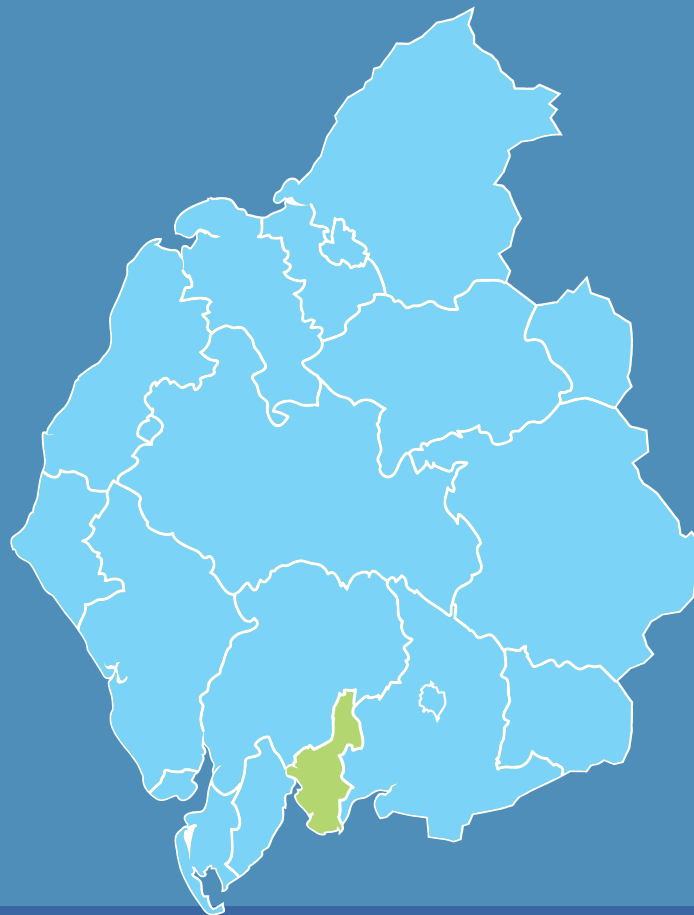


Cumbria Housing Strategy 2006/2011

Housing Market Assessment



CARTMEL PENINSULA



Cumbria Sub-Regional Housing Group

Cartmel Peninsula Housing Market Assessment

Current Market Profile

The Cartmel Peninsula market serves both locals and in-migrants, particularly retirement migrants. There is a particular pressure on the affordable housing market, with limited opportunities to access existing stock. Second home ownership is an issue affecting dwelling supply. The key service centre is Grange-over-Sands. The larger villages are Backbarrow, Cark, Cartmel, Flookburgh and Haverthwaite.

Headline Findings

- **Median income to house price ratio is 8:1**
- **Annual affordable housing requirement is 72 (360 over 5 years)**
- **55% of homes occupied by vulnerable people in the private sector meet the Government decent homes standard**
- **79% of Council housing meets the Government decent homes standard**
- **8% of the housing stock are second homes**

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.

- Minimum of 60 new affordable homes by 2011 – these will be focused primarily on Grange and the larger villages (of which at least 4 will be for older people)
- Minimum of 70 locals-only homes by 2011
- 18 new units of extra care housing in Grange by 2009
- 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

Key Issues

1. **Lack of affordable housing** (the main issue for this market)
 - Relatively low incomes compared to high house prices
 - High cost of private renting
 - Resulting in significant need for new affordable housing
 - Estate agents highlight that retirement migration to the area is significant
 - Particular need for smaller accommodation (one and two bedrooms)
 - Need for social rented, intermediate and locals-only housing
2. **Supported housing**
 - Need for extra care housing in Grange

3. **Decent homes**
 - Plans in place to bring make all social housing decent by 2010 (almost 80% of Council housing already meets the standard)
 - Over 50% of private sector homes occupied by vulnerable people are already decent but more needs to be done to meet the Government target of 70% - Major disrepair is a particular issue (*this will be addressed as part of the Council's private sector grants policy*)
4. **Regeneration**
 - Not a priority for housing although the regeneration of the Grange promenade area will present opportunities for meeting local housing needs

