



COMMUNITY OVERVIEW AND SCRUTINY PANEL

Committee Report

Public

Date of Meeting: 14th October 2009

Title: UPDATE ON HOUSING STRATEGY ACTION PLAN

Report of: HEAD OF PLANNING AND HOUSING SERVICES

Report reference: DS 83/09

Summary:

This report provides an update on the Housing Strategy Action Plan. Performance data is included for the financial year 2008/9, and updates are provided in respect of capital projects, as well as housing research. The Action Plan is attached as *Appendix 1*.

Questions for / input required from Scrutiny:

Questions relating to the performance information provided, or updates on any of the housing capital projects.

Recommendations:

It is recommended that the Panel considers the updated Action Plan and provide relevant feedback or guidance.

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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

1.0 BACKGROUND

- 1.1 A number of the older completed actions have now been removed, and the Action Plan now has a stronger emphasis on key projects than previously.
- 1.2 The Housing and Health Service has been working with the Housing Quality Network on the development of its strategic housing services over the past 4 months. This work has included looking at our future strategic action plan, the requirements for a strategic housing service through the Audit Commission (self assessment through Key Lines of Enquiry) and the development of our future partnership working in Carlisle. This will be essential in developing the type of integrated working between agencies locally that will meet the demands that will be upon agencies within an overall environment where resources available will be reducing.

2.0 ACTION PLAN PROGRESS

Significant areas worthy of further comment are listed below – the reference nos. relate to the appropriate section of the Action Plan:

- 2.1 Actions relating to Theme 1 – Supporting Vulnerable People
 - “Centre of Excellence” – new build centre at John Street, providing training facilities and healthy lifestyle opportunities for residents of our temporary accommodation and the local community. The scheme goes to Development Control Committee on 2nd October (1.1).
 - Replacement Family Hostel – the project has been delayed, as the original plan to site the facility at the same location as the Centre of Excellence had to be shelved due to safety concerns. Reports are going to JMT and Executive during October 2009 regarding potential alternative sites (1.2).
 - Gypsy and Traveller Site – providing 15 pitches of secure accommodation together with good communal facilities for the travelling community. Work started on site September 2009, and should be completed around March 2010 (1.3).
 - Choice Based Lettings - this is a Government led initiative to give people a greater say in where they live and more of a stake in the community. All Local Authorities and Housing Associations nationally should have a scheme

in place by 2010. Our second Cumbrian funding bid was successful in December 2008 – a Project Manager is now in post, and the scheme is scheduled to ‘go live’ in September 2010 (1.4).

- Extra Care Scheme – work started on site in August 2009 and is scheduled to finish in February 2009. This mixed-tenure scheme (Heysham Gardens and Heysham Meadows) will primarily house residents over age 55, although also some younger physically disabled people. The development comprises 60 housing units (made up of 40 apartments (all 2 bedroom), 16 bungalows and 4 houses incorporating a disability suite. (See 1.6 – development programme covered in greater detail in section 3.2 (c) as this is also relevant to the Affordability and balancing the Housing Market theme).
- Foyer – this redevelopment of the former YMCA building on Fisher Street has planning permission, but as yet the Government does not have the funding available – we expect to know what the situation is by the end of 2009. The YMCA remains fully committed to the project, which would provide accommodation and training for young homeless people (1.7).
- Mortgage Rescue Scheme – our Homelessness section has been working closely with the “Zone Agent” for Cumbria – Riverside, and other agencies such as the CAB on this scheme. The process is very convoluted, and despite substantial Government funding nationally, to date only 1 person has gone right through the system in Carlisle – a situation mirrored across the rest of the country (1.8).

2.2 Actions relating to Theme 2 – Decent Homes including Empty Properties

- Disabled Facilities Grants on Riverside Carlisle properties – despite the welcome contribution from Riverside Carlisle of £60k – the budget for 2008/9 was £731k, and the current situation is unsustainable.

Options could include

- better re-use of adapted properties
- starting a waiting list
- greater contributions from the Housing Association

(Section 2.1 (b)).

