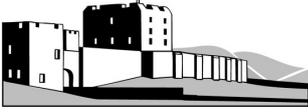


**CARLISLE  
CITY COUNCIL**



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## **COMMUNITY OVERVIEW AND SCRUTINY PANEL**

### ***Panel Report***

**Public**

**Date of Meeting: 24th November 2011**

**Title: HOUSING STRATEGY 2011-15 AND ACTION PLAN**

**Report of: The Assistant Director Community Engagement**

**Report reference: CD 23/11**

#### **Summary:**

This report provides panel with detail relating to the City Council's draft Housing Strategy 2011 – 15 and associated Action Plan.

#### **Questions for / input required from Scrutiny:**

To consider the issues raised and key action in the Strategy and Action Plan

#### **Recommendations:**

That Overview and Scrutiny Panels consider The Strategy and Action Plan and refer comments and advice to the Executive.

**Contact Officer: Keith Gerrard**

**Ext: 7350**

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



# REPORT TO EXECUTIVE

## PORTFOLIO AREA: ENVIRONMENT AND HOUSING

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**Date of Meeting:** 31<sup>st</sup> October 2011

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**Public**

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**Key Decision:** Yes

**Recorded in Forward Plan:**

**Yes**

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**Inside Policy Framework**

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**Title:** Housing Strategy 2011 – 15 and Action Plan  
**Report of:** Assistant Director (Community Engagement)  
**Report reference:** CD16/11

### **Summary:**

This report presents the Housing Strategy 2011 – 15 and Action Plan for delivery.

### **Recommendations:**

That the Executive approve the report to go forward

- 1) To be used in consultation on the Housing Strategy (2011- 15) and Action Plan.
- 2) To be made available to Overview and Scrutiny Panels for comment.

**Contact Officer:** Simon Taylor

**Ext:** 7327

## 1. BACKGROUND

- 1.1 This Housing Strategy will provide the principles for housing development in Carlisle for the period 2011 – 15. It supersedes the previous strategy which covered the period 2005 to 2010. It is a key document identifying the housing needs, challenges and solutions to be taken forward for the Carlisle district area and has two elements:
- i) The Strategy Vision which includes our vision, priorities and key actions. It is presented in the Corporate format (Appendix 1).
  - ii) The Delivery Plan (Appendix 2).
- 1.2 To provide a robust assessment of current and future housing need so inform strategic planning a Housing Needs and Demand Study was commissioned in March 2011. This study provides an information base of social, demographic and housing market intelligence. Local Development Framework, the Economic Strategy together with the processes around '*growing Carlisle*'
- 1.3 The City Council has a vision for Carlisle as 'Cumbria's historic, dynamic and successful University City, creating growth opportunities in a sustainable environment with skilled people and international connections in a stunning location'. Its two corporate priorities are the local environment and the economy, and it has a clear and well defined corporate objective to achieve economic growth and development.
- 1.4 The Strategy and the Housing Needs and Demand Study will support key elements of the Local Development Framework and the City's Economic Strategy
- 1.5 The Strategy has three thematic priorities. These are
- Supporting Vulnerable People
  - Decent and Healthy Homes
  - Balancing the Housing Market
- 1.6 Issues emerging from the Housing Needs and Demand Study are:
- Housing Provision – The Study provides data and evidence for housing provision across all tenures which will inform the Local Development Framework.
  - New, different and innovative approaches to funding and delivery of housing and support are required.

- The role of the private rented sector in the housing market is increasingly important.
- The City Council faces increasing housing pressures due to an ageing population.

## **2. CONSULTATION**

### 2.1 Consultation to Date.

The Housing Strategy has been developed through the Carlisle Strategic Housing Partnership (CSHP). The CSHP is a partnership body with representation from key partners including:

- Registered Providers (Riverside, Impact, Two Castles, Home)
- Private Sector Developers (Lovell's, Story Homes)
- NHS Cumbria
- Cumbria County Council.
- Interest Groups (National landlords Association, CALC, Cumbria rural Housing Trust)

A stakeholder event was held on 10<sup>th</sup> October 2011 to look at the draft Housing Demand Study report which has fed into the Housing Strategy. The event was attended by representatives of key partner agencies including Registered Providers (RP's) – Riverside / Home / Two Castles, private sector developers – Lovell's and Story Homes, parish councils, University of Cumbria, Cumbria County Council and National Landlords Association.

The Strategy Vision has been consulted upon for a six week period during September and October 2011. The document has been available on the Council website. To date no comments have been fed back.

### 2.2 Consultation proposed.

The Housing Strategy (2011 – 15) and Action Plan will be made available for the Overview & Scrutiny Panels (including Community 24 Nov and Economic Development on 1 December 2011).

A consultation event involving Carlisle Local Strategic Partnership will be held on 22<sup>nd</sup> November 2011 to look at the Housing Strategy.

Comments from consultation will be reported back to Executive on the 18th Dec 2011. If approved the final documentation (including any amendments) will go to Full Council in Jan 2012.

### **3. RECOMMENDATIONS**

3.1 That members of the Executive approve the report to go forward;

- To be used in consult on the Housing Strategy (2011- 15) and Action Plan
- To be made available to Overview and Scrutiny Panels for comment.

