

**REPORT TO EXECUTIVE****PORTFOLIO AREA: ENVIRONMENT INFRASTRUCTURE AND  
TRANSPORT**

---

**Date of Meeting:** 17th August 2004

---

**Public**

---

**Key Decision:** Yes**Recorded in Forward Plan:** Yes

---

**Inside Policy Framework**

---

**Title:** HOUSING STRATEGY  
**Report of:** Head of Environmental Protection Services  
**Report reference:** EPS.44/04

**Summary:** The report presents the draft Housing Strategy for the period 2004 – 2009 for Members consideration and approval.

**Recommendations:** Members are recommended to consider and approve the draft Housing Strategy and to forward it for comment to Community Overview and Scrutiny Committee on 26<sup>th</sup> August 2004.

**Contact Officer:** Richard Speirs**Ext:** 7325

**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. BACKGROUND INFORMATION AND OPTIONS**

- 1.1 All local authorities have a statutory duty to produce a Housing Strategy that sets out their proposals to address housing demand and conditions in their locality. Historically the Strategies focused primarily on the local authority role as a housing provider with only little attention being paid to wider community impacts. As a result of the drive for local authorities to externalise their housing stock either through Large Scale Voluntary Transfers (LSVT), as in the case of Carlisle, or by establishing Arms Length Management Contracts the Government recognised that the content of Housing Strategies should be considerably expanded. The importance of this was highlighted as part of the Comprehensive Performance Assessment (CPA) process which focused closely on local authorities role in "Balancing Housing Markets". This message was further reinforced in the Government's programme "Sustainable Communities: Building for the Future" which clearly identifies that local councils have a significant role as enablers to secure the regeneration of communities.
- 1.2 The "Balancing Housing Markets" CPA inspection report for Carlisle, published in October 2003, identified that the Housing Strategy 2002-2005, which was current at the time of the inspection, focused too much on the Council's proposals to externalise its housing stock and had not adequately examined either the wider social aspects of housing or the inter-relationships with Planning Controls and Regeneration. The Inspection report also expressed concerns about the extent of the Council's investment in housing regeneration in the light of the known numbers of unfit or substandard properties.
- 1.3 The Draft Housing Strategy for 2004 to 2009 (attached as Appendix 1) will, when completed, set out the Council's proposals for Housing and how it intends to achieve the goal of "Balancing Housing Markets". In doing so the Strategy will incorporate the actions identified in the CPA "Balancing Housing Markets" Action Plan. These will address the concerns expressed by the Audit Commission in their inspection report. To date the evolving draft has been subject to extensive consultation through an external Housing Strategy Group involving external agencies and partners. A well attended conference was held in February 2004 involving many of the external agencies and focused on their input and involvement in the Strategy. Internally an Officer Group brings together expertise from Planning, Community and Economic Development, Finance, Housing and Health Partnerships and Policy and Performance to ensure that the Strategy is owned corporately. The significance of housing is now also fully recognised as a high

priority in the Council's promise in the Corporate Strategy to "Improve Local Housing, Health and Well-Being".

- 1.4 The development of the draft has also been assisted by a workshop for the Members of Overview and Scrutiny Committees held on the 8<sup>th</sup> July 2004. The workshop identified the key features relevant to housing and explored the draft priorities for action within the Strategy. These have now been identified as

1. Supporting Vulnerable People
2. Investing in the Housing Stock
3. Enabling provision of Affordable Housing
4. Balancing Housing Needs

The outcomes from the workshop have been incorporated in the draft accompanying this report. Advice on content has also been sought from the Government Office for the North West (GONW) who ultimately have to receive and approve the final Strategy. As this is still an evolving document it is important at this stage to seek Member's consideration of the content and direction both at Executive and Community Overview and Scrutiny Committee. The following timetable sets out the process for the completion and submission of the Strategy to GONW for assessment against a list of 10 standards which, if all aspects of the standard are achieved, will lead to the Housing Strategy being deemed "fit for purpose". In order to obtain an independent assessment of the Strategy it will be submitted to an external consultant for scrutiny and comment.

16 <sup>th</sup> August	Executive to consider and approve draft strategy
26 <sup>th</sup> August	Community Overview and Scrutiny Committee to comment on draft strategy
11 <sup>th</sup> October	Executive to agree final draft
23 <sup>rd</sup> November	Council to approve Strategy
December	Submission to GONW.

## **2. CONSULTATION**

### **2.1 Consultation to Date.**

Extensive internal and external consultation has taken place in the development of the current draft involving many community organisations, Registered Social Landlords, private sector representatives and agencies involved in the issues of housing, health and the community. Internally consultation has involved officers

from Planning Services, Economic and Community Development, Finance and Policy and Performance. Members have been consulted through a workshop for the combined Overview and Scrutiny Committees.

**2.2 Consultation proposed.**

Consultation will continue with the existing internal and external groups to produce the final document. This process will involve Community Overview and Scrutiny Committee on 26<sup>th</sup> August 2004, meetings with the internal and external Housing Strategy Groups and an independent overview by a specialist consultant.

**3. RECOMMENDATIONS**

- 3.1** Members are recommended to consider and approve the draft Housing Strategy and to forward it for comment by Community Overview and Scrutiny Committee on 26<sup>th</sup> August 2004.

**4. REASONS FOR RECOMMENDATIONS**

- 4.1** To enable Members to approve the draft Housing Strategy.

**5. IMPLICATIONS**

- **Staffing/Resources –**

The implementation of the Housing Strategy will result in an additional demand for both staffing and operational resources.

- **Financial –** Adoption of the Priorities and Action Plan in the Housing Strategy will have significant implications for the Council which must be considered as part of the Budget setting process.
- **Legal –** The Council has a legal duty to produce a Housing Strategy to address the Government ambitions expressed in "Sustainable communities: building for the future".
- **Corporate –** The Housing Strategy brings together the related work of several business units to meet the promises for Housing and Health contained within the Corporate Plan and requires close corporate working to ensure that the Action Plan is achieved.

- Risk Management – A Risk Management Plan has been produced and is included in the draft Housing Strategy.
- Equality Issues – The Housing Strategy has been developed to ensure access to housing services.
- Environmental – The regeneration objectives of the Housing Strategy will have a positive impact on local environments.
- Crime and Disorder – Housing renewal and regeneration will act to address issues of crime and disorder.
- Impact on Customers – The Housing Strategy and associated investment will improve the delivery of services to customers.

# **CARLISLE CITY COUNCIL'S HOUSING STRATEGY 2004-2009**

# **CONTENTS**

Forward

Introduction

Executive Summary

Background

Current Situation

Analysis of Resources

Identified Priorities

Options for Meeting Priorities

Action Plan

Delivery and Monitoring

List of Contacts

Glossary and Reference Documents

## **FOREWORD**

Carlisle's Housing Strategy 2004 – 2009 has been produced following detailed consultation with the Carlisle community and with the Council's many partners who have a shared interest in housing, health, planning, economic and community development and regeneration. The Strategy also reflects the Government's key national priorities for Sustainable Communities and Balancing Housing Markets and how these have been adopted in the North West Regional Housing Strategy. As part of the development the Strategy has been considered and commented upon by the Council's Executive and Overview and Scrutiny Committees.

Carlisle's economic structure has its origins in transport (rail and canal), textiles and agricultural services. The dominant sectors are primarily branch plant operations in wholesaling and retailing, manufacturing, public administration and health services. The modern economy is characterised by food processing, agricultural support, automotive component manufacturing and engineering. There are new industries in giftware, distribution and emerging financial and commercial services. Construction remains buoyant. Carlisle is also the largest retail centre north of Preston, west of Newcastle and south of Edinburgh. Carlisle is identified in the Cumbria Sub Regional Strategy as having the potential to develop beyond its current role. The opportunities and challenges highlighted include higher and further education, skills development, improvements to infrastructure, a role as a cultural capital for Cumbria and the strengthening of tourism provision, especially in the business and conference market.

The apparent prosperity in Carlisle and the opportunities for growth are tempered by worryingly low gross value added (GVA) figures, indicating a relatively low labour productivity and low value activity within the district's business base. There are pockets of deprivation across the district, particularly in the urban area. Carlisle is ranked in the IMD 2004 at 118 out of 354 Local authorities in England. Previous analysis based on the IMD 2000 has led to six Carlisle wards being targeted to date for particular support, namely Upperby, Botcherby, Morton, Currock, Harraby and Belle Vue. Some other urban wards feature highly for individual domains in the 2004 index.

The characteristics of Carlisle's economic, social and environmental situation result in particular challenges for the housing agenda. Choice in the rented sector will also be increasingly limited. The work of the Council and its partners in tackling homelessness, poor health, fuel poverty and crime and anti social behaviour will be crucial in achieving the successful implementation of this Housing Strategy.

Carlisle's District Local Plan Review will form a fundamental part of achieving Housing Strategy success, particularly in new developments. The Local Plan forms part of the development Plan for Carlisle along with the Cumbria and Lake District Joint Structure Plan. The Local Plan sets out planning policies for environment, economy and housing. The Local Plan guides the location of new development and sets detailed policies on the design and layout for new residential areas.

The Local Plan is currently under review (First Deposit July-Aug 2004) and contains 15 policies for new housing. The amount of new housing coming forward has been reduced by 15% in accordance with Regional Planning Guidance and in line with the sustainable development principles 80% of new housing will go to the urban area with 20% spread throughout the rural part of the district.



The supply of housing will be focussed on Brownfield development, with 69% of development in the urban area on previously developed land. In the rural area about 40% of the housing will be on previously developed land as the supply of potential sites is more limited.

Due to increased house prices and a reduced supply of open market housing coming forward the policies on affordable housing are being strengthened to help provide for local need where this is identified. Commuted payments levied on housing developments will help to contribute towards development costs for affordable housing.

The focus of rural housing will be Longtown where research as part of the Market Town Initiative Project identified a need for new housing for the open market as well as affordable units.

In order to ensure a co-ordinated policy approach to tackling affordability, extensions and replacement dwellings will be limited in scale to ensure that the stock of smaller properties is not entirely removed from the local housing market.

The Strategy identifies that Housing cannot be regarded as a "bricks and mortar" problem but has significantly wider implications for the development and growth of local communities. As part of that community your opinions and suggestions on the future development of the Strategy are important to us and you are invited to complete return the comments form to be found at page ?.

Details of how to obtain further copies of the Strategy and also its availability in other languages, large print, tape and Braille versions can be found on pages ? and ?.