- Empty Property Scheme – 35 empty properties brought back into use in 2008/9 through advice, enforcement action and grant provision. Empty

Property Officer in post since May 2009 – the role involved targeting the owners of empty properties to bring them back into use (2.3 (b)).

- HECA (Home Energy Conservation Act) – the Energy Efficiency Advice Centre ceased work on 1st April 2009, and was superseded by the Energy Saving Trust Advice Centre (ESTAC). They provide information and advice on Transport, Energy Efficiency and Renewable Energy, but do not cover fuel poverty work. It is therefore proposed to bid for funding for a Fuel Poverty Officer to take this work forward. It is hoped to have this Officer in post by Jan 2010 (2.6).

2.3 Actions relating to Theme 3 – Affordability and Balancing the Housing Market

- Affordable Development sites – Carlisle City Council authorised sale of a 125 year lease at less than best consideration, on 3 Council owned sites in March 2008. Progress to date:
 - i) Low Meadow, Raffles (Two Castles) – planning permission submitted and funding bid made to Homes and Communities Agency for 29 new homes for rent.
 - ii) Gelt Rise, Brampton (Two Castles) – still working up scheme (delay as our original housing partner, Home NW, had to withdraw due to the recession.
 - iii) Lonning Foot, Rockcliffe – regrettably, this small site, proved undeliverable, as it would only have yielded one housing unit, due to a number of planning constraints, and the development costs did not ‘stack up’.

(See section 3.2 (b))

- Housing Capital Programme – from 2010 up until 2015 we will be drawing up a capital programme to deliver a programme of match funded schemes, supported by £200,000 per capital funding, enabling the development of affordable housing on specific schemes with RSLs and other partners (3.3).
- Strategic Housing Market Assessments (SHMAs) – Research through Cumbria Housing Group partnership into need for affordable as well as market housing across our 3 Housing Market Areas:
 - Carlisle City

- Rural Carlisle East
- Rural Carlisle West

Providing intelligence on required mix of affordable housing – e.g. tenure, property size, as well as identifying links between housing and the economy (3.4).

3.0 RECOMMENDATIONS

- 3.1 It is recommended that the Panel considers the updated Action Plan and provide relevant feedback or guidance.

The Housing Strategy for Carlisle 2005 – 2010



Updated Action Plan from 2007

Progress updated for the financial year end (2008/9)

Theme 1: Supporting Vulnerable People

Project	Time Scale	Progress to Date	Outcome	Resources
1.1 “Centre of Excellence” Develop new build centre at John Street, providing training facilities for homeless people and the local community.	April 2011 Oct 2009 April 2008	Anticipated completion date of scheme Submission of planning application Successful ‘Places of Change’ bid to CLG.	Reduction of repeat homelessness cases Scheme will provide learning opportunities and healthy lifestyle initiatives for residents of our temporary accommodation as well as the local community.	£1.89m CLG ‘Places of Change’ funding Multi-agency funding for HALO Co-ordinator post. Scheme to be self-financing when up and running Existing Staffing Resources through relocating staff.
1.2 Replacement Family Hostel Current facility no longer fit for purpose	Oct 2009	Reports to JMT & Exec outlining potential sites, based on report from Property Services, looking at sites on the market (as per “site finder” – Hyde Harrington) and looking at Carlisle CC’s own land holdings.	Provide modern en-suite accommodation for homeless families, as well as communal facilities, including play area for children, and office facility.	Internal Housing Capital Programme/ Regional Housing Board grant Existing staff resource

Project	Time Scale	Progress to Date	Outcome	Resources
1.3 <u>Gypsy & Traveller Site</u> Providing 15 new pitches at Ghyll Bank (Harker).	Mar 2010 Jan 2009 April 2008	Completion of 6 month build period Confirmation of funding from CLG Completed report from Salford University identifying significant need for this type of provision across Cumbria	Provide secure accommodation with good communal facilities for the travelling community. This will include facilities for children and young people to access education and participate in other activities.	£1.96m from CLG £50k Supporting People funding through work with Traveller Project Existing staffing resources