### **4 REASONS FOR RECOMMENDATIONS**

4.1 To enable the Housing Strategy (20111 – 15) and Action Plan to be consulted upon.

### **5 IMPLICATIONS**

- Staffing/Resources – The Housing Strategy and key areas of work identified under the Action Plan to be delivered will be within available resources.
- Financial – Financial implications of implementing the action plan within the Housing Strategy document will need to be considered as part of future budget processes but will need to be delivered within the available resources of the Council.
- Legal – The Council is the Strategic Housing Authority for the area (Housing Act 1985) and the following are the five key elements which comprise the strategic housing role:
  - assess and plan for the current and future housing needs of the local population across all tenures
  - make the best use of the existing housing stock
  - plan and facilitate new supply

- plan and commission housing support services which link homes and housing support services
- work in partnership to secure effective housing and neighbourhood management on an on-going basis
  
- Corporate – The Housing Strategy is a corporate document.
  
- Risk Management – The risk management processes within Carlisle City Council is a key part to the implementation of actions under this strategy.
  
- Environmental – The Housing Strategy and key areas of work identified under the Action Plan impact on the built and wider environment.
  
- Crime and Disorder – The Housing Strategy impacts on the lives of a number of customers and residents in the Carlisle district whose will be perpetrators or victims of crime.
  
- Impact on Customers – The Housing Strategy and key areas of work identified under the Action Plan impact significantly on a number of customers and residents in the Carlisle district.
  
- Equality and Diversity –

**Impact assessments**

**Does the change have an impact on the following?**

<b>Equality Impact Screening</b>	<b>Impact Yes/No?</b>	<b>Is the impact positive or negative?</b>
Does the policy/service impact on the following?		
Age	<b>Yes</b>	<b>Positive</b>
Disability	<b>Yes</b>	<b>Positive</b>
Race	<b>Yes</b>	<b>Positive</b>
Gender/ Transgender	<b>Yes</b>	<b>Positive</b>
Sexual Orientation	<b>Yes</b>	<b>Positive</b>
Religion or belief	<b>Yes</b>	<b>Positive</b>
Human Rights	<b>Yes</b>	<b>Positive</b>
Health inequalities	<b>Yes</b>	<b>Positive</b>
Rurality	<b>Yes</b>	<b>Positive</b>

**If you consider there is either no impact or no negative impact, please give reasons:**

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**If an equality Impact is necessary, please contact the P&P team.**

