



# COMMUNITY OVERVIEW AND SCRUTINY PANEL

## *Panel Report*

### Public

**Date of Meeting:** 25<sup>th</sup> March 2010

**Title:** UPDATE ON HOUSING STRATEGY ACTION PLAN

**Report of:** HOUSING AND HEALTH SERVICES MANAGER

**Report reference:** DS 17/10

### Summary:

This report provides an update on the Housing Strategy Action Plan. Performance data is included to the end of December 2009, 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.

**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

## **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.

## **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**

- Community Training and Resource Centre – 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 out to tender within the next few weeks with start on site scheduled for June 2010 (1.1).
- Replacement Family Homelessness Accommodation – An options process has taken place to find a site and a report goes to Executive on 15/3/10 regarding the preferred site (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 handover is due for the end of 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 late 2010 (1.4).
- Extra Care Scheme – work started on site in August 2009 and is scheduled to finish in February 2011. 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 (1.8).

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

- Disabled Facilities Grants on Riverside Carlisle properties – 09/10 is the last year of a specific budget for Riverside tenants DFG’s. A paper is to go to the Riverside board at the end of March regarding a financial contribution by them to our DFG programme.

(Section 2.1 (b)).

- Empty Property Scheme – Statistics for the performance since the arrival of a new officer for empty properties provided (2.3).
- HECA (Home Energy Conservation Act) – the Energy Efficiency Advice Centre ceased work on 1<sup>st</sup> 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 (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) – Start on site made to build 29 new homes for rent.
- ii) Gelt Rise, Brampton (Two Castles) – still working up scheme
- iii) Lonning Foot, Rockcliffe – regrettably, this small site, proved undeliverable.

(See section 3.2 (b))

### **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 Action Plan for Carlisle 2010 – 2014**



**Updated March 2010**

## Theme 1: Supporting Vulnerable People

Project	Time Scale	Progress to Date	Outcome	Resources
<b>1.1 Community Training &amp; Resource Centre</b>  Develop new build centre at John Street, providing training facilities for homeless people and the local community.	June 2011  June 2010  Oct 2009  April 2008	Anticipated completion date of scheme  Start on site  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.
<b>1.2 Replacement Family Hostel</b>  Current facility no longer fit for purpose	March 2010  Oct 2009	Report to Executive with preferred site for decision.  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.	Estimated cost £1.8 million Internal Housing Capital Programme/ Regional Housing Board grant  Existing staff resource

Project	Time Scale	Progress to Date	Outcome	Resources
<b>1.3 <u>Gypsy &amp; Traveller Site</u></b>  Providing 15 new pitches at Ghyll Bank (Harker).	April 2010  Mar 2010  Jan 2009  April 2008	Residents to move on site  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
<b>1.4 <u>Choice Based Lettings</u></b>  Develop a district wide approach to allocations and lettings  This is a Government led initiative, all Local Authorities and Housing Associations	Sep 2010 (Gov't target)/Dec 2010 new target	Scheme goes live (partnership between all District Councils except Allerdale + most of the larger RSLs)  Project timescale extended	Cross-district Choice Based Lettings scheme  Reduce number and time spent in temporary accommodation	£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

nationally should have a scheme in place by 2010	Mar 2010 March 2009  December 2008	Project Manager appointed  Confirmation of successful funding bid to CLG	Improved access and choice to Housing throughout the district	Existing staffing resources
--	---	--	---	-----------------------------

<b>Project</b>	<b>Time Scale</b>	<b>Progress to Date</b>	<b>Outcome</b>	<b>Resources</b>
<b><u>1.5 Homelessness Strategy</u></b>  Create new Homelessness Strategy	Feb 2010        Oct 2008	Priority target on temporary accommodation being halved achieved        Strategy completed and published.	New Homelessness Strategy   Measure progress of development of services and integrate into homeless strategy action plan	Existing staff resources
<b><u>1.6 Extra Care Scheme</u></b> New build extra care scheme in partnership with County Council and Eden Housing Association	Completion – Feb 2011        Sep 2007	Target of housing provider partner (started on site Aug 2009)   Eden Housing Association selected as housing partner by City & County Councils.	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	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).



	April 2008	Bid to Dept of health for funding made.	independence as far as possible.	
--	------------	---	----------------------------------	--

Project	Time Scale	Progress to Date	Outcome	Resources
<b>1.7 <u>Foyer</u></b>  Redevelopment of YMCA into Foyer for young people incorporating housing, training, education and recreational activities	Mar 2010  2009  2008  2007	Report to Executive regarding scheme proposals to take forward  YMCA capital bid put on hold  Planning application turned down April 08 and further application due June 08.  Agreed in principle by Executive July 2007 and capital agreed.	Reduce homelessness and potential homelessness through enabling young people to live independently, access training, education and employment. Better partnership working practices Supporting People funding secured 17 new accommodation units	Grant contribution from £400k for phase 2 projects – from Regional Housing Board Grant  Housing Corp funding to be secured.
<b>1.8 <u>Mortgage Rescue Scheme</u></b>  Mortgage rescue (“Buyback”) scheme in partnership with CHA	Mar 09	Scheme in place as one tool to help prevent homelessness	Despite high profile & Government making £285m	Government funded campaign Existing Staff resources

