent Costs				
House Type	Housing Association Weekly Rent (£) 2005/2006	Rent as a % of average weekly in-work income £567.25 (exc. hb)	Private Sector Weekly Rents (£) 2005/06	Rent as a % of average weekly in-work income £567.25 (exc. hb)
One bed flat	54.28	9.6	75.00	13.2
Two bed flat	60.19	10.6	90.00	15.9
Two bed house	57.91	10.2	85.00	15.0
Three bed house	59.74	10.5	100.00	17.6
Two bed bungalow	62.00	10.9	110.00	19.4

(Source, Rent Service information)

	Private Sector Rents	Social Housing Rents
1 bed flat	£75 pw	£54.28 pw
2 bed flat	£90 pw	£60.19 pw
<u>Terraced House</u>		
2 bed	£85 pw	£57.91 pw
3 bed	£100 pw	£59.74 pw
<u>Semi - Detached</u>		
2 bed	£100 pw	£58.13 pw
3 bed	£115 pw	£61.26 pw
4 bed	£125 pw	£62.13 pw
<u>Detached House</u>		
3 bed	£125 pw	NA
4 bed	£140 pw	NA
<u>Bungalow</u>		
1 bed	NA	£55.00 pw
2 bed	£110 pw	£62.00 pw
3 bed	£130 pw	£65.45 pw
	Source: Rent Service 2005	Source: CHA, Impact & Two Castles Mean Rents 2005

(Source, Rent Service 2005 and RSL Mean Rents)

Impact HA rents for 2 & 3 bed houses not broken down by type, assumed 50% terraced and 50% detached

Access to Social Rented Housing		
Household Type	Number of lettings 2005/6	%age of empty properties as at 31 st March 2006
1 Bed flat	3	25
2 Bed flat	11	-
2 Bed house	2	-
3 Bed house	0	-
4 Bed house	0	-
1 Bed bungalow	6	3.8
2 Bed bungalow	1	-
3 Bed bungalow	0	-

(Source, RSLs) NB information not available.

- The main reasons for people terminating their tenancies over the last twelve months as identified by CHA (the largest landlord in Carlisle) were tenants being deceased and moving into residential care (particularly in the case of elderly tenants). This is prevalent in Rural West due to the disproportionate level of elderly accommodation managed by the Association due to Right to Buy sales. Another common cause was tenants moving in with friends or relatives.
- The majority of people who terminated their tenancies to buy an alternative property bought in Carlisle urban due to the lower house prices. Across the Carlisle district tenants were more likely to buy their existing home under the Right to Buy than give up their tenancy to buy a property.
- There is not a significant problem with difficult-to-let properties, although flats – especially one-beds are less popular than other property types.
- Duration of time a client would need to wait for an appropriate housing association tenancy: across the Carlisle district CHA have indicated this could vary significantly depending on the property type and area, from only a few weeks for a priority homeless case to over 10 years if an applicant was waiting for a family house in a high demand area (on some popular estates. CHA estimated that the average waiting time could be around 4 years – although this would be significantly longer for a family property in the rural areas – possibly in excess of ten years – as they are in short supply. Some lower demand properties are advertised so some people may be able to access a property sooner, although very few of these would be in rural areas.
- Districtwide, there is an under-supply of affordable properties in the following categories: two or more bedroom bungalows - presenting difficulties for tenants with care needs, adapted properties for larger households, and larger family homes (4 or more bedrooms).
- The turnover of RSL properties is very low in the case of family homes.
- Housing association rents are significantly more affordable than private sector rents.

Affordable housing requirements

(Based on DCLG Housing Needs and Market Assessment Model)

Market Area	Tenure	Annual Affordable Housing Requirement				
		General		Older		Total
		Smaller 0-2 Beds	Larger 3+ Beds	1 Bed	2+ beds	
	Intermediate	3	11	0	1	15
	Social Rent	7	19	5	(3)	28
	Total	10	30	5	(2)	43
	5 Year Requirement					215

Existing households in need of alternative accommodation (5 year requirement)

General	137
Older Person	14

Proportion of existing households unable to move to alternative accommodation, due to cost of buying or renting

General	100%
Older Person	100%

(100% in both cases as all households not in affordable need requiring disabled adaptations lived in properties capable of being adapted).