Balanced Housing Market Indicators

Theme	Indicator		
1. Buying a home	Gross Household Income ratio for flat, terraced and semi-detached of between 2:1 and 4:1		
	Semi-Detached	Terraced	Flat/Maisonette
	10.6	10.8	8.2
	Prices exceed ratios of between 2 and 4 for all property types, indicating affordability problems		
2. Renting a home	Weekly rent should equate to no more than 25% of weekly gross household income (private sector)		
	35.5% of private renters are paying more than 25% per week		
	Social housing rents should be less than private sector rents		
	100% of social housing rents are less than £100 per week, compared with 71.6% of private sector rents		
3. Accessibility of social rented housing	50% of those on the waiting list housed during the year		
	14% of households seeking a social rented tenancy are likely to be housed per year		
4. Empty properties	No more than 3% of the housing stock empty for more than 6 months		
	2.7% of all dwelling stock vacant		
5. Second homes	No more than 10% of properties		
	8.2% of properties		
6. Housing the homeless	No more than 0.3% of total households in the area accepted as homeless		
	In 2005, 5 households accommodated who were previously homeless = 0.1% of total households		
7. Creating decent homes	100% of all social housing decent by 2010		
	79.4% of Council housing meeting Decent Homes Standard		
	70% of private sector housing providing homes for vulnerable people to meet Decent Homes Standard by 2010		
	55.0% of homes meeting Decent Homes Standard		

Market Drivers

- Range of shops and services - seen as adequate by local people with the exception of leisure services.
- General satisfaction with area except traffic problems, public transport and car parking.
- Educational facilities including the reputation of local schools - seen as good.
- There is an overall balanced supply of house types to meet demand
- New-build constraints have a significant impact
- Retirement migration to the area is very popular
- Location (views of Morecambe Bay)

(Source: South Lakeland Housing Needs and Market Assessment 2006)

In summary, the housing market is not balanced due to a lack of affordable housing and the number of homes not meeting the Government's decent homes standard.

Housing Stock and Tenure

Cartmel Peninsula 2001	Count	%	South Lakeland %	Cumbria %	North West %
Owner Occupation	3408	79.7	75.6	72.3	69.3
Social Rented	242	5.8	10.5	16	20.1
Private Rented	501	11.6	11.3	11.7	8.5
Rent Free	126	2.9	2.6	2.4	2.1
Total	4277	100	100	100	100

(Source: 2001 Census information)

Property Type	Count	%	South Lakeland %	Cumbria %	North West %
ALL OCCUPIED HOUSEHOLD SPACES	4946	100	100	100	100
In an unshared dwelling	4946	100	99.8	99.8	99.8
- House or bungalow - Detached	2011	40.7	32.0	25.5	18.0
- House or bungalow - Semi-detached	1252	25.3	28.5	33.0	37.4
- House or bungalow - Terraced (including end terrace)	864	17.5	25.0	31.2	31.4
- Flat, maisonette or apartment	791	15.9	14.0	9.7	12.7
- Caravan or other mobile or temporary structure	28	0.6	0.3	0.4	0.3
In a shared dwelling : TOTAL	0	0	0.2	0.2	0.2

(Source, 2001 Census information)

Tenure	Count	%	South Lakeland %	Cumbria %	North West %
All Occupied dwellings : TOTAL	4277	100	100	100	100
Owned - Owns outright	2182	51.0	40.5	35.0	29.8
Owned - Owns with a mortgage or loan	1217	28.5	34.7	37.0	38.9
Owned - Shared ownership	9	0.2	0.4	0.5	0.6
Social rented – (Council/Housing Association)	242	5.8	10.5	16.0	20.1
Private rented - Private landlord or letting agency	424	9.9	9.6	7.8	7.7
Private rented - Employer of a household member	19	0.4	0.4	0.2	0.1
Private rented - Relative or friend of a household member	49	1.1	1.0	0.9	0.6
Private rented - Other	9	0.2	0.3	0.2	0.2
Lives rent free	126	2.9	2.6	2.4	2.1