Project	Time Scale	Progress to Date	Outcome	Resources
1.4 <u>Choice Based Lettings</u> Develop a district wide approach to allocations and lettings This is a Government led initiative, all Local Authorities and Housing Associations nationally should have a scheme in place by 2010	Sep 2010 (Gov't target) March 2009 December 2008	Scheme goes live (partnership between all District Councils except Allerdale + most of the larger RSLs) Project Manager appointed Confirmation of successful funding bid to CLG	Cross-district Choice Based Lettings scheme Reduce number and time spent in temporary accommodation Improved access and choice to Housing throughout the district	£100k CLG funding Match funded by partners on a pro rata basis (based on stock levels of each partner/ in LA area) – Carlisle contribution £17k Existing staffing resources

Project	Time Scale	Progress to Date	Outcome	Resources
<u>1.5 Homelessness Strategy</u> Create new Homelessness Strategy	Oct 2008	Strategy completed and published.	New Homelessness Strategy Measure progress of development of services and integrate into homeless strategy action plan	Existing staff resources
<u>1.6 Extra Care Scheme</u> New build extra care scheme in partnership with County Council and Eden Housing Association	Completion – Feb 2011 Sep 2007 April 2008	Target of housing provider partner (started on site Aug 2009) Eden Housing Association selected as housing partner by City & County Councils. Bid to Dept of health for funding made.	Provision of 60 units to meet the need for people aged 55+ and also some younger disabled residents along the lines of the mixed community model. Extra Care housing is an alternative to residential care where people retain their independence as far as possible.	Allocation of land plus potential funding from Department of Health (DoH), HCA and Supporting People, as well as environmental grants. (see 3.2 c) for further detail).

Project	Time Scale	Progress to Date	Outcome	Resources
<u>1.7 Foyer</u> Redevelopment of YMCA into Foyer for young people incorporating housing, training, education and recreational activities	Completion - April 2010	<p>Agreed in principle by Executive July 2007 and capital agreed.</p> <p>Planning application turned down April 08 and further application due June 08.</p>	<p>Reduce homelessness and potential homelessness through enabling young people to live independently, access training, education and employment. Better partnership working practices</p> <p>Supporting People funding secured</p> <p>17 new accommodation units</p>	<p>Grant contribution from £400k for phase 2 projects – from Regional Housing Board Grant</p> <p>Housing Corp funding to be secured.</p>
<u>1.8 Mortgage Rescue Scheme</u> Mortgage rescue (“Buyback”) scheme in partnership with CHA	<p>Jan 09</p> <p>Continuous</p>	<p>Agreement reached with Riverside Carlisle (“Zone Agent”) for joint protocol on reducing repossessions.</p> <p>Agreement reached with CAB on referral procedure.</p>	<p>Reduce mortgage repossessions – simultaneously preventing homelessness</p> <p>Despite high profile & Government making £285m available with the aim of assisting 6000 households - delays with programme nationally, due to convoluted multi-agency process. In Carlisle only one person has been right through MRS system as at Sep 2009.</p>	<p>Government funded campaign</p> <p>Existing Staff resources</p>

Theme 2: Decent Homes including Empty Properties

Project	Time Scale	Progress to Date	Outcome	Resources
2.1 Grants Programme a) Statutory Disabled Facilities Grants (DFGs) – required operational programme	<p>Statutory grants must be processed within 6 months of receipt of full application</p> <p>There is a time delay in works being carried out & grant expenditure due to a shortage of interested contractors in the area</p>	100% compliance with statutory time scales	Works completed and adaptations provided for residents where needed in private sector housing	<p>2008/09 budget - £1,150,000 – inc. £299,000 additional from Central Gov. (this is an annual budget that also includes grant commitment carry forwards from the previous financial year)</p> <p>Spent - £1,654,000 Approved grant commitment - £694,000</p> <p>Number of DFGs (year end 08/09) completed – 238 approved – 249 C/F from 2007/08 - 91</p> <p>Approved grants will involve the commitment of future budget, as there is a time delay between works being carried out and grant expenditure.</p>