Our vision & values	<p><b>Our vision for Carlisle:</b> <i>'Carlisle is Cumbria's historic, dynamic and successful University City, creating growth opportunities in a sustainable environment with skilled people and international connections in a stunning location.'</i></p> <p><b>Our Housing Strategy vision:</b> <i>'Everyone can access affordable, safe and warm housing, and the support they need to live independently.'</i></p>		
Broad challenges	<p><b>Carlisle faces the following broad challenges:</b></p> <ol style="list-style-type: none"> <li>1. Demographic changes in our district.</li> <li>2. Changes in government policy and funding models.</li> <li>3. Changes in Carlisle's housing market, and developments in the local, regional and national economy.</li> </ol>		
Our Strategic Housing Priorities	<p><b>Balancing the Housing Market</b></p>	<p><b>Decent and Healthy Homes</b></p>	<p><b>Supporting Vulnerable People</b></p>
Our challenges	<ol style="list-style-type: none"> <li>1. Supporting the City's growth agenda through housing delivery.</li> <li>2. Responding to affordable housing shortages, particularly: <ul style="list-style-type: none"> <li>• in rural areas</li> <li>• for older people</li> <li>• for families.</li> </ul> </li> <li>3. Overcoming a range of barriers to affordable housing delivery, including: <ul style="list-style-type: none"> <li>• reduced central government funding.</li> <li>• less market housing developments, meaning reduced affordable provision through section 106 agreements.</li> <li>• a lack of available, suitable land.</li> <li>• a negative perception of affordable housing.</li> </ul> </li> <li>4. Overcoming a range of barriers to accessing and staying in housing, including: <ul style="list-style-type: none"> <li>• first-time buyers struggling to get mortgages.</li> <li>• the introduction of fixed term Affordable Rent tenures, which could reduce tenancy length and cost tenants more.</li> </ul> </li> </ol>	<ol style="list-style-type: none"> <li>1. Supporting the sustainable growth of our private rented sector, where rapid expansion has led to: <ul style="list-style-type: none"> <li>• a rise in housing complaints and an increase in absent or reluctant landlords.</li> <li>• an increased number of Houses in Multiple Occupancy (HMOs).</li> <li>• an increase in anti-social behaviour.</li> </ul> </li> <li>2. Meeting an increased demand for disabled facility grants with reduced resources, while helping older people to live in their homes for longer.</li> <li>3. Tackling empty properties with vastly reduced resources available for renovation or enforcement.</li> <li>4. Reducing levels of fuel poverty to improve housing and health standards.</li> <li>5. Making sure of sufficient and suitable accommodation for local university students.</li> <li>6. Assessing and responding to the needs of our Gypsy and Traveller communities.</li> </ol>	<ol style="list-style-type: none"> <li>1. Responding to our ageing population, with care of vulnerable older people shifting to their homes, leading to: <ul style="list-style-type: none"> <li>• more people living in their own home until the end of their lives.</li> <li>• increased levels of disability and frailty in service users.</li> </ul> </li> <li>2. Responding to the changes in Welfare reform and the effects within the current economic climate.</li> <li>3. Meeting the challenges of an increased demand on our services with reduced resources.</li> <li>4. Reducing the number of representations made to the City Council.</li> <li>5. Responding to increased expectation, choice and control over how services are provided to communities and individuals through the personalisation agenda.</li> <li>6. Making sure that partnership working and shared priorities are maintained through a changing, competitive market.</li> <li>7. Better targeting of support to vulnerable people.</li> </ol>
Cumbrian Housing Priorities	<p>Create and use opportunities to support affordable housing growth.</p>	<p>Improve the quality of the private rented sector.</p>	<p>Deliver appropriate housing and support services to meet the needs of all.</p>
Our key actions	<ol style="list-style-type: none"> <li>1. Deliver market housing, by working in partnership through the Carlisle Housing Partnership's Housing Market group.</li> <li>2. Identify and secure funding from the Homes &amp; Communities Agency and other avenues, and explore and identify innovative ways of delivering affordable housing.</li> <li>3. Make sure negotiations with developers over affordable housing provision are based on robust housing market information.</li> <li>4. Play an active role in bringing forward more land for housing development.</li> <li>5. Work closely with local communities to address their housing needs and preferences.</li> <li>6. Prioritise the delivery of affordable housing in rural areas, housing for older people (including extra care) and family-sized housing.</li> <li>7. Improve and promote the City Council's Low Cost Housing Scheme to ensure it reflects our resident's needs.</li> <li>8. Develop an overall strategic approach to the letting and accessing of affordable housing.</li> <li>9. Reduce under and over occupation of affordable homes.</li> </ol>	<ol style="list-style-type: none"> <li>1. Ensure consistent and close dialogue between partners through the Carlisle Housing Partnership's Decent and Healthy Homes group.</li> <li>2. Promote the Landlord Accreditation Scheme, work closely with landlords and tenants to increase awareness of legal obligations, and target housing inspections more effectively to reduce costs.</li> <li>3. Work innovatively to bring more empty properties back into use.</li> <li>4. Work in partnership to reduce anti-social behaviour.</li> <li>5. Work to reduce fuel poverty, including implementing the Cumbria Warm Homes (CWH) project across Carlisle.</li> <li>6. Develop new ways of providing enough adaptations, while integrating services more closely with Health &amp; Social Care.</li> <li>7. Continue to assess the needs of the Gypsy and Traveller community and, if necessary, identify suitable land.</li> </ol>	<ol style="list-style-type: none"> <li>1. Work in partnership, including through the Carlisle Homeless Improvement Project (CHIP) and voluntary &amp; community groups.</li> <li>2. Work together to review the City Council's Homelessness Strategy.</li> <li>3. Make sure there is adequate support and appropriate (including temporary) accommodation to meet the needs of vulnerable groups.</li> <li>4. Reduce pressure on our services by developing innovative prevention solutions, including those focused on reducing worklessness and poverty.</li> <li>5. Actively work to reduce social isolation amongst older people.</li> <li>6. Improve access to our services for vulnerable people from hard-to-reach social groups.</li> <li>7. Co-ordinate and support the delivery of front line services through the Shaddon Gateway Resource Centre.</li> <li>8. Work with housing associations to monitor and review undertaking of homeless duties.</li> <li>9. Work in partnership to map the effects of Housing Benefit reform, and take steps to help vulnerable groups adjust to change.</li> </ol>
<p><b>Our key actions will be delivered under sound principles of Corporate Governance, making sure we act within a proper legal and financial framework and that our decisions and processes are lawful, timely and open to public participation and scrutiny.</b></p>			

<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Our performance framework</p>	<p>We will use a wide range of information to measure the performance of our housing strategy and action plan.</p> <p>Every three months, the following key performance indicators will be presented to our Executive through the Corporate Performance Monitoring System:</p> <ul style="list-style-type: none"> <li>• <b>number of households living in temporary accommodation:</b> performance in 2010-11 was 28; target for 2011-12 is 34.</li> <li>• <b>number of homeless people assisted into re-housing:</b> performance in 2010-11 was 28; target for 2011-12 is 34.</li> <li>• <b>number of empty homes brought back into use:</b> performance in 2010-11 was 155; target for 2011-12 is 100.</li> <li>• <b>number of affordable homes delivered:</b> performance in 2010-11 was 162; target for 2011-12 is 71.</li> </ul> <p>We have a range of other key performance indicators that will be used to measure the performance of our action plan. These are available on request. Our performance against our action plan will be reported to the Overview &amp; Scrutiny Panel twice a year. Our strategy and action plan will be reviewed each year to link to our corporate planning process.</p>
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# OUR DRAFT HOUSING ACTION PLAN 2011-2115

Our Housing Strategy vision: 'Everyone can access affordable, safe and warm housing, and the support they need to live independently.'