## **INTRODUCTION**

Our new Housing Strategy for 2004-2009 sets out the City Council's commitment to the priorities for Housing over the next 5 years. These priorities are:

- Supporting vulnerable people
- Investing in Housing Stock
- Enabling Provision of Affordable Housing
- Balancing Housing Needs

Addressing our Housing priorities means that we are not just tackling Housing needs, but strengthening the links between housing, health and wellbeing. You will also see these links outlined in our Corporate Plan (2004-2007).

In addressing these housing priorities we are committing the skills of our staff, the collaboration of all our partners in Housing, the support of our Elected Members and the provision of significant funding over the next five years.

The development of the Strategy has relied on extensive consultation with our partners in Housing and wider issues. Its success will be the continuation of that consultation and to make sure that we are addressing our Housing priorities. We are keen to hear your views and to keep you up to date with our progress.

Please see page ? for information on how to contact us.

**Mike Mitchelson**  
**Leader of the Council**

**Peter Stybelski**  
**Town Clerk & Chief Executive**

# **EXECUTIVE SUMMARY**

Carlisle City Council's vision is

“to ensure a high quality of life for all in both  
our urban and rural communities”

The Key Housing Priorities for Carlisle City Council in the period 2004 – 09 have been developed through consultation with our partners at a ‘Housing Consultation Day’ in February 2004 and our Housing Strategy group meetings which are held every six weeks. They were also progressed through consultation with our members through presentations and workshops held in July 2004 concerning the Key Housing Priorities.

The Key Housing Priorities for Carlisle City Council have been informed using a range of supporting information from a number of sources including research commissioned by the Council and delivered by the Centre for Regional Economic Development (CRED) at the University of Northumbria and other sources as outlined throughout this document.

We have thoroughly assessed the national and regional priorities and strategies in arriving at a balanced list of the key Housing Priorities for the Council during the period 2004 –09, as follows;

## **Supporting Vulnerable People**

- Reduce homelessness
- Provide adequate supported housing and services
- Improve housing condition and energy use

## **Investing in the Housing Stock**

- Aim to reach Government Targets on ‘Decent Homes’
- Promote investment in housing in all sectors
- Provide investment funding
- Secure additional funding for improving energy efficiency

## **Enabling provision of Affordable Housing**

- Secure increased levels of affordable housing through the planning system
- Develop options to support the housing market
- Investigate scope for use of City Council assets to support the Housing Strategy

## **Balancing Housing Needs**

- Establish various methods of gathering sound data on future needs
- Research and analysis to identify and inform housing action
- Monitor and evaluate the impact of the Housing Strategy

# **BACKGROUND**

## **National Strategy**

Quality Housing, and a quality environment are fundamental to providing a good quality of life. This is a vital part of ensuring sustainable communities, social inclusion and raising the overall performance of the area.

At National level, Government are providing the framework, and policies within which Local Authorities are required to perform, and these policies strengthen the Council's leadership and strategic roles, and enable it to tackle local problems, locally. This not only relates specifically to housing, but has broader consequences in terms of social, economic and environmental issues.

Carlisle City Council is working within these Frameworks for the benefits of residents, to ensure that an improvement is achieved in their quality of life.

**The way forward for housing** – Quality and choice – a Decent home for all. (2000)  
A strategy to achieve the aim that everyone, regardless of their circumstances, should have the opportunity to live in a decent home. It also includes measures for the raising of standards in private sector housing; increasing the number of affordable homes provided; provides protection for homeless people and provides Local Authorities with more flexibility in dealing with private housing renovation.

The Council's Housing Strategy will address the above issues on a continuous improvement basis.

## **Saving lives – Our Healthier Nation** (1999)

This Government initiative is seen as giving a strategic orientation to health improvement, assisting in the regeneration of communities, providing community leadership and engaging Carlisle's citizens. It also addresses inequalities that are at the heart of social, economic and environmental determinants of health, together with the analysis of these health inequalities.

## **The Barker Review** (2004)

The above review was conducted to provide an in-depth analysis of the Housing market, and was specifically tasked with investigating the lack of housing supply, the house-building industry and the financing of the housing market. The number of houses built in the UK has fallen to an all-time low; house prices in the County in general, and Carlisle specifically have risen dramatically (doubled in two years) and this in turn has resulted in a less stable economy.

It is proposed that there is a consolidation of the Regional Housing and Planning Boards, with a view to taking a more holistic approach to housing provision. The proposal to produce, in future, a Regional Housing Strategy is moving forward and has been discussed between Audit Commission, GONW and Local Authorities. This will obviously impact on the Strategies produced at a local level.

The Government have produced a response to the Consultation process, but no definitive outcomes have been provided on how this review will be taken forward.

### **Sustainable Communities: building for the future** (2003)

A programme to tackle such matters as: -

- Decent Homes
- Environmental issues
- Affordable Housing
- Housing shortages
- Market collapse/abandonment

Local Strategic Partnerships are seen as the key driver in order that our most deprived neighbourhoods can be revitalised, and be seen as a decent place to live.

The reduction in the number of Empty Homes, the improvement in the 'Liveability' of communities, the provision of affordable, decent and warm homes are seen as high priorities within the above framework. This cannot be carried out in isolation and requires input from public, private and voluntary agencies to accelerate progress.

### **Urban Renaissance** (2000)

Central Government have empowered Local Authorities to tackle issues of low demand Housing areas, to ensure that no-one should be seriously disadvantaged by where they live. Work will be concentrated in neighbourhood – specific areas, as regeneration does not respect linear boundaries.

### **Planning Policy Guidance** (2000)

National Planning Policy through Planning Policy Guidance<sup>3</sup>:Housing, promotes sustainable patterns of development through focussing additional housing in towns and cities, and better use of previously developed land. Everyone should have the opportunity to live in a decent home, in a decent area, and the housing needs of all in the Community should be recognised and addressed. Residential environments should be well designed and should contribute to urban renaissance and improving quality of life.

### **The Housing Bill** (due to placed on the Statute book in April 2004)

This Bill will assist the most vulnerable people living in the worst housing conditions, and will help create a fairer and better housing market. The new Housing, Health and Safety Rating System; the Licensing of Houses in Multiple Occupation and the proposals to provide powers to deal more effectively with Empty Properties will enable Local Authorities to target problem areas of housing (and environments) much more efficiently and effectively.

## **Regional Strategy**

### **Regional/Sub-Regional Housing Strategy – North West – (2003)**

The North West Regional Housing Board's vision is "to work together to ensure a choice of good quality housing in successful, secure and sustainable communities".

Sustainable development is at the heart of all of the strategies, balancing economic growth, social inclusion and environmental protection and enhancement.

Economic prosperity / sustainable development is achieved by:-

- Improvement of quality of life by improved housing standards, better health and tackling deprivation

- Prioritising need.
- Restricting Greenfield development, but discouragement of urban sprawl.
- The provision of decent places to live and work.
- The provision of affordable housing.

### **Cumbria Housing Investment Strategy**

The Group commenced discussions on formulating an inaugural "bottom up" countrywide housing investment plan in October 2002, with a view to identifying priority themes for Cumbria, and ranked the following in order of importance:-

- I. Affordable housing in the two National Parks and fringe areas.
- II. West Coast / Furness Regeneration.
- III. Small rural settlements.
- IV. Supported Housing initiatives, across the County.

The aim of the Group is to devise a system of funding allocation to the above categories.

### **Supporting People (SP)**

The programme provides the opportunity for vulnerable people to access measures, which will improve their quality of life, by providing a stable environment and a greater degree of independence.

SP will deliver high quality services, based on need, which are strategically planned, housing related, and will complement currently provided care services.

Support will be provided to vulnerable people, irrespective of where they live, or in which type of housing they live.

Priorities will require to be identified as funding is finite, and this funding will require to be sustainable.

### **Balanced Communities**

The imbalance between supply and demand, and low wages and ever-increasing house prices contrasts markedly, with Central Government policy towards Planning quotas. Regional Planning guidance anticipates greatest need in

- Market towns
- Remote rural villages
- Affluent areas.

The problems faced by the Region, necessitate the balancing of housing supply and demand, to facilitate the provision of affordable housing for sale or rent. Demand in certain areas in the North West remains high, pushing house prices and rent beyond affordability for certain sections of the community. Although Regional Planning Guidance anticipates need in certain areas such as rural villages; market towns and in the National Parks, this is contradicted in some Cumbria Authorities, by a lack of Planning quotas. A priority is "to tackle the shortage of Affordable housing in high demand areas", especially in areas requiring rural renaissance.

## **Urban Renaissance / Changing Demand**

Regional Planning Guidance and the Regional Economic Strategy place great emphasis on urban renaissance in order to achieve economic growth, a better quality social environment, and more sustainable communities. There is, however, tremendous diversity across the Region in terms of market failure, abandonment and low demand, and the focus on this urban renaissance requires to be tailored to individual areas. The holistic approach as provided in the Neighbourhood Renewal Strategy is essential, to ensure that not only housing is targeted, but also the infrastructure that is required to sustain the community.

## **Supported and Specialist Housing**

Demographic projections indicate that demand for this type of housing will grow considerably in the next 10-15 years. This will have major implications in terms of the Local Authorities / Registered Social Landlords to provide this type of accommodation, and for the reduced allocation of Supporting People funding to provide care packages for vulnerable people.

Definitive information of the actual needs of vulnerable people, and the number of people requiring this type of accommodation will require to be provided, and to this end the Housing Corporation will be working with the Regional Housing Board to develop an older person strategy.

Partnership working will be essential if delivery is to be achieved in these highly specialised areas of work.

This work will tackle the social exclusion of vulnerable people and will provide high quality, appropriate houses, integrated into the community.

Funding for Private Sector Disabled Facilities Grants will continue to be provided, at a District level, as a ring-fenced allocation from Central Government.

The North West Regional Assembly (NWRA), as Regional Planning Body (RPB), are in the process of preparing Regional Spatial Strategy, which will eventually supersede Regional Planning Guidance. The Housing Requirement will be determined by the needs and demands, as dictated by three key issues: -

- (1) Housing Markets
- (2) Low Demand and Abandonment
- (3) Affordability.

This document is still at the consultation stage, and will be subject to comment from the City Council.

Details of the above mentioned documents and strategies can be accessed via the following website: -

[www.odpm.gov.uk](http://www.odpm.gov.uk)

**If you have difficulty accessing any documents, please contact us.**

## Local Consultation

*"I think it was useful to have this level of participation at the initial stages of a strategy – with wide representation" – Attendee at stakeholder event*

*"Extremely interesting. There were a lot of problems identified and hopefully we can move on and find solutions!" – Attendee at stakeholder event*

*"A solid piece of work" – Director of Carlisle CVS and LSP Member*

Carlisle City Council considers consultation to be a fundamental part of the process for developing key priorities for action, this is also the case in relation to the development of a robust Housing Strategy for Carlisle.