b) Disabled adaptations to Riverside Carlisle homes – programme agreed under Housing Strategy	As above	100% compliance with statutory time scales	Works completed and adaptations provided for residents where needed in properties owned by CHA	<p>2008/09 budget - £300,000 (annual budget of £300,000 until 31/3/10). Current budget also includes grant commitment towards carry forwards from the previous financial year.</p> <p>Spent - £731,000 Approved grant commitment - £306,000</p> <p>Approved grants will involve the commitment of future budget, as there is a time delay between works being carried out and grant expenditure</p> <p>No. of grants (year end 08/09): Completed – 140 Approved – 143 C/F from 07/08 – 49.</p>
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Project	Time Scale	Progress to Date	Outcome	Resources
2.2 Home Improvements				
a) Renovation Grants – operational programme	These are discretionary grants & are processed within 6 months of the application	100% of applications are processed within set time scales	Renovation works completed for residents where needed in privately owned housing	<p>Due to the ever increasing call on DFGs, we do not now provide Renovation Grants. We still have 6 outstanding approved grants, which should be completed in the current financial year.</p> <p>Spend - £128,000 Grant commitment - £nil</p>
b) Minor Works Grants – operational programme	There may be a time delay in grant approval, works being carried out, and grant expenditure	As above	Minor works completed for residents where needed in privately owned housing	<p>No. of grants (year end 08/09) Completed – 17 Approved – nil</p> <p>Revised current budget - £17,000 (this is an annual budget that also includes grant commitment carry forwards from the previous financial year)</p> <p>Spend - £nil Approved grant - £nil</p> <p>No. of grants (year end 08/09) Completed – nil Approved – nil</p>

Project	Time Scale	Progress to Date	Outcome	Resources
2.3 Empty Property Scheme a) To enable empty properties to be brought back into use by HAs: - 6 properties at Raffles with Two Castles HA b) To enable empty properties to be brought back into use through grant provision. Property owners to be contacted & targeted to bring empty properties back into use	March 2008 Start date April 2007	Full Council agreed Nov 07 to transfer of second tranche of 3 properties An amendment to the Private Sector Renewal Policy (Regulation Reform Order – PRO) needs to be approved by the Council – approval obtained and work started on contacting landlords who are interested in the scheme.	Empty properties brought back into use as per target. As above Empty Property Officer now in place. 35 empty homes brought back into use 2008/09 through advice, enforcement action and grant provision.	Allocated budget spent on schemes. Annual budget of £100,000 will fund empty property grants from 07/08 to landlords with the property being handed to a HA to for letting after a period of 5 years. Working with Two Castles on a nomination scheme for Homeless people. Property now completed & let out. £56,000 paid out in grant 2008/09. - 9 grants approved - 7 grants completed

Project	Time Scale	Progress to Date	Outcome	Resources
<u>2.4 Group Repair Programme</u> a) Pilot – a pilot phase is to be carried out in Denton Holme – see Action Plan 3 (Flood Projects) b) Main Programme - a phased programme of group repair to private properties in Denton Holme	Completion – target Nov 2007 Work started on site – Sep/ Oct 2007 Target for completion July 08.	Preliminary work on scheme completed. Most roofs, chimneys, flashings etc. completely replaced 2 phases identified with work on site in phase 1 starting July 07	Assess the level of work and resources required to carry out the main Group Repair Programme Completion of group repair schemes in Denton Holme.	£17,000 attached to pilot programme (no funding spent to date) £175,000 from the Decent Homes projects under the flooding projects attached to this pilot. £60k already spent on Westmorland Street. Work to Westmorland Street Completed. Currently working on Garfield Street. Work completed but snagging to be finalised. Also, still awaiting final payment from owner.
<u>2.5 Decent Homes Scheme</u> Carrying out work to privately owned properties throughout the district, initially		Work on the scheme commenced June 2006 through the Cumbria Energy Advice Centre (EEAC), with	Bring properties up to DH standard. Info. on the following to be produced & monitored annually:	Annual budget - £nil DFG budget has meant the cessation of DH work.