(Source, 2001 Census information)

Occupancy Rates	Count	%	South Lakeland %	Cumbria %	North West %
ALL HOUSEHOLDS	4288	100	100	100	100
Owned - occupancy rating of 0 or higher	3348	78.0	74.2	70.9	67.2
Owned - occupancy rating of -1 or less	68	1.6	1.4	1.4	2.0
Rented from council - occupancy rating of 0 or higher	188	4.4	7.2	8.3	12.2
Rented from council - occupancy rating of -1 or less	12	0.3	0.6	0.8	1.3
Other social rented - occupancy rating of 0 or higher	46	1.1	2.5	6.4	5.7
Other social rented - occupancy rating of -1 or less	0	0	0.2	0.5	0.8
Private rented or living rent free - occupancy rating of 0 or higher	608	14.2	12.7	10.6	9.4
Private rented or living rent free - occupancy rating of -1 or less	18	0.4	1.2	1.1	1.3

(Source, 2001 Census information)

House Size	Count	%	South Lakeland %	Cumbria %	North West %
ALL HOUSEHOLDS	4293	100	100	100	100
1 room	10	0.2	0.5	0.4	0.5
2 rooms	59	1.4	1.6	1.4	1.8
3 to 4 rooms	1119	26.0	23.9	25.0	26.9
5 to 6 rooms	1997	46.5	47.8	51.4	52.1
7 or more rooms	1108	25.9	26.2	21.8	18.7

(Source, 2001 Census information)

- There is a high number of detached homes and a low number of terraced
- There is a high number of homes owned outright and a low number of social rented

Demographics

Population

2001	2005	Change (+/-)
9246	9350	+1.1%

(Source, 2001 Census and Cumbria County Council)

Age Range 2001	All People	0 - 4	5 to 14	15 to 29	30 to 44	45 to 59	60 to 74	75+
Count	9,235	309	837	890	1,600	1,932	2,127	1,540
%		3.3%	9.1%	9.6%	17.3%	20.9%	23.0%	16.7%

(Source, 2001 Census information)

	Housing Market Area Count	Housing Market Area %	South Lakeland %	Cumbria %	North West %
All Households	4,286	100	100	100	100
One person households	1,375	32.1%	29.9%	30.1	30.9
- of which Pensioners living alone % of total households	947	22.1%	17.0%	15.8	15.1

All other Pensioner households	840	20.0%	13.1%	10.8	8.9
Households with dependent children	784	18.3%	24.4%	27.5	30.4
- of which Lone Parent households with dependent children - % of total households	103	2.4%	3.7%	5.5	7.7
Households with non dependent children	291	6.8%	8.4%	9.8	10.3
- of which Lone Parent households with non-dependent children - % of total households	98	2.3%	2.6%	3.0	3.5
Households with no children	902	21.0%	21.3%	19.3	16.4
All other Households	94	2.2%	2.9%	2.5	3.0

(Source, 2001 Census information)

Ethnic Group	Housing Market Area %	South Lakeland %	North West %	England and Wales %
All People	(9,233)	(102,283)	(6,729,766)	(52,041,916)
White - British	98.22%	97.58%	92.17%	87.49%
White - Irish	0.49%	0.44%	1.15%	1.23%
White - Other	0.90%	1.19%	1.11%	2.59%
Mixed - White and Black Caribbean	0.10%	0.08%	0.33%	0.46%
Mixed - White and Black African	0.00%	0.07%	0.15%	0.15%
Mixed - White and Asian	0.06%	0.11%	0.26%	0.36%
Mixed - Other	0.06%	0.10%	0.20%	0.30%
Asian or Asian British - Indian	0.06%	0.06%	1.07%	1.99%
Asian or Asian British - Pakistani	0.00%	0.03%	1.74%	1.37%
Asian or Asian British - Bangladeshi	0.00%	0.01%	0.39%	0.54%
Asian or Asian British - Other	0.00%	0.02%	0.22%	0.46%
Black or Black British - Black Caribbean	0.00%	0.04%	0.30%	1.08%
Black or Black British - Black African	0.03%	0.02%	0.24%	0.92%
Black or Black British - Other	0.00%	0.01%	0.08%	0.18%
Chinese or other ethnic group - Chinese	0.03%	0.17%	0.40%	0.44%
Chinese or other ethnic group - Other ethnic group	0.03%	0.07%	0.20%	0.42%