We have used a number of ways in consulting with stakeholders and as far as possible taking comments/suggestions on board. For example, we changed our key priority 'Provide Affordable Housing' to 'Enable Provision of Affordable Housing', as consultees felt we are predominantly enablers rather than providers of Housing since transferring our housing stock.

Photograph

Through our six weekly Housing Strategy Group Meetings, again through consultation, we have established a successful programme of meetings, complimented with a discussion/workshop on topical issues, these have been invaluable in informing our priorities and enabled dissemination of up to date information. We have a wide range of stakeholders attending, usually 20 – 25 (see stakeholders/partners list as appendix 1).

Through this group, we developed a wider consultation event which was very successful in engaging with the entire 'housing market' from developers and lenders through to charitable organisations and residents/resident groups. This has placed Carlisle City Council at the forefront of direct Housing Strategy consultation in the North West Region.

Photograph

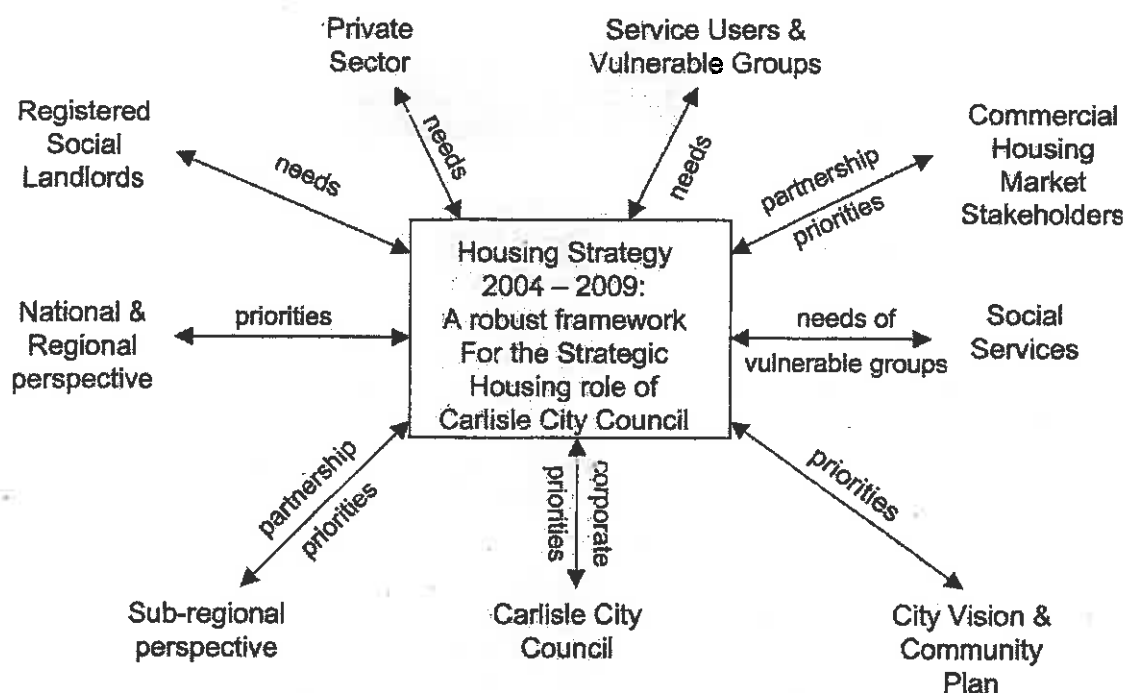
*"This is a really good event and could serve as a model for other Authorities to follow" – GONW Officer*

In addition, we have carried out significant consultation with members through awareness raising, presentations and workshops to members of the 3 Overview and Scrutiny Committees, we intend to do further work in this area (see Action Plan from page \_\_\_\_).

However, consultation happens in many ways, including service user surveys, exit surveys, research and regular liaison with various agencies in a more detailed fashion. The diagram below gives an indication of various connections made by Carlisle City Council in developing its Housing priorities for Housing action.



## Consultation Web



Cross-boundary consultation takes place in a number of ways including: -

- Close working with Eden District Council through the LSP (Local Strategic Partnership), which has resulted in partnership working in Homelessness provision, an Empty Property Strategy as well as commitment to supporting Eden Housing Association in parishes adjoining the two districts.
- Specific schemes have been developed through the established Carlisle and Eden Crime and Disorder Reduction Partnership.
- A Carlisle City Council Officer chairs the North Cumbria Housing Forum which consults on wider issues across four districts, Allerdale, Copeland, Eden and Carlisle, particularly in relation to vulnerable people and in addition, the Supporting People Programme. The forum has secured funding for various schemes and projects. Partnerships are developed as a result of extensive consultation.
- Housing Associations play a crucial role in Housing action and we are working with Carlisle Housing Association, Impact Housing Association, Two Castles Housing Association, Anchor Trust and Home Housing in the delivery of quality social and affordable housing.
- Partnerships with developers through Section 106 agreements have resulted in around 80 discounted sale properties being built in the district which will remain available in perpetuity to those in need.
- Key stakeholder involvement in the £9.6m annual Supporting People Programme for the County of which Carlisle receives over 1/3 (£3.3m).
- Sub regional involvement in the Cumbria Housing Group feeds into the North West Housing Forum and in turn the North West Housing Board.
- Close working with the Multi Agency Public Protection Partnership enables assessment of Housing issues relating to offenders and ex offenders.

The Action Plan section of this document details targets we aim to achieve as a direct result of our consultation efforts.

# **CPA**

## **Local Reviews**

The Council's housing function has been the subject of a review by the Audit Commission as part of the Comprehensive Performance Assessment (CPA) of the authority, published in October 2003. This report examined the extent to which action is either being taken or proposed to meet the Government's objective for "Balancing Housing Markets". This term is used to demonstrate the Government's recognition of the essential role local Councils have in working to ensure an adequate supply of housing of all types and applies equally whether or not they have retained any housing of their own. To achieve this objective the Council must creatively use its powers for housing investment, planning, economic and community development in partnership with the private sector, Registered Social Landlords and the many external agencies who have a role to play in housing and related services.

In their assessment of Carlisle the Commission identified that more emphasis was required to fully research the needs for housing and to use planning and development powers to the maximum advantage to secure the delivery of a balanced housing market. Also identified were the benefits of ensuring that housing received a corporate and strategic approach and this is reflected in the Council's Housing Strategy, Local Plan and Corporate Plan. An Action Plan was developed to address the Audit Commission's concerns and has been incorporated within the Housing Strategy itself.

As a direct result of the CPA report a Housing Enabling/Needs Officer post was created to work in the urban and rural areas to obtain detailed information on housing availability and expressed needs. Funding for this post was achieved through collaborative working using income generated through second homes council tax and the Planning Delivery Grant. The findings from this detailed study will be crucial in influencing the future direction of the Housing Strategy and in providing appropriate evidence to assist developers and RSL's in their development proposals. The information can also be used to help access external funding from the Housing Corporation and the North West Regional Housing Board.

The observations from the CPA report have also led to the development of strengthened proposals in the Local Plan to assist in the provision of affordable housing. These proposals will, subject to final adoption, enable the Council to more fully influence the provision of affordable housing and to generate funding to be used to assist RSL's in the development of new schemes.

# **LOCAL STRATEGY**

## **Community Strategy**

The joint community strategy between Carlisle and Eden sets out a vision which the Local Strategic Partnership would pursue to ensure a high quality of life for all in our urban and rural communities (July 2004). Following extensive consultation on both Carlisle and Eden, housing was identified as one of eight key themes that can help us turn strategy into action to improve the well-being of local communities.

The aim is "to support the development and maintenance of decent affordable housing and related services which meet the needs of local people and support economic and community development".

The Council's Strategic Housing role will support delivery of this aim through helping to address poverty, deprivation and fear of crime in our most deprived areas.

## **City Vision, 2002 - 2012**

The Council is keen to develop its role as Community Leader. With a diverse range of partners from the private, public, education and voluntary sectors, it has set out an ambitious agenda for change, "City Vision", to support delivery of the Community Plan. The partnership has identified five priority themes: -

- Communities
- Economic Prosperity
- Health and Wellbeing
- Infrastructure, Environment and Transport
- Celebrating Carlisle

This will be reviewed later in 2004. The role of housing in supporting healthy, sustainable communities where people feel safe and empowered will be a key focus for City Vision partners during 2004/5.

## **Corporate Plan, 2004 - 2007**

The Council has undertaken a significant amount of research at a national, regional and local level into the issues that contribute to a positive quality of life. From this it has identified five strategic aims on which it will focus, 2004-07, to improve the well-being of the people of urban and rural Carlisle:

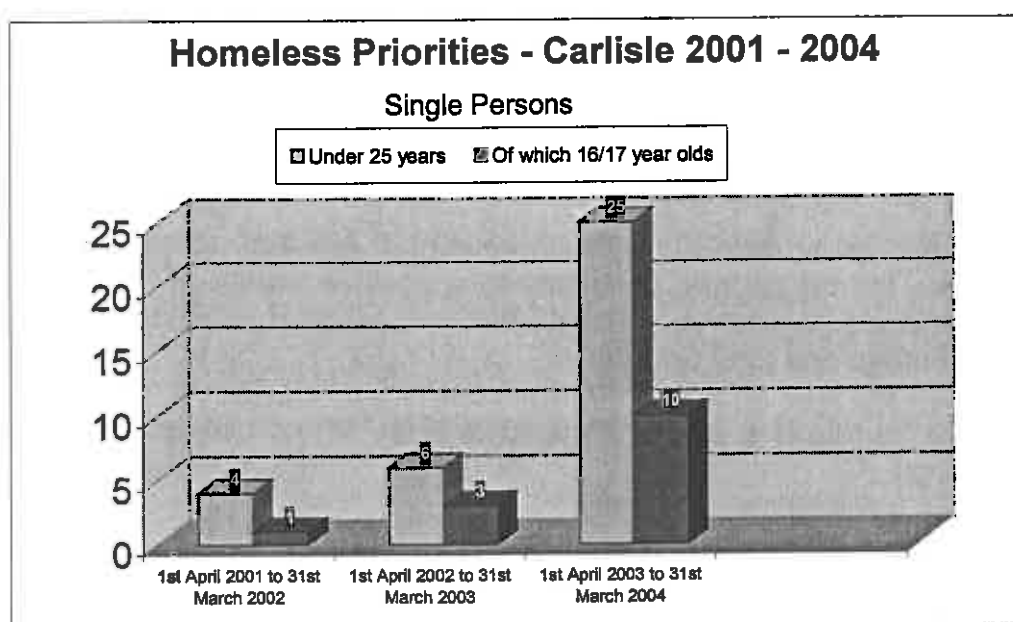
- To ensure Carlisle is a safe and attractive place where people are included and feel they belong
- To develop a sustainable economy
- To manage our environment responsibility
- To improve local housing, health and wellbeing
- To provide sound Council management

The Council will maximise the impact the role of housing can have on the social, economic and environmental wellbeing of its local urban and rural communities. It will discharge its Strategic Housing role in ways that will achieve maximum impact in support of these promises particularly through:

1. Working with partners to improve the perception of Carlisle as a place to live, including increasing feelings of safety (investing in housing stock, supporting vulnerable people)
2. Ensuring an appropriate and affordable level of decent housing to develop and retain skills in the area, broadening and enhancing the economic base (enabling affordable housing, investing in housing stock, balancing housing needs)
3. Working with partners to alleviate deprivation and social exclusion in target wards and among target groups (enabling affordable, decent housing, supporting vulnerable people)
4. Working with Planning to ensure sustainable and appropriate development including:
  - increasing development of housing on brown field sites
  - strengthening and increasing the use of Section 106 agreements
  - adopting Homes for Life standards where appropriate
5. Ensuring a suitable supply of short-term accommodation for homeless people (supporting vulnerable people)
6. Improving access to housing services and increase customer satisfaction through meeting targets for electronic delivery where appropriate

## **Homelessness Strategy**

The Council's Homelessness Strategy is currently under review (as an outcome of the CPA, Balancing the Housing Markets Inspection, 2003). On a sub-regional basis, it has contributed to the County-wide, Cumbria Homelessness Strategy.