Project	Time Scale	Progress to Date	Outcome	Resources
<p>(2.5 cont.) those occupied by the most vulnerable people, to improve them to the Decent Homes (DH) standard set by the Government</p>	<p>Government target is 70% of privately owned homes reaching Decent Homes standards by 2010</p>	<p>the 2010 target due to be achieved in 2007</p>	<p>No. of home energy checks carried out – we have moved away from monitoring these checks and concentrated on the no. of measures of insulation actually installed; No. of energy efficiency measures carried out – (April & May 07): 458 – value of work £146,000; No. of homes made decent – (April 06 – March 07): 1044 (mainly through insulation work);</p> <p>No. of homes occupied by vulnerable people made decent (April 06 – March 07): 1024; Percentage of HA properties meeting DH standards – 65.8% (most of those failing were CHA properties (now Riverside Carlisle), although the situation is improving – by April 06 - 38.9% of CHA's stock failed to meet DH - compared with 56.9% a year earlier; No. of houses in multiple occupation (HMOs) made decent – (year end 08/09): 9.</p>	<p>This budget will no longer be allocated to Decent Homes. Target met for 2010 – 70% of homes occupied by vulnerable people now decent.</p> <p>All available funding allocated to DFGs.</p>

Project	Time Scale	Progress to Date	Outcome	Resources
2.6 <u>HECA</u> The Energy Efficiency Advice Centre ceased work on 1 st April 2009, and was superseded by the Energy Saving Trust Advice Centre (ESTAC). They provide information and advice on Transport, Energy Efficiency and Renewable Energy, but do not cover fuel poverty work.	It is proposed to bid for funding for a Fuel Poverty Officer to take this work forward. It is hoped to have this Officer in post by Jan 2010.	A report is being prepared for Executive detailing the issues, and with the support of HCOP and the Fuel Poverty Task Group. A Fuel Poverty Action Plan is being prepared, showing how we propose to tackle the issue.	<ul style="list-style-type: none"> • Funding being applied for • Fuel Poverty Officer post proposed. 	Funding to be applied for from various sources.

Theme 3: Affordability and Balancing the Housing Market

Project	Time Scale	Progress to Date	Outcome	Resources
3.1 <u>Section 106 Agreements</u> Standardise S106 across Cumbria (target in Housing Strategy for Cumbria)	Joint meeting held March 2009 May 2009	S106 workshop included at 3 rd Annual Joint Meeting of Developers, RSLs, Housing Officers, Planners and Consultants (Council solicitors also invited) Summary of suggestions/ recommendations produced following on from meeting.	Intended to improve and speed up negotiations on S106 sites. Suggestions provided but still no key outcomes.	Cumbria Housing Group. Cumbria Housing Group

Project	Time Scale	Progress to Date	Outcome	Resources
3.2 <u>Affordable Development Sites</u> a) Rural affordable housing	March 08 Ongoing	Agreement from Council to release 2 rural sites for affordable housing. Identify rural exception sites.	See b) below. Deliver affordable housing in rural areas to meet identified need.	Existing staffing resources.