	June 09	Agreement reached with CAB on referral procedure.	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.	
	April 09	Agreement reached with Riverside Carlisle ("Zone Agent") for joint protocol on reducing repossessions. Riverside appointed as the MRS agents by Govt.	Reduce mortgage repossessions – simultaneously preventing homelessness	
	Jan 09	Carlisle CC signed up as fastrack authority to govt scheme		

## Theme 2: Decent Homes including Empty Properties

Project	Time Scale	Progress to Date	Outcome	Resources
<b><u>2.1 Grants Programme</u></b>				
a) Statutory Disabled Facilities Grants (DFGs) – required operational	Statutory grants must be processed within 6 months	100% compliance with statutory time scales	Works completed and adaptations provided for residents where needed in private sector housing	2009/10 budget - £1,964,000 – (Approved grant not spent by year end to be put into reserves)

programme	<p>of receipt of full application</p> <p>There is a time delay in works being carried out &amp; grant expenditure due to a shortage of interested contractors in the area</p>			<p>Paid - £970,000 Approved grant commitment - £557,000</p> <p>Number of DFGs (year of Feb for 09/10) completed – 213 approved – 235 C/F from 2008/09 - 82</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) Figures within the overall totals at a) - 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>2009/10 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>Paid - £582,000 Approved grant commitment - £461,000</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 (end Feb 09/10): Completed – 116 Approved – 118</p>
--	--	--	--	--

Project	Time Scale	Progress to Date	Outcome	Resources
<b>2.2 <u>Home Improvements</u></b>  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 1 outstanding approved grants, which should be completed in the current financial year.</p> <p>Spend - £1,100</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 (end Feb 09/10) Completed – 5 Approved – 5</p> <p>Revised current budget - £20,000 (this is an annual budget that also includes grant commitment carry forwards from the previous financial year)</p> <p>Paid - £6,188 Approved grant - £6,250</p>
---	---	----------	---	---

Project	Time Scale	Progress to Date	Outcome	Resources
<b><u>2.3 Empty Property Scheme</u></b>  a) To enable empty properties to be brought back into use by Housing Associations and enable empty properties to be brought back into use through grant	Jan 2010	Number of empty property letters sent – 359 Number of grant inspections 19 Number of properties brought back into use via advice & guidance – 73 Number of properties subject to further action – 14	Empty properties brought back into use as per target.	Annual budget of £100,000 funds empty property grants.  Working with Two Castles on a nomination scheme for management of properties..

provision. Property owners to be contacted & targeted to bring empty properties back into use		<p>Number of properties empty for 6 months plus in May 09 – 945 and in Dec 09 - 812</p> <p>Empty Property Officer now in place since May 09 and above statistics show progress made with new post.</p>		
---	--	--	--	--

Project	Time Scale	Progress to Date	Outcome	Resources
<b><u>2.4 Group Repair Programme</u></b>				
a) Pilot – a pilot phase is to be carried out in Denton Holme – see Action Plan 3 (Flood Projects)	<p>2008/9</p> <p>Completion – target Nov 2007</p> <p>Work started on site – Sep/ Oct 2007</p>	<p>Completed</p> <p>Preliminary work on scheme completed.</p> <p>Most roofs, chimneys, flashings etc. completely replaced</p>	Assess the level of work and resources required to carry out the main Group Repair Programme	<p>£17,000 attached to pilot programme (no funding spent to date)</p> <p>£175,000 from the Decent Homes projects under the flooding projects attached to this pilot. £60k already spent on Westmorland Street.</p>
b) Main Programme - a phased programme of group repair to	<p>2008/9</p> <p>Target for completion July</p>	<p>Completed</p> <p>2 phases identified with work on site in phase 1 starting</p>	Completion of group repair schemes in Denton Holme.	Work to Westmorland Street Completed. Currently working on Garfield Street.

private properties in Denton Holme	08.	July 07		Work completed but snagging to be finalised. Also, still awaiting final payment from owner.
------------------------------------	-----	---------	--	---

<b><u>2.5 Decent Homes Scheme</u></b>  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.
<b>Project</b>	<b>Time Scale</b>	<b>Progress to Date</b>	<b>Outcome</b>	<b>Resources</b>
(2.5 cont.) those occupied by the most vulnerable people, to improve them to the Decent Homes (DH) standard set by the Government	Government target is 70% of privately owned homes reaching Decent Homes standards by 2010	the 2010 target was achieved in 2007		This budget will no longer be allocated to Decent Homes. Target met for 2010 – 70% of homes occupied by vulnerable people now decent.  All available funding allocated to DFGs.