The requirement for this service has increased substantially since 2001, including a rise in young people accepted as in priority need, from 5 - 35.

A Youth Housing Officer post was established in March 2004, in partnership with the Health Authority and Connexions, to reverse this trend – **results this quarter compared to the same quarter last year?**

The Council employs other targeted approaches to prevent homelessness:

**1. Deposit Guarantee Scheme (DIGS)**

Using funding from the ODPM and by working with partners in the public, private and voluntary sectors, the Council is increasing access to secure private rented accommodation for vulnerable groups.

**Results?**

**2. Resolve**

A mediation service, supported by the Council, particularly aimed at young people and their families to prevent homelessness for this vulnerable group.

**Results?**

**3. Cumbria Action for Support Services (CASS)**

A partnership with neighbouring authority Eden and the Probation Services that provides managed accommodation and related floating support; aimed at ex-offenders and those at risk of offending.

**Results?**

**4. Prison Plus**

Ex-offenders and those being released from prison are supported, in partnership with the Prison Plus Service.

The Council will continue to support other partnerships to prevent homelessness including:

- Benefits Advice Service, provided by the Council to promote maximum benefit take-up  
- **case studies or results of intervention?**
- Haig Homes for those with an armed forces connection who find themselves vulnerable
- Shelter Cumbria, an advice line promoted by the Council
- Citizens Advice Bureau
- Law Centre, an independent service funded by the Council which can challenge decision making

**Learning from Best Practice**

As part of the Council's improvement drive, a visit was made in May 2004, to Leicester City Council, Beacon Council for Homelessness and Hostels Services. **Insert how this has informed the way in which we are developing policy/services?**

**Supporting People Programme**

A partnership between the six Cumbrian District Councils, Cumbria County Council, the four Primary Care Trusts and Probation Service to deliver low-level, housing related support to vulnerable people. The Council take a full part in the major programme for the

County of £9.6million. In Carlisle over £3.3million worth of support services are provided to vulnerable people on an annual basis. This forms one third of the programme. Representation at commissioning level involves the portfolio holder for housing together with the senior manager.

Services provided include floating support, community alarms, tenancy related support to people with mental health problems, learning disabilities, those fleeing domestic violence, ex-offenders, substance misusers, the homeless and older people, as well as the Home Improvement Agency.

### **Home Improvement Agency (HIA)**

This Agency has been providing assistance to home-owners and tenants since 1994. The HIA delivers services that assist vulnerable people, who are elderly, disabled or on low income to repair, improve, maintain or adapt their homes, to meet their current needs. The aim of the Agency is to improve peoples living conditions and enhance their quality of life, and to enable them to remain and be cared for in the comfort and security of their own homes.

Our Council considers this to be an extremely important service, to the most vulnerable people in Carlisle, and will continue to provide financial support to it, in conjunction with Supporting People.

### **Health and Affordable Warmth**

23% of Carlisle's households live in fuel poverty (ref) i.e. are unable to achieve temperatures needed to maintain health and comfort for expenditure of 10% or less of income. Key causes are:

- Insufficient income
- Inadequate insulation
- No central heating
- Cost of energy supply

The Energy Efficiency Advice Centre has operated since 1996 and has achieved significant improvements in energy efficiency ratings of properties in Carlisle and throughout Cumbria. Up until 2003, there has been an overall improvement in energy efficiency of 14.82%. In 2003 alone, this has seen a reduction in the emission of Carbon Dioxide into the atmosphere, of approximately 5600 tonnes.

The Health and Affordable Warmth Strategy has been developed on a sub-regional basis. The Council will support its partners to deliver the key objectives within the Strategy:

- Raise awareness of the issues among the public and staff
- Identify additional sources of funding
- Maximise income of vulnerable groups, by providing Benefit checks, to ensure that people are receiving all the appropriate Benefits to which they are entitled. ***Although the scheme has only recently commenced in the Carlisle area, indications from work carried out by the Energy Efficiency Advice Centre in an adjoining District, are that in one Electoral Ward, the increase in Benefit take up has amounted to £170,000.***

## **Community Safety Strategy**

The Carlisle and Eden Crime and Disorder Reduction Partnership is working with various organisations and agencies to reduce crime and disorder and to promote community safety across both districts. The Partnership has three key priority themes:

- Quality of Life
- Violent Crime
- Prolific Offending Behaviour

Crime reducing activities include tackling anti social behaviour, installing CCTV cameras and working with Neighbourhood Watch groups. Local guidance has recently been adopted for new housing in line with the national 'Secured by Design' campaign. The Council also works with the Partnership to target "drug houses" to improve quality of life for adjacent residents and the wider community and provides a handyman service to carry out minor repairs.

## **Regeneration and Economic Development**

In the Raffles area of Belle Vue a comprehensive and cross cutting approach to regeneration has been piloted, starting in 2002. To address problems of low demand, poor image and quality of accommodation that was prevalent at the time, the Council developed a vision and action plan in partnership with Carlisle Housing Association and housebuilder, Lovell. A programme has now commenced comprising selective demolition and redevelopment of the cleared sites, improvements to the remaining social rented stock, provision of new health and community facilities, new shopping facilities, environmental improvements and other social, health and employment related projects.

In the 'regeneration support' map of Cumbria, urban Carlisle generally falls outside the areas supported by the Regeneration companies Rural Regeneration Cumbria (RRC) and West Lakes Renaissance. Government programmes to combat deprivation and support economic growth currently benefit rural Carlisle, through RRC and selective EU funding regimes. A limited amount of support for the urban area, to date targeted at wards within the top 20% of IMD 2000, potentially comes through the NWDA's Single Programme, although it appears that funding will not be available in the short term. Support comes through specific programmes including Sure Start, Crime and Disorder Reduction schemes and heritage related funding but these sums are not large in comparison to urban priority areas elsewhere in the North West. There are no grants available to business to support investment and growth, although funding drawn into Carlisle and Cumbria as a whole for Higher and Further Education activities makes a substantial contribution to the investment in change.

## **Planning For Housing**

The Local Plan is currently under review (First Deposit July-Aug 2004) and contains 15 policies for new housing. The amount of new housing coming forward has been reduced by 15% in accordance with Regional Planning Guidance and in line with the sustainable development principles 80% of new housing will go to the urban area with 20% spread throughout the rural part of the district.

The supply of housing will be focussed on Brownfield development, with 69% of development in the urban area on previously developed land. In the rural area about 40%

of the housing will be on previously developed land as the supply of potential sites is more limited.

Due to increased house prices and a reduced supply of open market housing coming forward the policies on affordable housing are being strengthened to help provide for local need where this is identified. Allocated sites in the local plan will seek up to 30% of the development to comprise affordable units. Where affordable housing is provided as discounted units the rate of discount will be increased to between 25 and 30%. Commuted payments levied on housing developments will also help to contribute towards development costs for affordable housing.

The focus of rural housing will be Longtown where research as part of the Market Town Initiative Project identified a need for new housing for the open market as well as affordable units.

In order to ensure a co-ordinated policy approach to tackling affordability, extensions and replacement dwellings will be limited in scale to ensure that the stock of smaller properties is not entirely removed from the local housing market.

### **Rural Priorities**

The City Council has placed a moratorium on new rural planning applications as of 16<sup>th</sup> July 2004, however, housing development on exceptions sites, together with agricultural workers units and live-work units.

Considerable priority is placed on rural issues demonstrated by the establishment of an Enabling Officer Post. This will audit housing need and current provision in rural Carlisle.

In addition, we aim to develop innovative schemes to make housing affordable and available to local people.

New developments based on need are identified to focus on Longtown, Burgh by Sands and Farlam.



## **Links to National & Regional Priorities**

### **Carlisle City Council's Housing Strategy**

Balancing housing needs

Enabling affordable housing including

- strengthening & increasing use of s.106 agreements
  - developing brown field sites

Investing in housing stock: private & social sectors including

- building relationships with Housing Corporation
- establishing track record of delivering schemes
  - housing renewal areas

Supporting vulnerable people including

- homeless

Maintaining and developing customer focus

Improving access to services

Increasing customer satisfaction

Life time homes

Strengthening key partnerships to enable all of above



### **Local Priorities<sup>1</sup>**

Community Plan & Corporate Plan:

Healthy sustainable communities, urban & rural, where people feel safe & included

Alleviating deprivation

Economic prosperity: retaining & developing skills, broadening & enhancing economic base

Environmental wellbeing

Improving perceptions of Carlisle [as a place to live, work/visit]

---

<sup>1</sup> Supported by:

Rural Strategy, 2003

Raffles Vision

Supporting People

Cumbria Homelessness Strategy

Carlisle Housing Association:

Neighbourhood Investment Programme, to 2010

Carlisle City Council's Regeneration Framework

Local Plan, 2001 - 2016

Empty Homes Strategy (with Eden)

Crime & Disorder Reduction Strategy, 2005 - 2008

Community Care Plan

Private Sector Strategy

Affordable warmth

Private sector investment

Social housing investment

Sustainable & appropriate housing development, including high value homes

Robust information that strengthens decision making, especially needs of ethnic minorities, old, young, rural communities

Supporting vulnerable people

Learning City Status

Community Leadership



## **Regional Priorities**

Urban Renaissance  
(low demand)

Balance Communities  
(affordability)

Supported & Specialist Housing

Decent Homes



## **National Strategy**

Neighbourhood Renewal

- in next 10 years, no-one should be seriously disadvantaged by where they live

Communities Plan

## **CURRENT SITUATION**

### **Population Profile**

Carlisle district has a population of around 100,739 (Census 2001) and this is expected to \_\_\_\_\_ to \_\_\_\_\_ by \_\_\_\_\_.