Newly forming households in need of alternative accommodation (5 year requirement)

General	114
Older Person	33

Proportion of newly arising households unable to buy or rent in the market.

General	84%
Older Person	100%

NB. The DCLG Housing Needs and Market Assessment model takes into account committed supply of affordable housing units, resale of affordable housing units and turnover of social rented properties to determine the annual requirement of 43 units for the Carlisle Rural West market area.

Homelessness (Carlisle District)

Homeless Cases	Presentations	Acceptances
2004- 05		
January - March	115	40
April - June	142	69
July - September	121	71
October - December	143	103
Total	521	283
2005 - 06		
January - March	158	98
April - June	151	98
July - September	114	59
October - December	102	70
Total	525	325

(Source, district councils NB District figure)

District: Causes of Homelessness For applicant households found to be eligible, unintentionally homeless in priority need	2004 - 05		2005 - 06	
	Number	% of total acceptances	Number	% of total acceptances
Parents no longer willing or able to accommodate	45	16.0	68	21.0
Other relatives or friends no longer willing or able to accommodate	35	12.4	36	11.0
Non violent breakdown of relationship with partner	20	7.0	54	16.6
Violence	44	15.5	48	14.8
Harassment, threats or intimidation	7	2.5	9	2.8
Mortgage arrears (repossession or other loss of home)	11	3.9	8	2.5
Rent arrears	3	1.0	2	0.6
Loss of rented or tied accommodation	73	25.8	70	21.5
Required to leave National Asylum Support Service accommodation	0	0.0	0	0.0
In institution or care	11	3.9	11	3.4
Other (e.g. homeless in emergency, ex-HM forces, returned from abroad, sleeping rough or in hostel)	35	12.4	16	4.9

(Source, District Councils – NB District figure)

Homeless Accommodation Available

Homelessness Provision across the Carlisle District			
Project	Client Group	Accommodation/ Service	No. of Places
Carlisle City Council			
London Road	Families	Hostel Old property – H & S issues Mix of singles/ family rooms Fully staffed 24 hour cover	10
John Street	Single men; Offenders, drug/ alcohol problems, mental health	Hostel Fully staffed 24 hour cover Residency < 9 months	21
Homeshare	Single men	7 satellite properties <ul style="list-style-type: none"> Owned by CCC Leased by CCC from CHA Leased from Impact Long stay (John St Annex)	22 7
Impact Housing Association			
Arnwood House	Single men 18 years +	24 hour cover	16
Aglionby Street	Older men	9-5pm support	5
Lindisfarne Street	16 years +	24 hour cover	10
Close Street	16-25 years, mixed	24 hour cover Move on houses, floating	8 2
Supported Flats (CASS partnership)	Young people	Assisting clients to access employment and education.	10
Women's Refuge	Domestic violence	24 hour cover (plus 4 move on floating support places)	7
CASS			
Temporary accommodation	offenders/young people	Quick access	13
Supported tenancies	Ex-offenders	Supported	3
SMART Project (partnership with Croftlands Trust)	Substance misuse	Drug & alcohol housing support	14
Croftlands Trust (referrals are through Community Mental Health team)			
Durranhill Road	Mental health care	Hostel (rehabilitation) Respite (24 hour staff cover) (+ out of hours support service)	9 1
Botcherby Avenue	Mental health care	Supported housing (5 bedsits/ 12 1-bed flats) Staff cover 9am-9pm	17
Carranmore	Mental health care (longer stay residential)	Hostel (24 hour staff cover)	6
Stratheden	Mental health care	Hostel (24 hour staff cover) Supported housing (24 hour satellite cover)	9 4
Dispersed housing	Mental health care	Accommodation based support across Carlisle.	39

Additional Homeless Services

Floating Support: provided in the district by CHA (vulnerable tenants); Impact HA (young people, domestic violence, teenage pregnancy); CASS (ex-offenders, young people, vulnerable tenants); Glenmore Trust (learning disabilities); Croftlands Trust (mental health clients).