Appendix 2

## Balancing the Housing Market

(actions owned by Carlisle Housing Partnership's Housing Market group)

Key Action	Why?	How?	When?
<b>Deliver market housing, by working in partnership through the Carlisle Housing Partnership's Housing Market group.</b>	<p><i>The Carlisle Housing Partnership was re-launched in 2010 as a channel for closer cooperation between stakeholders in the Carlisle housing market. With the changing political and economic climate, all partners recognise the importance of working together to overcome new and existing challenges, and to identify opportunities.</i></p> <p><i>Sustainable economic growth requires a sustainable housing market. By providing a range of good quality and affordable housing, Carlisle should be able to retain a skilled workforce, and attract new, economically active residents, to the region. Therefore, to fully realise the City's economic potential, the City Council and its partners need to work together to support housing delivery.</i></p>	Through the Carlisle Housing Partnership, promote Carlisle's housing priorities to the Carlisle Local Strategic Partnership, the Cumbria Local Enterprise Partnership, and the Cumbria Housing group.	Throughout 2011 – 2015
		Promote an integrated approach to growth from the City Council.	Throughout 2011 – 2015
		Hold regular quarterly meetings of the Housing Market group, and identify and invite more stakeholders to participate.	Quarterly
		Monitor progress of the delivery plan.	Annually
<b>Identify and secure funding from the Homes &amp; Communities Agency and other avenues, and explore and identify innovative ways of delivering affordable housing.</b>	<p><i>Lack of funding is the single biggest barrier to delivering affordable housing.</i></p> <p><i>Traditional sources of funding have been reduced. The Comprehensive Spending Review reduced the HCA's budget by around 50%, and its funding mechanism was replaced with the less generous Affordable Rent investment model. Local authority budget cuts have meant that large-scale capital expenditure is unlikely.</i></p> <p><i>With traditional sources of funding drying up, new ways of delivering affordable housing need to be utilised or developed</i></p>	Develop and submit robust and competitive bids for funding when opportunities emerge, for example, from the Homes and Communities Agency.	When opportunities arise, 2011-2015
		Explore and identify innovative ways of delivering affordable housing.	Throughout 2011-2015, though a workshop to explore this will be held early next year.
		Work with local communities to support the delivery of community-led affordable housing.	When opportunities arise. 2011-2015
		Explore the development of a formal commuted sum policy, and use it to help fund developments that meet our housing delivery priorities.	By Spring 2012

<p><b>Make sure negotiations with developers over affordable housing provision are based on robust housing market information.</b></p>	<p><i>We secure many of our affordable homes from developers who are building market homes in Carlisle, through section 106 agreements. In the current economic climate, less market housing is being built; this in turn reduces the number of affordable homes delivered. The effects of fewer housing developments being brought forward can, in part, be mitigated by a clear, robust and consistent approach to negotiating the number of affordable homes required from a market housing development.</i></p>	<p>Ensure that our housing needs information is robust, by utilising data from the Housing Need and Demand Study, the Cumbria Research and Information group, and other sources, as well as utilising information from the stakeholders in the Carlisle Housing Partnership.</p>	<p>Throughout 2011 – 2015</p>
		<p>Engage at all stages of the planning process with regard to Carlisle's housing priorities, and ensure that section 106 agreements are consistent, by using (when finalised) the common county-wide section 106 agreement.</p>	<p>Throughout 2011 – 2015</p>
<p><b>Play an active role in bringing forward more land for housing development.</b></p>	<p><i>There is a lack of available, suitable land on which to develop affordable housing. Land is often unviable for affordable housing development, with Registered Providers (RPs) unable to make the delivery stack up.</i></p> <p><i>The government is keen that public sector bodies bring forward land to help deliver both market and affordable housing, and that subsidy is given for land on which affordable housing is to be developed.</i></p> <p><i>The City Council has previously made land available for housing at a price below market level, notably at Gelt Rise, Brampton and Low Meadow; it is currently doing the same for land at Dalton Avenue. The challenge, in the current financial climate, is to ensure that land from across the public and private sector in Carlisle be brought forward.</i></p>	<p>Through the Strategic Housing Development Group, evaluate opportunities for bringing land forward in partnership between the City Council, County Council, RPs, developers and other organisations.</p>	<p>March 2012</p>
		<p>Establish a cross-sector approach to mapping out land assets to assess opportunities for bringing forward land for housing development.</p>	<p>March 2012</p>
		<p>Support the delivery of 37 units on City Council land at Dalton Avenue, reinforcing Carlisle's profile as a District that delivers.</p>	<p>Units to be finished by 2013-14.</p>
<p><b>Work closely with local communities to address their housing needs and preferences.</b></p>	<p><i>There is a recognition that affordable housing needs to be fairer. If people believe that affordable housing is unfair, or does not meet a community's housing needs, then they are more likely to develop a negative perception of affordable housing development. These negative perceptions can hinder the development of affordable housing, through opposition to an affordable housing scheme in the community, or simply by preventing the idea of community-led housing schemes coming forward. This perception can exist in both urban and rural areas, but its effect is seen much more in our rural areas given the limited options for housing delivery in the countryside.</i></p>	<p>In conjunction with local communities, develop local letting policies in rural affordable areas where there is an evidenced local demand.</p>	<p>Summer 2012</p>
		<p>Conduct research into how new affordable housing developments have been received by, and have affected, local communities</p>	<p>TBC</p>
		<p>Maintain an ongoing dialogue with neighbourhood forums and parish councils on housing related issues, through, for example, the Rural Support Group.</p>	<p>Quarterly.</p>