b) Identify suitable sites owned by Carlisle City Council for potential affordable housing development	March 08	<p>Agreement from Council to dispose of 3 sites at less than best consideration:</p> <ol style="list-style-type: none"> 1) Low Meadow (29 homes) 2) Gelt Rise, Brampton (approx. 15 homes) 3) Lonning Foot, Rockcliffe. <p>Continue to promote rural exception sites</p>	<ol style="list-style-type: none"> 1) Low Meadow - Two Castles HA successfully tendered for this site – in for planning and bid to HCA made Sep 2009. 2) Gelt Rise – Two Castles currently working up scheme (delay as original RSL partner – Home NW had to withdraw. 3) Rockcliffe – very small site – in the end would only have accommodated 1 property & development costs didn't 'stack up'. 	<p>Bids to Homes and Communities Agency for grant funding.</p> <p>Land provided by City Council at less than best consideration due to Well-being benefit.</p> <p>Valuations (Property Services):</p> <ul style="list-style-type: none"> • Low Meadow - £700k • Brampton - £820k <p>Possible revenue (assumes estimate approx £12k per plot)*</p> <ul style="list-style-type: none"> • Low Meadow - £360k • Brampton - £216k
c) Increase the supply of Extra Care of Extra Care housing for the elderly (in line with Housing Strategy Target	Sep 07	<p>Carlisle City Council and Cumbria County Council select Eden Housing Association as preferred partner to develop scheme and provide housing services (care provider to be selected later).</p>	<p>Partnership agreement in place to allow scheme to progress.</p>	<p>Work provided within Existing staffing resources.</p>

* These figures are based on an assumed £12k per plot based on estimates provided by RSLs of what they could pay for a 2/3 bedroom house. Optimum site numbers were drawn up by an architect.

<p>Extra Care Housing Scheme:</p> <p>Will meet a need identified in Carlisle's Housing Strategy 2005-10 for additional Extra Care spaces for people aged 55+, as well as providing accommodation for some younger physically disabled people. Extra Care housing promotes independent living but with a 24/7 onsite care team.</p> <p>Developing further Extra Care schemes is also a priority of the Cumbria Housing Strategy 2006/11.</p>	Nov 07	Carlisle City Council agrees to transfer site at Low Meadow, Belle Vue to Eden Housing for a nominal fee.	Secure site for development of scheme.	Value of site - £330k (Property Services valuation)
	Jan 08	Cumbria County Council confirms revenue funding for project.	Care provision secured.	County Council funding - £400k p.a.
	April 08	Outline planning permission secured	Increases chance of securing DH funding as more security over scheme "deliverability".	Cost of application paid by Eden. Support for application provided by Housing Services.
	July 08	Successful bid submitted to Department of Health (DoH) for funding to deliver scheme	Mixed tenure housing scheme delivered to meet the housing needs of elderly and physically disabled people. Mixed community model to promoted independent living and help people with a range of support needs, including use of Telecare	Bid to DH for £4.74 million (of overall scheme cost of over £9 million) Supporting People funding agreed - £50k p.a.
	Nov 07 - July 09	Pre-construction preparation (inc. pricing, finalising design, and work by mechanical & electrical and structural engineers).	This would contribute towards meeting the need for the additional 144 units of Extra Care housing identified as being required during the lifetime of the Housing Strategy 2005-10 (p.42) – original source: Cumbria	Cost of Consultant - £11600 (divided 3 ways with County Council & Eden HA)
<p>Provisional construction timetable for Extra Care scheme (assuming external grant funding secured in DH bidding round)</p>	Aug 2009	Scheme started on site		<ul style="list-style-type: none"> Land supplied by Carlisle City Council Care funding provided by Cumbria County Council

<p>d) RSL partnerships:</p> <p>Bids approved under HCA's (Homes and Communities Agency) National Affordable Housing Programme 2008-11:</p>	Oct 2010	completion of core building	County Council Social Services, Very Sheltered Housing Strategic Development Plan 2002-2014	<ul style="list-style-type: none"> • Grant funding from Department of Health • Funding put in by Eden Housing Association • Supporting People funding
	Feb 2011	Completion of bungalows (& houses with 'disability suite').		
	1) June 2009	Eden – refurbish 2 properties at the Square, Dalston for rent.	Contribute to need for rural affordable housing (identified in HMA for Carlisle Rural West)	
	2) 2010/ 11	Eden – 10 properties in Carlisle – buy to rent	Meet some element of need for rented family housing identified in the HMA for urban Carlisle.	
<p>Bids to Housing Corp through Continual Market Engagement (CME):</p>	1) Successful bid – summer 2009.	Riverside Carlisle – Barras Close, Morton – 43 new build properties	Meet identified shortage of social rented family homes & 2-bed bungalows in Morton Park.	HCA grant
	Completion due – 2010/11			

