

Cumbria Housing Strategy 2006/2011

Housing Market Assessment



CARLISLE CITY



Carlisle Urban Housing Market Assessment

Current Market Profile

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

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

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

Headline Findings

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

Targets

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

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

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

Key Issues

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

Balanced Housing Market Indicators

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

Market Drivers

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

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

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

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

Housing Stock and Tenure

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

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

(Source: 2001 Census information)

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

(Source, 2001 Census information)

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

(Source, 2001 Census information)

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

(Source, 2001 Census information)

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

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

(Source, 2001 Census information)

Housing stock currently available

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

Demographics

Five Year Net Housing Projection

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

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

Five Year Migration Projections

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

Annual Dwelling Requirement under this Scenario

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

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

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

(Source, 2001 Census information)

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

(Source, 2001 Census information)

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

(Source, 2001 Census information)

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

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

Housing Provision

- **Affordability**

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

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

○ **New build**

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

(Source, planning departments and County Council monitoring database)

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

(Source, planning departments and County Council monitoring database)

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

○ **Affordable Housing**

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

(Source, planning departments and County Council monitoring database)

- Demand from professional households moving into the Carlisle area account for a high proportion of buyers over £180k – under £180k most are local.
- Most people in Carlisle work locally.
- The Income required to purchase the average mean property in Carlisle urban would be £29,522 (based on 3.5 x salary – assuming no deposit).
- Local letting agents have reported the local lettings market as being buoyant due to the difficulties low and medium income households face buying a home.
- 100% mortgages are still often available.
- In the case of the City Council's low cost home ownership scheme, around 50% of applicants (mostly first-time buyers) receive help towards their deposits from parents etc.
- The median income to house price ratio well exceeds the DCLG recommendation of 3.5:1.
- Denton Holme was the most popular area among first-time buyers according to local estate agents.

o **Right to Buy**

Right to Buy	Actual Sales
2001-02	166
2002-03	196
2003-04} 2004-05}	513
2005-06	104

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

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

o **Renting trends**

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

Annual Median Income for Carlisle Urban £21,530

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

(Source, Rent Service information)

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

(Source, Rent Service 2005 and RSL Mean Rents)

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

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

(Source, RSLs).

- The main reasons for people terminating their tenancies over the last twelve months as identified by CHA (the largest landlord in Carlisle) were tenants being deceased and moving into residential care (particularly in the case of elderly tenants). Other reasons included moving in with friends or relatives.
- The majority of people who terminated their tenancies moved within the same housing market area. Tenants were more likely to buy their existing home under the Right to Buy than give up their tenancy to buy a property
- Across the urban district the majority of difficult-to-let properties are one-bedroom flats. CHA have actually done some selective demolition of one-bed flats, with more in the pipeline. In terms of difficult-to-let areas, parts of Botcherby estate are problematic, but this is because the RSL is targeting families, due to problems with anti-social behaviour caused by housing large concentrations of young single people in the past.

- Duration of time a client would need to wait for an appropriate housing association tenancy: CHA have indicated this could vary significantly depending on the property type and area, from only a few weeks for a priority homeless case to over 10 years if an applicant was waiting for a family house in a high demand area (on some popular estates – e.g. Morton Park - 90% of 3-bed houses have been sold under RTB). CHA estimated that the average waiting time could be around 4 years. Some lower demand properties are advertised so some people may be able to access a property sooner.
- There is an under supply of affordable properties in the following categories: adapted properties for larger households, and larger family homes (4 or more bedrooms), while there is also a low turnover of two or more bedroom bungalows - presenting difficulties for tenants with care needs
- The turnover of RSL properties is fairly consistent, and has actually fallen to around 10% in the case of CHA. High turnover is limited to particular areas (mostly in Carlisle South – e.g. parts of Botcherby, Currock, Petteril Bank) and one-bed flats
- The proportion of private rented properties is probably under-represented (perhaps by as much as 25%) due to unregistered long-term lets.
- The cost of buying a property to let with a 100% mortgage would not make it viable to make a profit renting it out. Carlisle rents are relatively low, partly as it is not currently a major student market, although this could change to some extent with the advent of the University of Cumbria.
- All of the 77 licensed HMOs (Houses in Multiple Occupation) in the district are in Carlisle urban. The new legislation contained in the Housing Act 2004 (regarding HMOs and HHRS (Housing Health & Safety Rating Standard) has led one or two landlords to sell up, but hasn't had a significant impact.
- Housing association rents are still more affordable than private sector rents.
- Impact of housing benefit limits on private renting (and in the future Local Housing Allowance): this has meant that people on benefit end up in the least desirable accommodation – often those with no other housing options, including the most vulnerable people.
- These benefit restrictions mean it is often difficult for people leaving prison to access decent accommodation.

Affordable housing requirements

(Based on DCLG Housing Needs and Market Assessment Model)

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

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

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

Type of Household	Count
General	2004
Older Person	38

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

Type of Household	%
General	100%
Older Person	100%

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

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

Type of Household	Count
General	1246
Older Person	149

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

Type of Household	%
General	90%
Older Person	96%

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

Homelessness (Carlisle District)

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

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

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

(Source, District Councils – NB District figure)

Homeless Accommodation Available

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

Homeless Accommodation Available (cont.)

Additional Homeless Services

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

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

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

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

Second Homes and Empty Properties

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

(Source, 2001 Census information and council tax data)

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

(Source, Council tax records – NB District figure)

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

Supported housing (Carlisle District)

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

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

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

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