<p><b>Prioritise the delivery of affordable housing in rural areas, housing for older people (including extra care) and family-sized housing.</b></p>	<p><i>There is a shortage of family-sized housing. The shortage of affordable family-sized homes in Carlisle prevents young, working families staying or coming to the area.</i></p>	<p>Communicate and promote our housing delivery priorities to regional and national stakeholders</p>	<p>Throughout 2011 – 2015</p>
	<p><i>Affordable housing in rural areas is much harder to deliver than in urban areas, due to planning policy and higher land values. This shortage pushes up prices in rural areas, and is putting the sustainability of many communities at risk.</i></p>	<p>Support housing developments which deliver our housing delivery priorities, especially housing in rural areas, housing for older people (including extra care), and family-sized housing.</p>	<p>Throughout 2011 – 2015</p>
	<p><i>There is a growing older population in Carlisle. We recognise that older people want to stay living independently for as long as possible, and are committed to enabling them to do so. Delivering suitably sized housing can reduce social isolation and benefit the well-being of the resident.</i></p>	<p>Engage with developers at an early stage of an application to make sure that section 106 agreements deliver our housing delivery priorities.</p>	<p>Throughout 2011 – 2015</p>
	<p><i>Over the next 20 years, an estimated additional 4,000 households will have a support need. This need can be met with an adaptation, or through delivery of Extra Care housing, which enables resident to receive increasing levels of care when they need it, without having to move home. It is estimated that 340 Extra Care places will be required in Carlisle by 2019.</i></p>	<p>Support the delivery of extra care housing at Heysham Gardens, and work to deliver more by supporting Cumbria County Council's Extra Care strategy.</p>	<p>Throughout 2011 – 2015</p>
<p><b>Improve and promote the City Council's Low Cost Housing Scheme to ensure it reflects our resident's needs.</b></p>	<p><i>Traditionally Carlisle is a low wage economy, with the majority of jobs in the public sector, distributions and the service industry. Entry level house prices in the Carlisle district are, on average, five times higher than lower quartile incomes, and it is estimated that 23% of all households cannot afford market housing without some kind of subsidy. The current financial climate has made it even harder for first time buyer, many of whom are unable to secure mortgages; prospective mortgage holders must find a deposit of at least 10%, though lenders normally request far more than this.</i></p>	<p>Amend some of the legal agreements attached to low cost properties so they are more flexible.</p>	<p>March 2012</p>
	<p><i>The City Council administers a Low Cost Housing Scheme, which plays a major role in responding to this challenge. The scheme helps first time buyers into the housing market by providing access to new homes which have between 10-30% off their market value. The scheme has been running for almost six years, and has helped many first time buyers onto the housing market. However, the Scheme does face challenges. There are only three lenders operating in Carlisle who are willing to provide mortgages to affordable homes for sale, which limits the options of those wanting to use the scheme to get onto the housing market. Another major challenge the scheme faces is that many of the properties have strict legal restrictions, which limits access to the scheme in terms of local connection; this is often not a problem, but, combined with long timescale restrictions in the legal agreements, can mean that many people have to wait many months in order to sell their houses.</i></p>	<p>Conduct a policy and procedure review of the Low Cost Housing Scheme.</p>	<p>March 2012</p>
		<p>Through the Carlisle Housing Partnership, speak to lenders and promote mortgages for low cost properties.</p>	<p>March 2012</p>
		<p>Promote the Low Cost Housing Scheme to local residents.</p>	<p>Carlisle City Council's Focus Magazine goes out twice yearly.  Other avenues to be identified and utilised.</p>

<p><b>Develop an overall strategic approach to the letting and accessing of affordable housing.</b></p>	<p><i>There are currently 7273 properties in the affordable rented sector in the Carlisle district, and 3349 people on the Cumbria Choice waiting list who have a local connection to the area. Clearly the affordable rented sector plays a vital role in meeting the housing needs of residents. However, for those residents living in, or trying to access, affordable rented accommodation, there are three main areas of concern.</i></p>	<p>Develop, consult on, and publish a Strategic Tenancy Policy.</p>	<p>February 2012</p>
	<p><i>Those housing associations which wish to be eligible for HCA funding will have to let all new, and some existing, affordable properties at an Affordable rent level. The government's plans will also enable RPs to let social housing on fixed term tenancies, rather than lifetime one, for a minimum of two years. Clearly, for some residents, especially vulnerable people, fixed term tenancies will not be suitable; with this in mind, the government have set out in the Localism Bill that all authorities have a duty to develop a Strategic Tenancy Policy, to establish a strategic approach to the provision of affordable rented housing.</i></p>	<p>Inform and influence Cumbria Choice to ensure that the needs of Carlisle residents are being met.</p>	<p>March 2012</p>
	<p><i>In 2010, the City Council, and the majority of housing associations in the district, signed up to a new allocation policy. All stakeholders are keen to make sure that no residents are being disadvantaged by the scheme, and that the project is meeting its goals of allocating affordable housing easier, clearer and fairer.</i></p> <p><i>Many residents, including some of those in affordable rented accommodation, may be affected by the changes to Local Housing Allowance, due to be implemented in early 2012.</i></p>	<p>Effectively respond to the effects of changes to Local Housing Allowance.</p>	<p>By January 2012</p>
<p><b>Reduce under- and over-occupation of affordable homes.</b></p>	<p><i>Our recent Housing Need and Demand Study found that 2.6% of households in Carlisle were overcrowded, and 36% of properties were under-occupied. Older person households are very likely to under-occupy homes, with over half living in homes with three or more bedrooms. In the market sector there is a limited ability to influence this. In the affordable sector, there may be potential to reduce under-occupation by providing support and incentives to households to downsize.</i></p>	<p>Work in partnership to establish approaches to sustainable tenancy management.</p>	<p>Spring 2012</p>
	<p><i>Arguably some older people are looking to downsize, given that larger properties are harder to maintain and harder to heat, but can not access or identify other suitable options. This and the fact that there is a shortage of available family-sized housing, means that a different approach to under-occupation is worth exploring. However, the social well-being of existing residents should always be considered in tandem with any new approach.</i></p>	<p>Align approaches throughout the district to the development of the Strategic Tenancy Policy.</p>	<p>February 2012</p>