The profile of the population differs in a number of areas from the national picture in that: -

- The 60 year + age group is higher i.e. 23.3% compared to 20.9% national average. It follows that this trend will increase in line with the national projections for an ageing population.
- In addition, the average age of Carlisle's population is higher i.e. 40.2 compared to the national average at 38.6.
- Another variation in the population is the proportion of ethnic minorities, in Carlisle there is a very small population of 0.9% where as the national average is 9.1%, this equates to just over 900 people in Carlisle (based on the national average we would have over 9,000 people).

### **Health and Sustainability**

The net migration for the North West is decreasing the population slightly (10,000 out flow each year) and projected to continue, Carlisle however is not seeing as much change as perhaps other parts of the County where there are increases partly due to people retiring into the district.

Cumbria experiences 7.5% of the death rates in the North West and Carlisle accounts for 21.2% of the Cumbrian total of 5,585. This is also reflected by the fact that although the Cumbrian standardised morality ratios are 98 (lower than England's average 99), Carlisle has a ratio of 106. This means that in Carlisle there are more deaths compared to other parts of Cumbria and yet the overall population is expected to remain largely the same, this is due to the birth rates and projections being highest in Carlisle compared to the rest of the County.

Overall therefore, by 2011, Carlisle expects to retain the current level of population in general but within it an ageing population and higher death rates have to be expected.

### **Household Types and Tenure**

During the Census 2001 period, there were around 43,963 households comprising: -

<b>Household Type</b>	<b>%</b>
Single Households	32.1
Pensioners living alone	16.01
Other all pensioner households	10
Households with children	27.3
Lone parent	6.0
Co-habitant couples with no children	4.25
Other (student, lodgers, care leavers etc.)	3.75

During 2001, the stock tenure in Carlisle was as follows: -

<b>Tenure Type</b>	<b>%</b>
Owner-occupiers without outstanding mortgage	30.4
Owner-occupier with outstanding mortgage	40
Rented from Local Authority	15.5
Rented from Housing Association	3
Rented from Private Landlords	7
Other	4

Since then however, the market has changed, the City Council's housing has been transferred to Carlisle Housing Association (CHA), subsequently, through the preserved Right to Buy, CHA have sold 570 properties and there have been a number of new developments. The current Situation is therefore as follows: -

<b>Tenure Type</b>	<b>%</b>
Owner-occupiers without outstanding mortgage	
Owner-occupier with outstanding mortgage	
Rented from Local Authority	
Rented from Housing Association	
Rented from Private Landlords	
Other	

## **Housing Condition, Expenditure and Affordability**

### **Housing Condition in the Private Sector**

An extensive local Housing Condition Survey carried out in 2001 revealed a need for up to £6.5million of investment to bring 1006 properties to the Governments fitness standard. Since then however, the Decent Home targets set by Government in 2002 required Carlisle City Council to commission additional work to ascertain the level of work and funding requirements.

The target set by Government requires "an increase in the proportion of vulnerable households living in decent homes by 2010". The summary definition of the Decent Homes Standard can be found in Appendix \_\_\_\_ on page \_\_\_\_.

In June 2004, consultants were commissioned to provide the City Council with an assessment of the situation in Carlisle. The key findings are as follows: -

#### **Decent Home Failures – Unfitness x Disrepair (No) x (%) – All Private Rented Stock**

<b>Tenure</b>	<b>Unfit</b>		<b>Serious Disrepair</b>	
	<b>%</b>	<b>Total</b>	<b>%</b>	<b>Total</b>
Owner occupied	2.29	786	4.19	1,441
Private Rented	9.52	221	9.58	221
<b>All Private Sector</b>	<b>2.75</b>	<b>1007</b>	<b>4.53</b>	<b>1,662</b>

**Decent Home Failures – Unfitness x Disrepair (No) x (%) – Vulnerable Households**  
(Source – Carlisle City Council H.C.S)

Tenure	Vulnerable Unfit			Vulnerable Disrepair		
	%	Total	No	%	Total	No
Owner occupied	8.53	1.02	349	8.93	1.02	349
Private Rented	21.47	6.38	147	5.15	1.61	37
<b>All Private Sector</b>	<b>10.31</b>	<b>1.35</b>	<b>496</b>	<b>8.02</b>	<b>1.05</b>	<b>386</b>

In summary therefore, by 2010 in its efforts to "increase the proportion of vulnerable households living in decent homes", Carlisle City Council needs to target around 882 dwellings, it is estimated at a unit cost of around £6,500 (based on current costs).

In addition, a significant proportion of private sector dwellings (28.33%) falls below the thermal comfort requirements. However, although considerable funding has been secured by the Cumbria Energy Efficiency Advice Centre to address this, the City Council needs to monitor the situation closely, as the funding will cover the 6 district areas of the County.

The City Council will continue to be required to fulfil its statutory duty in the provision of Disabled Facilities Grants currently estimated at a yearly investment of £300,000. In addition, due to the additional anticipated costs relating to CHA, it is estimated that a further £300,000 will be sought.

### **House Condition in the Social Sector**

The transfer of the City Council Housing Stock to Carlisle Housing Association (a subsidiary of the Riverside Group) has secured some £53million of investment funding over 5 years for 7200 properties. However, due to the high level of sales through the Right to Buy scheme, CHA have readjusted their business plan to reflect the reduced portfolio and now plans to spend around \_\_\_\_\_.

The level of non-decent homes in the 3 main RSL's in Carlisle is estimated as follows: -

### **Affordability**

Carlisle City Council commissioned research through the University of Northumbria's Centre for Regional Economic Development (CRED) in 2003, which highlighted the following: -

#### **Affordable Housing: house price to household income ratio**

District	2002 house prices 4/5 room dwellings (£)	Working household incomes (£)	Price / income ratio
Allerdale	68,238	27,598	2.47
Barrow	53,411	18,387	2.90
Carlisle	61,270	26,361	2.32
Copeland	57,395	30,494	1.88
Eden	72,089	27,281	2.64
South Lakeland	84,184	24,853	3.39
North West Region	69,372	28,625	2.42
England	115,181	34,197	3.37

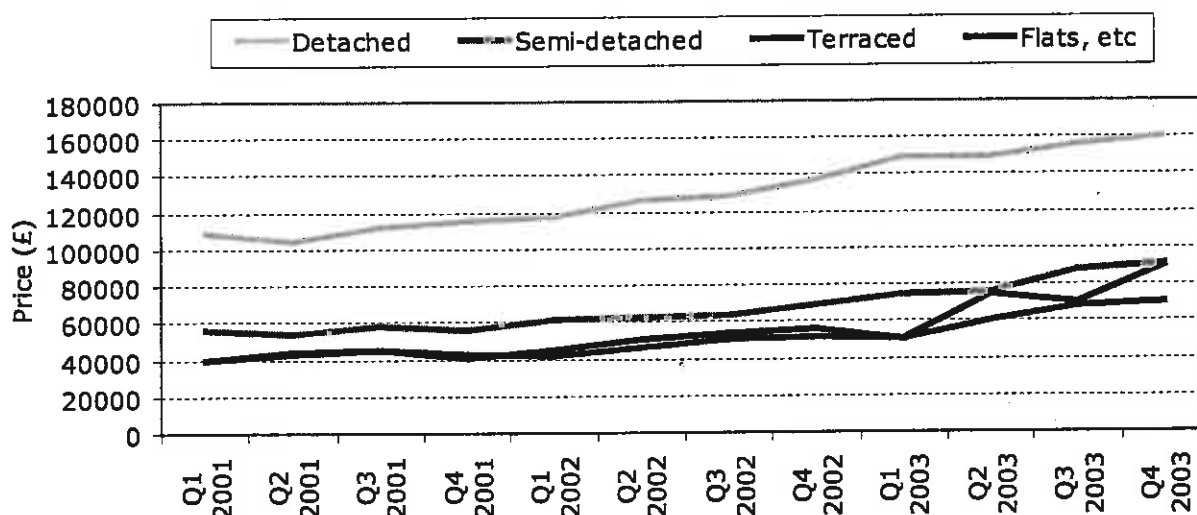
<i>Lowest ratio (Wansbeck – NE Region)</i>	50,195	27,471	1.83
<i>Highest ratio (Westminster, London)</i>	448,382	56,625	7.92

### Affordable Housing house prices and income multipliers

<b>Carlisle</b>	<b>Average price Q4 2003</b>	<b>5% deposit (£)</b>	<b>Net mortgage required</b>	<b>Income required on 3X multiplier</b>
Detached	£160,391	£8,020	£152,371	£50,785
Semi-detached	£91,295	£4,565	£86,730	£28,907
Terraced	£70,597	£3,530	£67,067	£22,353
Flats, etc	£90,187	£4,509	£85,678	£28,556
<b>Cumbria</b>	<b>Average price Q4 2003</b>	<b>5% deposit (£)</b>	<b>Net mortgage required</b>	<b>Income required on 3X multiplier</b>
Detached	£187,139	£9,357	£177,782	£59,255
Semi-detached	£107,563	£5,378	£102,185	£34,058
Terraced	£70,619	£3,531	£67,088	£22,360
Flat/maisonette	£103,877	£5,194	£98,683	£32,891

### Quarterly Average Prices, Carlisle 2001 – 2003

Quarterly average prices - Carlisle



This shows that based on the traditional borrowing levels, a household in Carlisle would have had to have an income of at least £26,361 to afford an average priced property which at that time was around £61k.