(Source, 2001 Census information)

- Small increase in population 2001 to 2005
- High proportion of older people and a low proportion of young people
- Large number of single person households, particularly older people
- Low number of family households
- ONS survey of the National Insurance Recording System in 2005/6 found 1000 migrant workers in South Lakeland (1.7% of the total workforce), the highest in Cumbria

Housing Provision

- **Affordability**

House price/household income 2005	House Price £		Income £		Ratio	
	Mean	Median	Mean	Median	Mean	Median
Housing Market Area	237634	209000	30305	26113	8:1	8:1
South Lakeland	235081	219000	30377	26118	8:1	8:1
Cumbria	162647	146000	27617	23646	6:1	6:1

Source: CACI Street Value supplied by Cumbria County Council

- **New build**

Housing Planning Permissions	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01	Total	Annual Rate

(Source, planning departments and County Council monitoring database) NOT AVAILABLE

Housing Completions	2005-06 @ feb06	2004-05	2003-04	2002-03	2001-02	2000-01	Total	Annual Rate
ALL HOUSEHOLDS								

(Source, planning departments and County Council monitoring database) NOT AVAILABLE

- **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						
Affordable Housing as % of total new dwellings granted planning permission						
Total number of affordable housing units completed	7	0	0	0		
Affordable Housing as % of total new dwellings completed						

(Source, SLDC) MISSING INFORMATION NOT AVAILABLE

- Incomes are comparable to the District average but higher than the Cumbria average
- Low numbers of affordable homes completed in the past 4 years due to the lack of available sites
- Relatively low incomes compared to high house prices
- Entry-level house prices £200,000 (except Grange) hence incomes of £65,000 (couples) and £54,000 (single) needed to buy a property in the market (assuming 5% deposit)

- First time buyers tend to buy in Grange where entry-level prices are approximately £150,000 – hence incomes of £49,000 (couple) and £41,000 (single) needed (assuming 5% deposit)

- **Right to Buy**

	Actual Sales
1981-2001	134
2001-02	7
2002-03	3
2003-04	4
2004-05	2
2005-06	0

- Right to Buy sales have come to a standstill due to high house prices and restricted discounts

- **Renting trends**

Rent Costs				
House Type	Social Housing Weekly Rent 2005/2006	Rent as a % of median income	Private Sector Weekly Rent 2005/06	Rent as a % of median income
One bed flat	73.50	14.6	85	16.9
Two bed flat	78.75	15.7	100	19.9
Two bed house	69.35	13.8	100	19.9
Three bed house	71.99	14.3	110	21.9
Two bed bungalow	69.35	13.8	110	21.9

(Source, Rent Service information – South Lakeland district figures)

	Private Sector Weekly Rents	Social Housing Weekly Rents
1 bed flat	85	73.50
2 bed flat	100	78.75
<u>Terraced House</u>		
2 bed	100	69.35
3 bed	110	71.99
<u>Semi - Detached</u>		
2 bed	115	69.35
3 bed	125	71.99
4 bed	130	69.65
<u>Detached House</u>		
3 bed	130	71.99
4 bed	150	69.65
<u>Bungalow</u>		
1 bed		73.50

2 bed	110	69.35
3 bed	130	80.14

(Source, Rent Service 2005 – South Lakeland district figures)