# Decent and Healthy Homes

(actions owned by Carlisle Housing Partnership's Decent & Healthy Homes group)

Key Action	Why?	How?	When?
<p><b>Ensure consistent and close dialogue between partners through the Carlisle Housing Partnership's Decent and Healthy Homes group.</b></p>	<p><i>The Carlisle Housing Partnership was re-launched in 2010 as a channel for closer cooperation between stakeholders in the Carlisle housing market. With the changing political and economic climate, all partners recognise the importance of working together to overcome new and existing challenges, and to identify opportunities.</i></p>	<p>Hold regular quarterly meetings of the Decent &amp; Healthy Homes group, and identify and invite more stakeholders to participate.</p>	<p>Quarterly</p>
		<p>Monitor progress of the delivery plan.</p>	<p>Annually</p>
		<p>Disseminate good practice and other information.</p>	<p>Throughout 2011 – 2015</p>
<p><b>Promote the Landlord Accreditation Scheme, work closely with landlords and tenants to increase awareness of legal obligations, and target housing inspections more effectively to reduce costs.</b></p>	<p><i>The private rented sector has grown significantly in the last ten years, mainly due to the downturn in the market and the growth of the University of Cumbria.</i></p> <p><i>Providing advice, and promoting the Landlord Accreditation Scheme (where accredited landlords abide by a code of standards), can improve landlord-tenant relationships, reduce housing complaints and improve housing standards across Carlisle.</i></p> <p><i>The City Council carries out a variety of pro-active, reactive and mandatory inspections of tenanted properties. The increase in the private rented sector has seen an increase in inspections, which incurs more costs at a time of scarce resources. Working to reduce reactive inspections to complaints (and possible enforcement action) can reduce these costs. Better targeting inspections (eg, focusing on non-accredited landlord properties) means that officer time will be used more effectively.</i></p>	<p>Produce a twice-yearly newsletter for landlords.</p>	<p>Twice Yearly</p>
		<p>Host an annual landlord open day.</p>	<p>Annually</p>
		<p>Hold a monthly drop in session for landlords and tenants in the Civic Centre.</p>	<p>Annually</p>
		<p>Promote housing standards at the annual student accommodation information session at the University of Cumbria.</p>	<p>Annually.</p>
		<p>Undertake Stock Condition Survey of housing in Carlisle.</p>	<p>November 2011</p>
		<p>Map Stock Condition Survey data, together with information on empty properties, HMOs, and DFGs, to inform more effective proactive inspections.</p>	<p>February 2012; ongoing inspections to be carried out 2012-15.</p>

<p><b>Work innovatively to bring more empty properties back into use.</b></p>	<p><i>There are currently just over 1400 empty properties in Carlisle, with over 750 empty properties having been empty for longer than six months.</i></p> <p><i>Empty homes make it difficult for both owners and communities alike. They encourage anti-social behaviour and can devalue neighbouring properties by up to 18%. They are also a criminal misuse of a housing asset when there are so many people needing a home.</i></p> <p><i>However, traditional streams of funding have dried out; without financial incentives for owners, or the avenue of enforcement as a last resort, we will not be able to continue our strong performance. The district is not guaranteed any government funding from the £100million Empty Homes Programme.</i></p> <p><i>The amount of New Homes Bonus the City Council receives is linked to, among other factors, the number of empty homes in the district; to maximise this Bonus, tackling empty homes needs to be a priority.</i></p>	Work in partnership on the empty property programme and private sector leasing scheme.	Throughout 2011 – 2015
		Maintain dialogue with HCA regarding empty property programme bids.	When opportunities arise.
		Carry out proactive inspections and engage with empty property owners.	Throughout 2011 – 2015
		Explore using Cumbria Choice to enable certain private landlords to advertise their properties through the scheme.	September 2012
		Enable accredited landlords to advertise available properties on the City Council's website.	March 2012
<p><b>Work in partnership to reduce anti-social behaviour.</b></p>	<p><i>There has been an increase in anti-social behaviour in the private rented sector. Castle and St. Aidans wards have seen an increase in anti-social behaviour in the private rented sector; there has also been an increase in the number of landlords requesting help from the City Council.</i></p> <p><i>The increase is linked to the growth of the private rented sector, but also due both to Housing Associations being more assertive in enforcing tenancy agreements (leading to more 'problem tenants' being housed in the private rented sector) and to some private landlords not responding to anti-social behaviour in an effective manner.</i></p> <p><i>Anti-social behaviour has a massively detrimental effect on local communities, and leads to stress and distress among residents.</i></p>	Provide information and support to landlords when anti-social behaviour in private rented properties occurs.	Throughout 2011 – 2015
		Collate and map anti-social behaviour complaints and incidents.	February 2012
		Support landlords through newsletters, open days and monthly drop-in sessions.	Newsletters twice yearly Drop in sessions monthly Ongoing advice.
		Meeting to explore development of a landlords a referencing service for accredited landlords.	February 2012