--	--	--	--	--

Project	Time Scale	Progress to Date	Outcome	Resources
<b>2.6 <u>HECA</u></b>  The Energy Efficiency Advice Centre ceased work on 1 <sup>st</sup> 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 May 2010.	Post JD agreed and recruitment process to be undertaken. A Fuel Poverty Action Plan is being prepared, showing how we propose to tackle the issue.	<ul style="list-style-type: none"> <li>• Funding being applied for</li> <li>• Fuel Poverty Officer post to be filled</li> </ul>	Funding to be applied for from various sources.



### Theme 3: Affordability and Balancing the Housing Market

Project	Time Scale	Progress to Date	Outcome	Resources
<b>3.1 <u>Section 106 Agreements</u></b>  Standardise S106 across Cumbria (target in Housing Strategy for Cumbria)	Joint meeting held March 2009  May 2009  Jan 2010	S106 workshop included at 3 <sup>rd</sup> Annual Joint Meeting of Developers, RSLs, Housing Officers, Planners and Consultants (Council solicitors also invited)  Summary of suggestions/ recommendations produced following on from meeting.  Suggested template headings looked at through Cumbria Housing Group	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
<b>3.2 <u>Affordable Development Sites</u></b>  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	Existing staffing resources.

b) Identify suitable sites owned by Carlisle City Council for potential affordable housing development	March 08	Agreement from Council to dispose of 3 sites at less than best consideration: 1) Low Meadow (29 homes) 2) Gelt Rise, Brampton (approx. 15 homes) 3) Lonning Foot, Rockcliffe.  Continue to promote rural exception sites	rural areas to meet identified need.	Bids to Homes and Communities Agency for grant funding.  Land provided by City Council at less than best consideration due to Well-being benefit.  Valuations (Property Services): • Low Meadow - £700k • Brampton - £820k Possible revenue (assumes estimate approx £12k per plot)* • Low Meadow - £360k • Brampton - £216k
	Feb 2010  April 2010		1) Low Meadow - Two Castles HA successful and start on site. 2) Gelt Rise – Two Castles currently working up scheme. Planning application due to be submitted 3) Rockcliffe – very small site – in the end would only have accommodated 1 property & development costs didn't 'stack up'.  Partnership agreement in place to allow scheme to progress.	
c) Increase the supply of Extra Care of Extra Care housing for the elderly (in line with Housing	Sep 07	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	Secure site for development	Work provided within Existing staffing resources.

\* 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>Strategy Target</p> <p><b>Extra Care Housing Scheme:</b></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 <b>Cumbria Housing Strategy 2006/11.</b></p> <p><b>Provisional construction timetable for Extra Care scheme</b> (assuming external</p>	<p>Nov 07</p> <p>Jan 08</p> <p>April 08</p> <p>July 08</p> <p>Nov 07 - July 09</p>	<p>later).</p> <p>Carlisle City Council agrees to transfer site at Low Meadow, Belle Vue to Eden Housing for a nominal fee.</p> <p>Cumbria County Council confirms revenue funding for project.</p> <p>Outline planning permission secured</p> <p>Successful bid submitted to Department of Health (DoH) for funding to deliver scheme</p> <p>Pre-construction preparation (inc. pricing, finalising design, and work by mechanical &amp; electrical and structural engineers).</p>	<p>of scheme.</p> <p>Care provision secured.</p> <p>Increases chance of securing DH funding as more security over scheme "deliverability".</p> <p>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</p> <p>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 County Council Social</p>	<p>Value of site - £330k (Property Services valuation)</p> <p>County Council funding - £400k p.a.</p> <p>Cost of application paid by Eden. Support for application provided by Housing Services.</p> <p>Bid to DH for £4.74 million (of overall scheme cost of over £9 million)</p> <p>Supporting People funding agreed - £50k p.a.</p> <p>Cost of Consultant - £11600 (divided 3 ways with County Council &amp; Eden HA)</p> <ul style="list-style-type: none"> <li>Land supplied by Carlisle</li> </ul>
--	--	---	--	---

grant funding secured in DH bidding round)	Aug 2009	Scheme started on site	Services, Very Sheltered Housing Strategic Development Plan 2002-2014	City Council <ul style="list-style-type: none"> <li>Care funding provided by Cumbria County Council</li> <li>Grant funding from Department of Health</li> <li>Funding put in by Eden Housing Association</li> <li>Supporting People funding</li> </ul>
	Oct 2010	completion of core building		
	Feb 2011	Completion of bungalows (& houses with 'disability suite').		
d) RSL partnerships:				
Bids approved under HCA's (Homes and Communities Agency) National Affordable Housing Programme 2008-11:				
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)	HCA grant
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.	HCA grant
Bids to Housing Corp through Continual Market Engagement (CME):				
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	HCA grant

	Completion due – 2010/11		Park.	
2)	Bid to HCA Sep 09.  completion due 2010/11	Two Castles HA (Low Meadow) – 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
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
---------	------------	------------------	---------	-----------

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

Project	Time Scale	Progress to Date	Outcome	Resources
<p><b><u>3.4 Strategic Housing Market Assessments</u></b></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"> <li>• Carlisle City</li> <li>• Rural Carlisle East</li> <li>• Rural Carlisle West</li> </ul> <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).