However, there have been considerable changes since the research was commissioned and average property prices in Carlisle have climbed to over £85k (average of all types). In the last 12 months alone, Carlisle has experienced 55% increase, the 2<sup>nd</sup> highest increase in the Country (source – Halifax Survey, June 2004). Over the last 2 years, house prices have increased by an average of 89.4% as follows: -

	Average Prices				Overall Based of Price Totals
	Detached	Semi Detached	Terraced	Flats/ Maisonettes	
Carlisle (April – June 2000)	94,064	52,652	40,532	37,908	56,289

Carlisle (Jan – March 2004)	172,440	96,010	76,830	81,135	106,604
% increase rise	83.3	82.3	89.6	114	89.4

(Source based on Land Registry data to March 2004)

During this increase, overall change in the Housing Market in Carlisle, there are notable changes in the way that stakeholders within the market have operated as follows: -

- Homelessness is on the increase
- Carlisle Housing Association have 'lost' around 550 properties through the preserved Right to Buy
- There are currently around 500 applications in the system
- A high proportion of 'sold' properties are house/family accommodation
- CHA is projected to hold a higher percentage of flats compared to houses/bungalows within the next few years

The key changes in the housing market in Carlisle include: -

- A minimum household income of £24,000 is required to purchase a property at the lower end of the market (CRED 2003)
- The Social Housing Sector has 'lost' around 6% of the total RSL stock since transfer
- It is likely to loose another 6% within the next 12 months
- Many first time buyers, particularly those who have purchased 'in fear' due to recent price increases, have borrowed up to 5 times their income (in some very recent cases, this has risen to 6 times – when the 'norm' has been 3.5 times income)
- Many rural locations have very little or no social housing remaining
- Point above affects affordability for young people resulting in the social structure of some rural areas being threatened
- Price inflation due to purchasers from outside of the district buying up property and injection of cash into the property market due to Foot and Mouth outbreak and diversification
- Business community reporting lack of executive accommodation thus affecting the local economy due to recruitment problems
- Some private developments producing executive/luxury housing beyond the means of much of the local population
- Private sector rents have been inflated through increased demand and the increase in the buy to let market
- Carlisle has been identified as having the highest percentage increase for 2 months during early 2004
- There are NO Housing Corporation funded schemes happening in Carlisle this year (first time in more than 10 years).

### **Employment and Income Levels**

Carlisle is considered to have 'full employment' in terms of the economy, however, there are 1.9% of working age individuals claiming benefit. In addition, the actual income levels are restrictive as follows: -

Job Seekers Allowance  
December 2003  
1,151 people = 1.9%

#### 2003 New Earnings Survey

Carlisle Weekly F/Time Gross	£373.80 (£19,437.60/year)
North West	£437.60 (£22,755.20/year)
Great Britain	£475.80 (£24,741.60/year)

Based on the above figures and taking into account the current average price of a property at the lower end of the market of at around £85,000, borrowing levels v income ratios can be summarised as follows: -

Price	95% Mortgage	Traditional Income v Loan Ratio	Likely Income v Loan Ratio
85k	£80,750	3.00 = 58,312	4.15 = 80,666

However, we are aware that borrowing levels have exceeded even the 4.15 x income borrowing ratio, in a number of cases up to 6 times household income, whereby purchasers have borrowed an unsecured loan in addition to the mortgage to enable equipment purchase and modernisation works for the property purchased.

This inevitably raises a serious concern about the future sustainability of mortgage repayments plus loan repayments, particularly as interest rates increase.

#### Housing Needs

Due to the considerable changes and the experience of commissioned research, generally providing only a 'snapshot' and quickly going out of date, a new approach is being implemented at Carlisle City Council, through: -

- \* The development of a database of key housing information
- \* A rolling programme of housing research
- \* Research of new purchasers/movers experience of the Housing Market in Carlisle
- \* Strong links with planning colleagues particularly through Section 106 agreements
- \* Establishment of 2 posts (currently temporary), Research Assistant and Enabling Officer dedicated to developing the above actions
- \* Prioritisation of Housing Action based on a robust evidence base
- \* Continuous extensive consultation

#### What Does It All Mean For The Housing Strategy?

We need to anticipate changes in the ground, such as: -

- Private sector renewal issues
- Repossessions due to interest rate rises (particularly from the first time buyer market)
- Affordability issues particularly in rural areas due to very little social housing in some areas
- Even discounted sale properties (under Section 106 agreements) becoming unaffordable
- Additional increase in homelessness
- Insufficient hostel units
- Much reduced resource in the Social Housing sector and an imbalance of property type Vs demand



We need to prioritise Housing Action in both the Social and Private sector through partnerships and specific schemes, and anticipate changes on a wider level such as:

- Government requiring housing to be a key priority for Local Authorities
- The recommendations of the Barker Review
- Merger between the Regional Planning Board/Executive and the Regional Housing Board
- Development of regional Housing Strategies
- Issues relating to Local Government Reorganisation
- The longer-term government plans to amalgamate Housing, Planning, Economic and Transport Strategies.

Carlisle City Council is taking an ambitious approach in delivering and enabling appropriate housing action, which is detailed in our Identified Priorities section and Action Plan.

## **ANALYSIS OF RESOURCES**

The Council's Corporate and Financial Plans set the context for the City Council's funding contribution to housing alongside the other activities undertaken by the Council.

The Capital and Revenue expenditure programmes aim to balance the Council's legal obligations, service improvements, enhancements and efficiencies with developmental aspirations that improve the social, economic and environmental well being of Carlisle.

The Council's aim for housing is to prioritise and implement a rational and balanced programme of capital investment that will maximise the availability of resources and demonstrate value for money.

### **Sources of Funding:**

#### **North West Regional Housing Board**

Since April 2004 there has been a "single housing investment pot" for the North West Region. The North West Regional Housing Strategy 2003 identified priority areas for action and these will be addressed through the Government funding allocations to the Region. For Carlisle the Regional Strategy identifies the problems with access to affordable housing, particularly in rural areas. The significant pressures for housing investment in other parts of the North West Region are however likely to impact on the availability of funding support for Carlisle.

#### **Private Sector and other external sources**

The private sector can provide land or financial contributions to support affordable housing development through Section 106 (planning gain) agreements. These developments are usually undertaken in partnership with Registered Social Landlords (RSL's). Carlisle has a successful history of such developments and several are proposed for the period 2004 to 2006. The direct contribution from developments and improvements carried out by RSL's also forms a valuable investment into Carlisle's housing market.

Similarly a significant contribution to the quality of housing is achieved through the external funding generated by the Cumbria Energy Efficiency Advice Centre from Utility Companies and Government grant agencies. This investment has a valuable impact on addressing affordable warmth.

#### **Supported Housing and Services to People.**

The Supporting People strategy and budget is administered on a county-wide basis. Carlisle City Council is represented on the board and participates in the strategic and decision making process. Funding from Supporting People enables the Council to deliver many of its services to support the homeless.

## The Council's own resources

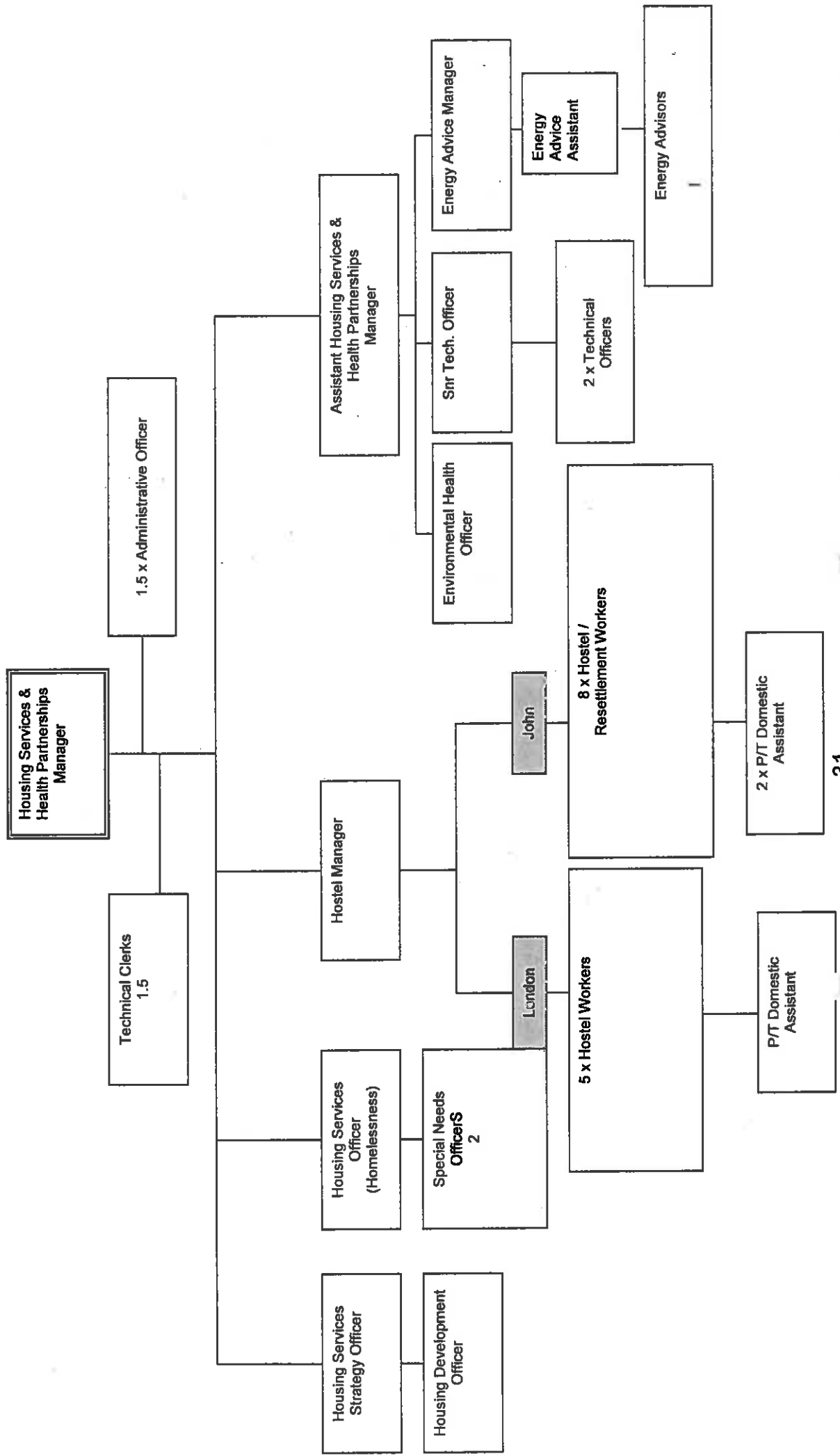
For 2004-2005 the Council's Financial Plan allocates the following resources for Housing.

SERVICE	BUDGET FOR 2004/05
Hostel Provision	£485,400 (£487,000 is expected to be recovered through Supporting People funding)
Housing Association Support	£19,370
Homelessness	£112,080
Housing Strategy Development	£122,090
Renovation Grants	£668,690
Slum Clearance	£930
Home Improvement Agency	£12,930
TOTAL	£934,490 (adjusted for Supporting People Income)

The Housing Strategy also identifies the extent to which additional funding will be allocated for its 5 year duration to 2009. The principal areas for additional funding and the extent of proposed support are represented in the following table.