<p><b>Work to reduce fuel poverty, including implementing the Cumbria Warm Homes (CWH) project across Carlisle</b></p>	<p><i>There is fuel poverty in Carlisle. Fuel poverty occurs when a household spends, or needs to spend, more than 10% of its income on heating its home to an adequate level of warmth. Excess Cold consistently comes out as the top hazard rating along with Cold &amp; Damp when inspections are carried out; both are caused by a lack of affordable heating and poor insulation.</i></p> <p><i>More vulnerable residents, such as those living with an adaption in their property, may have more sedentary lifestyles that require higher room temperatures than the average homes; often living in poorly insulated homes, and with lower than average income, these residents are hit hardest by rising fuel prices. There is a need to ensure that there is a fall back for those residents whose heating fails during the coldest periods of the year.</i></p> <p><i>However, recent figures indicate that more and more working families are being drawn into fuel poverty as well, and this needs addressing. With more people living in private sector accommodation, there is a need to address conditions in the private rented sector, which consistently has the worst levels of Standard Assessment Procedure (SAP) ratings, with the most inefficient heating systems.</i></p>	Effectively target work of the CWH project across Carlisle, for example, by ensuring all DFG applicants are given priority to grant funded insulation measures.	October 2011 – March 2012
		Use existing ring-fenced funding for energy measures to install free measures for those who just failed to qualify for funding under the Carbon Emissions Reduction Target (CERT).	November 2011 – March 2012
		Work in partnership to promote energy efficiency, including Warm Front grants and the CWH project, to landlords, letting agents and local residents.	2011-15 but emphasis to be placed on promoting the CWH project up to March 2012
		Project work relating to proposal under the government's 'Green Deal' programme due in 2012/13.	Winter 2011 - 12
		Repeat the heating and boiler replacement/ repair scheme of 2010/11 and ensure referrals are passed on from Warm Front.	Throughout 2011 – 2015
		Carry out proactive inspections of tenanted properties in receipt of LHA.	Throughout 2011 – 2015
		<p><b>Develop new ways of providing enough disabled facility adaptations, while integrating services more closely with Health &amp; Social Care.</b></p>	<p><i>The Council has a mandatory legal duty to provide a grant to someone who meets essential criteria, in order to adapt their home.</i></p> <p><i>Adapting someone's home so it is safe and warm ultimately prevents costs being incurred by Health &amp; Social Care services.</i></p> <p><i>Keeping someone living independently and safe in their home is a key strategic aim for Cumbria, given a rapidly growing older people population and the consequent increase in health and social care costs.</i></p>
Review the grant assessment approach, and adopt a flexible, risk-based approach to assessment.	Throughout 2011 – 2015		
Review and improve procurement and delivery options.	November 2011		
Secure higher financial commitments from stakeholders to address the housing needs of those with a disability.	Throughout 2011 – 2015		
Create a database of adapted properties	March 2012		

<b>Make sure there is sufficient, good quality accommodation for students.</b>	<i>All partners recognise the long-term economic importance of establishing the University of Cumbria, and Carlisle, as an attractive destination for students.</i>  <i>Existing and prospective students require appropriate accommodation. There was a shortage of such properties in 2011. Post-tuition fee implementation, there is uncertainty regarding student numbers for next year.</i>	Proactive inspections of HMO properties	Throughout 2011 – 2015
		Work together to establish projected student housing requirements.	Throughout 2011 – 2015
		Promotion of the Landlord Accreditation Scheme	Throughout 2011 – 2015
<b>Continue to assess the needs of the Gypsy and Traveller community and, if necessary, identify suitable land.</b>	<i>Under the Housing Act 2001, a county-wide Gypsy and Traveller accommodation assessment was carried out in 2008</i>	A future assessment of need will be undertaken in 2013.	2013

# Supporting Vulnerable People

(actions owned by Carlisle Housing Partnership's Supporting Vulnerable People group)