2)	Bid to HCA Sep 09. Assuming bid successful – completion due 2010/11	Two Castles HA – 29 new build family homes for rent on site tendered by City Council for below market value.	Alleviate shortage of affordable family housing for rent in Carlisle.	HCA grant (subject to approval of bid)
3)	Dec 2008	Two Castles HA – 22 family homes (16 x 3-bed & 6 x 4-bed) transferred from Lovell, with support of City Council.	Meet identified need for larger family homes for rent. 50% homeless nominations accepted.	HCA grant - £770k. City Council agreed to transfer although loss of some funds through 'overage' agreement with Lovell.

Project	Time Scale	Progress to Date	Outcome	Resources
<u>3.3 Housing Capital Programme</u> Affordable housing fund	From 2010/11 up until 2015	Funding secured to deliver affordable housing through Capital Programme.	Deliver a programme of match funded schemes, enabling the development of affordable housing on specific schemes with RSLs and other partners	The Housing Capital Programme will have £900k p.a. available until 2015 – of which £200k p.a. is for the development of affordable housing.

Project	Time Scale	Progress to Date	Outcome	Resources
<p><u>3.4 Strategic Housing Market Assessments</u></p> <p>Analysis of 20 identified Housing Markets across Cumbria, including 3 in Carlisle District.</p>	<p>SHMAs cover period to 2011</p> <p>Consultation ended Sep 2009</p>	<p>Research through Cumbria Housing Group partnership into need for affordable as well as market housing across our 3 Housing Market Areas:</p> <ul style="list-style-type: none"> • Carlisle City • Rural Carlisle East • Rural Carlisle West <p>Providing intelligence on required mix of affordable housing – e.g. tenure, property size.</p> <p>SHMAs also identify links between housing and the economy – reference to Economic Strategy and process involved working closely with Cumbria Vision.</p>	<p>Research will contribute to the LDF and RSS process.</p>	<p>Carlisle SHMAs completed by our own staff (some districts did use consultants).</p>

Glossary

BVI – Best Value Indicator

CASS – Cumbria Action for Social Support

CHG – Cumbria Housing Group

CLG – (Department) for Communities and Local Government (formerly DCLG)

CLS – Community Legal Service

CME – Regular Market Engagement (in relation to HCA bids)

DFG – Disabled Facilities Group

DH – Decent Homes standard

DoH – Department of Health

ESTAC – Energy Saving Trust Advice Centre

GONW – Government Office North West

HA – Housing Association (also sometimes called a Registered Social Landlord)

HCA – Homes and Communities Agency (formally Housing Corporation)

HCOP – Healthy Communities and Older People

HECA – Home Energy Conservation Act

HMA – Housing Market Area

HomeBuy – the Government's flagship shared equity scheme

HMO – House in Multiple Occupation

ICE – Improving Cumbria's Energy

LCHO – Low cost home ownership scheme (administered by Carlisle City Council's Housing Services)

LDNPA – Lake District National Park Authority

MRS – Mortgage Rescue Scheme

NAHP – National Affordable Housing Programme

NWHF – North West Housing Federation

PPS3 – Planning Policy Statement 3 (Housing)

PRO – Private Sector Renewal Policy (Regulation Reform Order)

PROP – Prolific and Priority Offenders

SAP – Standard Assessment Procedure

SEC – Sustainable Energy Centre

SHMA – Strategic Housing Market Assessment

SP – Supporting People

S106 (Section 106 Agreement) – part of the *Town & Country Planning Act*, 1990, covering planning obligations – including affordable housing contributions.

Zone agent – a local housing association with the responsibility for managing the *HomeBuy* scheme and Mortgage Rescue (in Cumbria this is now Riverside).