Access to Social Rented Housing (South Lakes Housing)		
Household Type	Number of lettings	% of empty homes
1 Bed flat	8	15.1
2 Bed flat	6	13.0
2 Bed house	0	0
3 Bed house	3	6.0
4 Bed house	0	0
1 Bed bungalow	1	7.1
2 Bed bungalow	3	11.5
3 Bed bungalow	0	0
Overall	21	10.7

(Source SLDC 2005/6)

- High private sector rents
- Relatively low number of social rented lettings
- Approximately 14% of the people on the Housing Register are housed per year hence this equates to an average wait of about 8 years (the second highest in the District)
- Smaller households have particular difficulty accessing affordable housing
- Migrant workers (cocklers) take up a proportion of private sector rented accommodation

Affordable housing requirements

(Based on DCLG Housing Needs and Market Assessment Model)

Market Area	Tenure	Annual Affordable Housing Requirement				Total
		General		Older		
Cartmel Peninsula		Smaller 0-2 Beds	Larger 3+ Beds	1 Bed	2+ beds	
	Intermediate	18	7	3	3	31
	Social Rent	25	10	3	3	41
	Total	43	17	6	6	72
	5 Year Requirement	215	85	30	30	360

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

Type of Household	Count
General	416
Older Person	105

Number of existing households unable to move to alternative accommodation, due to cost of buying or renting (5-year requirement)

Type of Household	Count
General	243
Older Person	66

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

Type of Household	Count
General	NOT AVAILABLE
Older Person	NOT AVAILABLE

Number of newly arising households unable to buy or rent in the market (5-year requirement)

Type of Household	Count
General	130
Older Person	0

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 units

Homelessness

Homeless Cases	Presentations	Acceptances
2004- 05		
April - June		
July - September		
October - December		
January - March		
2005 - 06		
April - June	2	0
July - September	2	0
October - December	1	0
January - March	1	0
	6	0

(Source SLDC) MISSING INFORMATION NOT AVAILABLE

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			0	0
Other relatives or friends no longer willing or able to accommodate			0	0
Non violent breakdown of relationship with partner			0	0
Violence			0	0
Harassment, threats or intimidation			0	0
Mortgage arrears (repossession or other loss of home)			0	0
Rent arrears			0	0
Loss of rented or tied accommodation			0	0
Required to leave National Asylum Support Service accommodation			0	0
In institution or care			0	0
Other (e.g. homeless in emergency, ex-HM forces, returned from abroad, sleeping rough or in hostel)			0	0

(Source SLDC) MISSING INFORMATION NOT AVAILABLE

- Very low numbers of homeless presentations from this area (none were in priority need in 2005/6)

Second Homes and Empty Properties

Second and Vacant Properties	Housing Market Area		South Lakeland		Cumbria		North West	
All household spaces: With residents	4,285	86.8%	38,894	87.96%	209,027	92%	2,812,789	95%
All household spaces: With no residents: Vacant	394	8.0%	3,737	8.45%	9,443	4.2%	124,600	4.2%
All household spaces: With no residents: Second residence / holiday accommodation	450	8.2%	3,606	6.6%	7,374	3.2%	12,852	0.43%

(Source, 2001 Census information and SLDC 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
131	2.7%

(Source, SLDC Council Tax records)

- High number of second homes contributing to the shortage of available affordable housing.
- The number of empty properties may actually be lower due to 'concealed' second homes, i.e. those people not registering their property as a second home

Supported housing

Key priority group	No. of supported housing units	Requirements
Learning disabilities	0	0
Mental health	0	0
Young people	0	0
Teenage parents	0	0
Substance misuse	0	0
Offenders and ex-offenders	0	0
Domestic violence	0	0
Refugees and asylum seekers	0	0
Physical disabilities	0	0
Older people	51	36

- There is no supported housing, other than sheltered housing for older people, as these are concentrated in the larger towns
- The only requirement is for extra care housing for older people in Grange, although this may be achieved by remodelling an existing sheltered housing scheme