Key Action	Why	How?	Timescale
<b>Work in partnership, including through the Carlisle Homeless Improvement Project (CHIP) and voluntary &amp; community groups.</b>	<i>In this changing, and challenging, political and economic climate, with reduced funding streams, shared resources, and, most importantly, the strong possibility of an increase in vulnerable people, there is a real need to work together closely. This will allow us to maintain forums through a changing environment, to ensure that key challenges and outcomes are outlined across agencies (and are deliverable), and that we can provide a sustainable, quality service. Most importantly, it will mean that vulnerable people continue to receive good and consistent advice and support.</i>	Ensure that service level agreements and terms of reference are up to date and reflect shared key challenges.	April 2012
		Identify, agree and renew shared priorities regularly.	Review Annually
		Develop a communication strategy enabling all stakeholders input and to take ownership of the strategy.	From April 2012
		Appoint a 'Supporting Vulnerable People Champion' to oversee the key actions.	From June 2012
		Reduce duplication of work through joined up approaches and identification of cross over/gaps.	From September 2012
<b>Work together to review the City Council's Homelessness Strategy.</b>	<i>We need to ensure the City Council's Homelessness Strategy reflects the current needs of vulnerable people, and the existing and future challenges facing the district. Revising the Homelessness Strategy in partnership also presents an opportunity to ensure that prevention schemes are aligned with the homelessness priorities.</i>	Following service reviews, arrange events to gain the views of stakeholders; identify gaps in provision, and focus on key challenges for the future.	February 2012
		Map all provision of services and ensure they are all involved in the development of prevention solutions, including third sector and voluntary organisations.	From February 2012.
<b>Make sure there is adequate support and appropriate (including temporary) accommodation to meet the needs of vulnerable groups.</b>	<i>Appropriate support and accommodation is key to preventing cases and improving outcomes for those from vulnerable groups who seek help</i>	Map out provision of accommodation and support, once accommodation – based and floating support service providers have been confirmed.	From April 2012
		Produce an e-handbook of support services and housing options including temporary accommodation in the district	From September 2012
<b>Reduce pressure on our services by developing innovative prevention solutions, including those focused on reducing worklessness and poverty.</b>	<i>The state of the economy has led to reduced resources and more people using our services. Preventing clients from needing more support, and reducing re-presentation, leads to improved health outcomes for our residents and reduces the pressure on our services. This can most effectively be done by joined up working.</i>	Ensure that prevention services are joined up and aligned with the homelessness priorities.	From February 2012
		Align prevention activities and frontline services through the Shaddon Gateway Resource Centre (see below).	From January 2012
		Map all stakeholders, and ensure that they are all involved in the development of prevention solutions, including third sector and voluntary organisations.	From January 2012

<b>Actively work to reduce social isolation amongst older people.</b>	<i>Carlisle has a growing older population; households of a pensionable age will grow by 8900 by 2031. This will in turn lead to an increase in cases where older people become more cut off from society, which can lead to depression and deterioration in self care.</i>	Develop a community-led programme of area-based visiting support, such as 'Street Angels'.	From early 2013, subject to coordinator being in place.
		Provide advice and information to help families and friends support vulnerable people at home.	Throughout 2011 - 2015
		Develop the Homeshare scheme to support older people at home and provide affordable accommodation for young people.	From early 2013 (similar Homeshare scheme currently in place for supported housing)
<b>Improve access to our services for vulnerable people from hard-to-reach social groups.</b>	<i>Hard-to-reach groups often find it more difficult to access services and advice. They are sometimes unaware of the help available which can often prevent situations becoming more difficult: access routes therefore must be made as easy as possible, and aligned with the needs of all our residents</i>	Monitor and assess all clients accessing services to identify potential gaps in provision / client groups.	Equality forms sent out quarterly; assessment will take place April 2012.
		Set targets and actions following access reviews	From July 2012 onwards
		Review of service approaches to highlight any potential barriers to access.	From July 2012 onwards
<b>Co-ordinate and support the delivery of front line services through the Shaddon Gateway Resource centre</b>	<i>The Shaddon Gateway Resource Centre will ensure the ongoing effective provision of services and projects, such as HALO (Healthy Aspirations and Learning Outcomes), and create an easily accessible community hub centralising services and options for vulnerable people.</i>	Establish a working group and 'places of change' advocates to re-profile services and initiatives, in line with key shared priorities.	From January 2012
		Put together Joint commissioning and funding bids	From January 2012
		Develop of health and community initiatives through stakeholder consultation and the Carlisle Housing Partnership.	From January 2012
		Develop partnership approach to service and business development, led by the managing agent (when appointed), and channel through the SVP partnership group.	Ongoing from November 2011
		Development of a shared communication strategy, as well as delivery and implementation plans	From April 2012
<b>Monitor and review the undertaking of homeless duties.</b>	<i>Some vulnerable people find it difficult to hold down steady accommodation. We need to ensure that vulnerable people are treated equally and able to access a range of housing options.</i>	Monitor how discharge of Homelessness duties have been carried out and then set realistic targets.	From April 2012
<b>Work in partnership to map the effects of Housing Benefit reform, and take steps to help vulnerable groups adjust to change.</b>	<i>A key change to Housing Benefit will result in some people paying more towards their rent when they are judged to be under-occupying their property. Our Housing Needs and Demand Study has also found that over a quarter of LHA claimants in the private rented sector may be impacted by the changes to the Single Room Allowance (due to be introduced from January 2012). The changes may increase demand for more appropriate accommodation that meets the occupancy rules. It may also make it more difficult for these people to pay their rent, and lead to them falling into arrears.</i>	Support the Cumbria Housing Strategy in lobbying Central Government	2011 - 2012
		Look at the effects of HA tenants to identify those who may have difficulties or need alternative accommodation.	2011 - 2012
		Give advice and help to residents as more people become aware of the changes and its effects.	Throughout 2011 - 2015