Other Homelessness Services include: Care and Repair (preventative project); Nightstop (emergency overnight accommodation for young people), Croftlands projects: Spencer Street day centre & Co-opewrate (supported employment scheme).

(Main source: Cumbria homelessness strategy 2003-2008 – although some of the information is now out of date so had to be updated based on discussions with service providers. NB district figures).

- Property prices (purchase and private sector rents) are a cause of homelessness - e.g. mortgage defaults and repossessions, people unable to make their own housing arrangements etc.
- People have been using the homelessness system as a means of 'jumping the queue' – not just exclusively in areas of high demand, although they are normally 'weeded out' by the homelessness team. Part of the reason for this is the move from need to choice-based allocation systems, meaning some applicants who were previously given priority on needs grounds now have to wait longer for accommodation.
- In Rural West there is a chronic shortage of family housing due to the impact of Right to Buy sales. This can potentially cause severe hardship for priority homeless households with a need to remain in the area, although relatively few households accepted as homeless and in priority need had resided in Rural West immediately prior to becoming accepted as homeless.

Second Homes and Empty Properties

Second and Vacant Properties	Housing Market Area		District		Cumbria		North West	
All household spaces: With residents	3528	94.48	43963	95.31	209,027	92%	2,812,789	95%
All household spaces: With no residents: Vacant	149	3.99	1966	4.26	9,443	4.2%	124,600	4.2%
All household spaces: With no residents: Second residence / holiday accommodation	57	1.53	195	0.42	7,374	3.2%	12,852	0.43%

(Source, 2001 Census information and council tax data)

Number of properties empty for more than six months as of March 2006	% of properties empty for more than six months as of March 2006
Carlisle Rural West = 32	1.5

(Source, Council tax records – NB District figure)

- There is a slightly higher proportion of second homes in Rural West than Carlisle's other Housing Market Areas, but it is still relatively low compared to many other areas of the county.
- Some incidences of empty properties (as identified by local authority enforcement officers) are due to people inheriting properties and not wanting to let them out for fear of them being damaged, so they end up leaving them empty.

Supported housing (Carlisle District)

Key priority group	No. of supported housing units	Requirements
Learning disabilities	41	(Currently there are 146 persons in Carlisle with Learning Disability some of these receive Floating Support and some may be in generic services)
Mental health	36	
Young people	38	*
Teenage parents	6	
Substance misuse	12	*
Offenders and ex-offenders	16	Possibly increasing by another 10
Domestic violence	32	Figure may include some floating support
Refugees and asylum seekers	0	0 (awaiting report from the Research and information Group survey currently being carried out by Salford University)
Physical disabilities	14	Further 25 units possibly required
Older people	408	Currently under review

(Source: Supporting People Cumbria – unable to break down to Housing Market Area)

* Some people within this client group are in accommodation classed as generic services - although support is given to those within the client groups mentioned, they are not recorded specifically as that particular client group but are classed within the generic services grouping.

- The most vulnerable groups of people are not only more likely to come through the homelessness system, but also more frequently find themselves in the poorest quality private sector accommodation.
- The lack of housing options available to vulnerable people is a result of poverty and low incomes, compounded by the housing benefit system.
- Levels of owner occupation among the most vulnerable groups are very low.
- CHA have a sheltered scheme for the elderly at Barras House (Dalston).
- Support and accommodation for other groups is located in Carlisle urban.
- The lack of support available locally for vulnerable people, as well as the low supply and turnover of social housing means the associated problems often become more 'invisible' in areas such as Carlisle Rural West.