PRIORITY	2004/05	2005/06	2006/07	2007/08	2008/09
Adaptations for the disabled					
Decent Homes					
Grant to RSL's					
Hostel Provision					
Hostel Operation					
Homeless Support					
Empty Homes					
Housing Strategy					
TOTAL					

# Environmental Protection Services (Housing Services & Health Partnerships)



## **IDENTIFIED PRIORITIES**

The processes leading to the identification of key housing priorities by Carlisle City Council have involved discussion and consultation with the community representatives including tenant and residents groups, partner organisations and Council Members taking forward the lessons learnt from collective experiences together with embracing current best practice among organisations for the delivery of Housing Services.

Consultation has been through our regular Housing Strategy Group to which representatives from a wide range of partner organisations attend. A Consultation Day was held on 23<sup>rd</sup> February 2004 to which representatives attended. Presentations were given on the Housing Strategy and workshops held to develop further the priorities of the Strategy. As part of our consultation with Carlisle City Council Members, presentations were given and workshops held with the combined membership of the three Council Overview and Scrutiny Committees.

The Key Housing Priorities for the Council during the period 2004 – 2009 are:

### **SUPPORTING VULNERABLE PEOPLE**

- Provide sound advice and assistance to homeless people, to enable them to access appropriate, satisfactory accommodation for their needs.
- Provide 60 units of Hostel and Homeshare accommodation to single persons and families.
- Pursue the prevention of homelessness by developing close links with landlords, advice agencies and care agencies.
- Provide grant assistance to disabled people, to enable them to remain and be cared for in their own homes.
- Provide continued support to the Home Improvement Agency (Anchor Staying Put) to enable them to assist the elderly, the disabled, the infirm and the financially disadvantaged.
- Bring empty properties back into domestic use.
- Ensure that the needs of the vulnerable, and those minority groups within the community are adequately addressed through the Supporting People Strategy.
- Continue to assist those households in Fuel Poverty achieve greater energy efficiency in their properties, and decrease energy use.

### **INVESTING IN THE HOUSING STOCK**

- Deliver improvements in hostel and homeshare accommodation to provide adequate facilities for homeless people.
- Monitor and work with Carlisle Housing Association and the key Registered Social Landlords (RSL's) operating in Carlisle to improve housing in the social rented sector.
- Comply with Government targets on the provision of "Decent Homes".
- Carry out appropriate research in order to predict future housing trend, and produce a needs analysis.
- Investigate grant funding RSL's on the basis of the former Local Authority Social Housing Grant (LASHG) to enable the development of affordable housing schemes.
- Provide grant funding to improve owner-occupied and rented housing within the limited funding available.

- Energy efficiency investment in Carlisle has been boosted by the introduction of the Improving Cumbria Energy (ICE) programme, which will see £2million provided to improve the energy efficiency of Carlisle's homes.

## **ENABLE AFFORDABLE HOUSING**

- Work with planning colleagues to secure housing that is affordable and appropriate for the needs identified, particularly through Section 106 planning agreements
- Pursue affordable housing developments at
  - Longtown
  - Burgh by Sands
  - Lowry Hill Road
  - Creighton Rugby Ground
  - Lindisfarne Street
  - Rome Street
- Secure strong support for Housing Corporation investment in Carlisle to enable delivery on the above sites.
- Discuss with lenders, to develop a scheme for the prevention of repossessions from first time buyers.

## **BALANCING HOUSING NEEDS**

- Use the Centre for Regional Economic Development (CRED) information on housing and other available sources of data to provide sufficient intelligence to enable the City Council to determine housing needs, throughout the area, and to link into unemployment, social exclusion and other regeneration issues.
- Carry out and complete surveys in Morton, Stanwix and Upperby during 2004/05.
- Research with new Council Tax bill recipients to identify key pressure points and positive issues relating to the Housing market in Carlisle.
- Audit housing in rural Carlisle.
- Use information from above areas to inform key priorities for Housing in Carlisle.

## **OPTIONS FOR MEETING PRIORITIES**

The additional resource requirements necessary to support and deliver the priorities in the Housing Strategy can be achieved in the following ways.

### **Capital receipts**

The contract for the transfer of the Council's stock of houses to Carlisle Housing Association (CHA) requires CHA to return to the Council a proportion of the income raised through the right to buy sales of former council houses. Although this income is for a limited period, 15 years, and will gradually decline, it provides a significant opportunity for the Council to invest in the priorities identified in the 5 years covered by the Housing Strategy.

### **Partnerships with other organisations.**

The Strategy opens the possibility for more intensive negotiation with RSL's, Health Authority, Private sector and other partners from external agencies to effectively pool resources to address several of the priority areas. This applies particularly as regards accommodation for the most vulnerable in the community and can be linked into the provision of continued support services. The provision of affordable housing can also be developed through more effective partnership working.

### **Review of Housing Services**

The existing Housing and Health Partnership team brought together the enforcement and grant services for the private sector and the retained housing functions, following the transfer of council houses to CHA, such as hostels and homelessness services. Much could be gained by examining in detail the structure and operation of the team to ensure that these services are adequately addressed and resourced to meet the current and anticipated needs implicit in the goal of "Balancing Housing Markets".

**PROPOSED ACTION PLAN (example)** will be confirmed when resources are known (Government allocations and Council / partners budgets)

**1. Supporting Vulnerable People**

Action:	Targets:	Outcomes:	Lead & support required:	Resource allocation:	Measures:
Provide sound advice, assistance to homeless and potentially homeless people	Timescale for dealing with applications (?)	Homeless people able to access appropriate, decent housing within target timescale: Satisfaction of service users increased (baselines)	S Taylor Homeless Team	Existing FTE? Additional required for customer survey?	User satisfaction with homeless service Average no. of days to secure accommodation and trends
Through the Health & Affordable Warmth Strategy, assist households to improve energy efficiency	Reduce no. of households in fuel poverty (currently 23%) to ?	Energy usage of most vulnerable reduced - increasing available income	A Dickson EEAC		%Reduction in fuel poverty

**2. Investing in Housing Stock**

Action:	Targets:	Outcomes:	Lead & support required:	Resource allocation:	Measures:
Improve hostel and homeshare accommodation to provide adequate facilities for homeless people – to define	Hostel and homeshare accommodation of the appropriate standard (as defined by our users and legislation)	Homeless people able to access appropriate, decent housing within target timescale: Satisfaction of service users increased (baselines)	S Taylor Hostels Team	Existing FTE?	User satisfaction with homeless service Average no. of days to secure accommodation and trends.



### 3. Enabling Affordable Housing

Action:	Targets:	Outcomes:	Lead & support required:	Resource allocation:	Measures:
Strengthen Section 106 planning agreements through collaboration with planning	25-30% of developments to be affordable/social units and/or 'commuted sum' payments based on need and site development cost	Housing that is affordable and appropriate for the needs identified	K Pattni Planning Team Private Developers		

### 4. Balancing Housing Needs

Action:	Targets:	Outcomes:	Lead & support required:	Resource allocation:	Measures:
Develop a robust database of evidence of housing need that may be integrated with other demographic information, particularly employment	Baseline information to be produced by March 2005. Updated regularly	An holistic view of the needs of communities to inform business planning	K Pattni Housing Strategy Team Corporate Planning Regeneration Local Plans Team		

## **DELIVERY AND MONITORING**

Action planning that will deliver our Housing Strategy will be SMART, i.e. specific, measurable, achievable, realistic and within a defined timescale. Resource allocations and responsible officers will be clearly identified along with support required from within the Council and from partners. Action planning will also be prioritised so resources are targeted to the areas of most importance to our stakeholders, in the short, medium and longer term. Progress will be regularly reported and monitored so barriers to implementation, as well as other opportunities emerging, may be identified as they arise.

Managing risk is an essential part of a robust approach to managing any project. Actions to manage risks should be clearly identified and owned.

The risk management plan attached identifies the major risks involved in delivering our Housing Strategy and the steps taken to manage them. This will be updated as part of the regular reporting process.

### **Risk Management Plan, July 2004**

<b>Date Identified</b>	<b>Risk Description</b>	<b>Actions to Manage Risk</b>	<b>Probability H/M/L</b>	<b>Impact H/M/L</b>	<b>Action Owner</b>	<b>Date Closed</b>
February 2004	Lack of capacity within Housing Section of Carlisle City Council to deliver Housing Strategy	Review staffing structure to identify gaps in current capacity and projections for next 3 years			M Mooney	
		Additional resources secured from across the Council in the form of Housing Strategy Group to monitor progress of action plan			R Speirs	
		Profile and importance of the role of housing on delivering the corporate plan raised among staff and Members (including presentations to managers, O&S Workshop)			R Speirs	

Date Identified	Risk Description	Actions to Manage Risk	Probability H/M/L	Impact H/M/L	Action Owner	Date Closed
February 2004	Insufficient feedback from consultation process means housing strategy not based on robust evidence, particularly needs of vulnerable groups	<p>Consultation programme in place that includes regular communication with partners and community representatives:</p> <ul style="list-style-type: none"> <li>-Consultation day Feb 2004</li> <li>-Housing Consultation Group, ongoing</li> <li>-O&amp;S Workshop, July 2004</li> </ul>			K Pattni	
February 2004	Priorities and ambitions for the Council's Strategic Housing role remain vague and so are not clarified to all stakeholders	<p>Corporate priorities for the Council identified, June 2004; clear indication for the role of housing in improving the well-being of local communities</p> <p>External challenger appointed to assist production of robust, "fit for purpose" strategy</p> <p>Local priorities aligned with national, regional and sub regional focus</p> <p>Achieving Cumbrian Excellence event held June 2004</p> <p>"Local delivery of national priorities" to raise awareness and improve networks; audit Commission to prepare action plan</p>			<div>C Curr</div> <div>M Mooney</div> <div>A Dickinson Keith Power</div>	
February 2004	Targets within strategy not achieved due to lack of resources; people, knowledge, finance	<p>Action plan to deliver strategy contains SMART targets, i.e specific, resourced, etc</p> <p>Training needs of staff identified &amp; appropriate training delivered</p>				

Date Identified	Risk Description	Actions to Manage Risk	Probability H/M/L	Impact H/M/L	Action Owner	Date Closed
	Lack of corporate commitment to progress Housing Strategy including inappropriate levels of financial resource to deliver housing strategy	<p>Profile and importance of the role of housing in delivering the corporate plan and improving well being of local communities promoted within the Council and with Partners:</p> <ol style="list-style-type: none"> <li>1. Local Authority Social Housing Grant reviewed, Oct 2004</li> <li>2. Private sector stock survey completed, April 2003 – increased allocation for grant funding to improve unfit stock</li> <li>3. Review of s106 agreements to maximise potential funding sources</li> <li>4. Executive Director appointed as Officer Champion</li> <li>5. Executive Member appointed as Member Champion</li> </ol>			R Speirs	
February 2004	Lack of commitment from RSLs (and other partners - define?) to deliver the Housing Strategy	<p>Consultation process ensured concerns and priorities of partners reflected in strategy to encourage ownership and commitment to successful implementation</p> <p>Attend Housing Consultation Group and Housing Strategy Forum</p> <p>Council has developed performance indicators to assist monitoring of CHA performance, including improved collaborative working</p>			M Mooney	
	Regional Government?					

## ENQUIRIES AND CUSTOMER FEEDBACK

If you require any further information regarding this Housing Strategy, please contact Kamla Pattni, Housing Services Strategy Officer, by phone on 01228 817323 or on email to [kamlap@carlisle.gov.uk](mailto:kamlap@carlisle.gov.uk). Alternatively, complete the form below and return it to the address below, no stamp required.



To: Housing Services Strategy Officer  
Environmental Protection Services  
Carlisle City Council  
Civic Centre  
Carlisle  
Cumbria  
CA3 8BR

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are approximately 20 lines visible. The paper has a slightly textured appearance and some minor discoloration or shadows, suggesting it's a scan of a physical document. There is no handwriting or printed text on the page.

# **GLOSSARY OF TERMS**

## **Affordable Housing**

Housing that can be accessed either for purchase or rent that is within costs affordable by households with lower than average levels of income.

## **Affordable Warmth**

## **Anti Social Behaviour Order (ASBO)**

An injunction made by Council's or the Police against anyone over 10 years old causing harassment, alarm or distress to a household or a neighbourhood. Breaching the order is treated as a criminal offence and carries a maximum penalty of five years in prison.

## **Approved Development Programme (ADP)**

The amount of public money available each year for Housing Associations to spend on new homes. The fund, which is worth around £1billion a year, is allocated by the Housing Corporation to Housing Associations whose bids have been successful.

## **Balancing Housing Markets**

Understanding on the 'whole' housing market and the workings and influences within it, to enable appropriate interventions.

## **Barker Review**

## **Beacon Status**

## **Benchmarking**

Systematic comparison of processes, in terms of the practices used and key performance comparisons can be made between projects of departments within an organisation or with other organisations.

## **Best Value**

A legal duty on all Councils to review all of their services on a 5 year basis, to consult service users, to challenge whether they are the best organisation to provide that service, to compare their performance with other like service providers and to open up their services to competition.

## **Best Value Local Performance Plan (BVLPP)**

A plan which every Council must produce each year that shows how the Council is providing efficient, effective services and how it will improve. This plan is then audited by District Audit who ensure it has been prepared and published in accordance with the law.

## **BME Statement**

## **Brownfield Site**

Land that has been built on before and is usually in an urban area. The land involved is often contaminated. Under a Government target, 60% of new development should be on these sites.

## **Cabinet**

A way of running Local Authorities based on the Westminster Model of Cabinet Government. Up to 10 Councillors are chosen to take on the day to day running of a Local Authority – they are either appointed by a directly elected Mayor or elected by their fellow politicians. All but the smallest Councils have a Cabinet.

## **Care Package**

A group of services brought together to achieve one or more objectives of a Care Plan.

## **CCC – Carlisle City Council**

## **CCTV**

Closed Circuit Television.

## **Centre for Regional Economic Development (CRED)**

## **Chartered Institute of Housing (CIH)**

The professional body for people working in Housing.

## **Citizens Advice Bureau (CAB)**

An agency providing a range of free advice, including debt counselling.

## **Commuted Payment**

A payment received from a developer in lieu of free land on developments of 25+ residential units and/or 1 hectare.

### **Comprehensive Performance Assessment – CPA**

Mark on the assessment of a Council's performance.

### **Connexions**

All encompassing youth service launched in April 2001 to replace the Careers Service and other statutory youth services. Aimed at giving 13 to 19 year olds "the best transition to adulthood". Involves personal advisors going into schools, colleges and communities to steer young people towards goals and guide them to relevant services.

### **Consultation**

A two way exchange of information, views and ideas between the community and the Council.

### **Decent Homes**

#### **Disabled Facilities Grant (DFG)**

A grant that enables the (private) home of a disabled person to be adapted to meet their needs.

### **District Local Plan Review**

### **Elected Members**

### **Energy Efficiency**

Energy conservation measures that the Council considers practicable, cost-effective and likely to result in significant improvement in the energy efficiency of residential accommodation in its area. Measures can include information, advice, education and promotion as well as the physical improvement of stock by capital investment, loans or grant aid.

### **Floating Support**

"Support provided in individuals in their own medium to long term self-contained accommodation, rather than in a unit designated as 'supported housing'. When the support is no longer required, the individual remains in their own home and the support floats off to another individual with support needs".

### **Fuel Poverty**

A measure of poverty. A term applied to households who spend more than 10% of their income on fuel.

### **GONW – Government Office of the North West**

### **Gross Value Added (GVA)**

### **Home Improvement Grant**

A grant to carry out repairs and/or adaptations which, if not carried out, could directly affect the occupant's health and wellbeing.

### **Homes For Life Standards**

### **Housing Action**

### **Housing Association (HA)**

Non-profit making bodies run by voluntary committees.

The major providers of new subsidised homes for those in housing need in England. They improve properties and build new homes, primarily for rent, in inner cities, towns and rural areas. They also provide homes for sale through special schemes to help people on lower incomes wishing to become home owners.

### **Housing Corporation**

A non-departmental public body, sponsored by the Department for Transport, Local Government and the Regions. Whose role is to fund and regulate registered social landlords in England.

### **IMD – Indices of Multiple Deprivation**

### **Key Housing Priorities**

### **Learning City**

### **Local Agenda 21 (LA21)**

Adopted at the 1992 earth summit in Rio De Janeiro, an international process to involve all sectors of local communities in contributing to improvements in the quality of life (social, economic and environmental), both locally and globally.

### **Local Authority Social Housing Grant - LASHG**

### **Local Strategic Partnership(s) (LSP's)**

The bringing together of public, private, voluntary and community sectors to provide a single overarching local framework within

which action to improve the quality of life for local people is co-ordinated.

**LSVT – Large Scale Voluntary Stock Transfer**

**Market Town Initiative Project**

**Moratorium**

**Move on Accommodation**

Permanent accommodation to get homeless people out of hostels and other temporary homes

**MAPPA – Multi Agency Protection Panel**

**Neighbourhood Renewal Strategy**

**North Cumbria Housing Forum – NCHF**

**North West Regional Assembly**

**North West Regional Planning Board**

**ODPM – Office of the Deputy Prime Minister**

**Overview and Scrutiny Committee**

A 'sub' committee within the cabinet structure to support Local Authority decision making.

**Participation**

The Community actively contributing and influencing the actions of the Council by putting forward their views.

**PPG3**

Planning and Policy Guidance Note 3

**Regeneration/Regenerate**

The revitalisation of the local economy and environment to improve the overall quality of life.

**Regional Housing Board**

**Regional Planning Body – RPB**

**Regional Planning Guidance**

Governments assessment of the appropriate levels of allowable developments to sustain a region.

**Regional Spatial Strategy**

**Registered Social Landlord (RSL)**

A generic term covering Housing Associations, housing co-operatives and housing companies registered with the Housing Corporation.

**Revenue expenditure/funding**

Money needed/spent by Local Authorities on day-to-day running costs, producing a short terms benefit only in the same financial year.

**Right to Buy**

**Riverside Group**

**RSL Registered Social Landlord**

**Rural Regeneration Cumbria – RRC**

**Section 106 Agreement**

**Social Housing Grant (SHG)**

Capital money paid by Councils to fund the development activities of Registered Social Landlords.

**SMART Objectives/Targets**

**Stakeholder(s)**

Someone who derives an interest or benefit from a service.

**Strategy**

A plan, usually long term, setting out an approach to achieve a particular aim or objective successfully.

**Support Services**

Internal Council services, which 'support' the front line service, by providing an infrastructure to ensure that the Council has the means and ability to do its job.

**Supported Housing**

**Supporting People**

Supporting People offers vulnerable people the opportunity to improve their quality of life through a broad range of personal support services to achieve greater independence. It promotes housing-related services which are cost effective and reliable, and which complement existing care services. Supporting People is a working partnership of service users, statutory and voluntary agencies and local government.



**Sustainable**

To maintain and continue.

**Sustainable Communities**

Government definition to promote appropriate infrastructure, economic strength, levels of service provision etc. to make a community locality viable on a long term basis.

**Unitary Council**

A Local Authority that delivers the full range of Local Government services itself

**West Coast/Furness Regeneration****Youth Offending Team (YOT)**

First introduced in 1999, Youth Offending Teams bring together staff from Social Services, the Police, Probation, Education and Health, to work together to keep young people aged 10 to 17 out of custody. The teams are monitored and co-ordinated nationally by the youth justice board, and are accountable to Council Chief Executives

If you would like a translation of this document, a large text version or an audio version, please contact us on 01228 817499 and we will try to accommodate your needs.

Bengali

আপনি যদি এই ডকুমেন্টের বাংলা অনুবাদ চান, তাহলে  
মেহেরবানি করে 01228 817499 টেলিফোন নম্বরে যোগাযোগ  
করুন এবং আমরা আপনার প্রয়োজন মেটাতে চেষ্টা করবো।

Chinese

若閣下想索取這份文件的中文版，請電 01228 817499 我們將會設  
法迎合你的需求。

French

Si vous voulez une traduction de ce document, veuillez nous contacter au  
01228 817499 et nous ferons de notre mieux pour satisfaire à vos besoins.

Portuguese

Se quiser uma tradução desse documento, por favor, contate o número  
01228 817499 e tentaremos acomodar as suas necessidades.

Urdu

اردو

اگر آپ اس دستاویز (کاغذ) کا اردو میں ترجمہ چاہتے ہیں تو براہ مہربانی فون نمبر 01228 817499 پر رابطہ قائم کیجئے  
اور ہم آپ کی ضروریات پوری کرنے کی کوشش کریں گے۔

## **EQUAL OPPORTUNITIES POLICY**

The Council is firmly committed to its duty to promote equality, in whatever form, in all aspects of its work. If you would like to find out more about our work on equalities, please write to:

Carlisle City Council  
Town Clerk and Chief Executive  
Civic Centre  
Rickergate  
Carlisle  
Cumbria  
CA3 8QG

Telephone: 01228 817000  
[www.carlisle.gov.uk](http://www.carlisle.gov.uk)

This document can be provided in large print, on tape, in Braille or in other languages upon request.