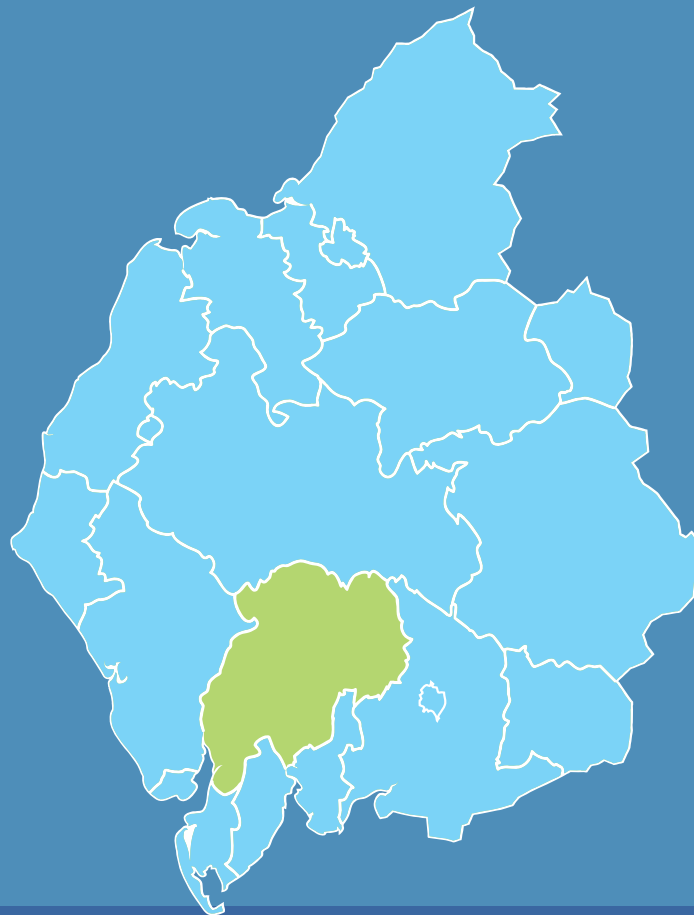


Cumbria Housing Strategy 2006/2011

Housing Market Assessment



CENTRAL LAKES



Cumbria Sub-Regional Housing Group

Central Lakes Housing Market Assessment

Current Market Profile

The Central Lakes market is a high demand/high pressure market, with limited opportunities to access affordable housing. The market is distorted with high numbers of second/holiday homes and a student rental market in Ambleside. The area is particularly popular due to its very close proximity to the Lake District fells. The key service centers are Windermere (including Bowness and Troutbeck Bridge) and Ambleside. The larger villages are Coniston, Grasmere, Hawkshead and Staveley.

Headline Findings

- **Median income to house price ratio is 10:1**
- **Annual affordable housing requirement is 206 (1030 over 5 years)**
- **50% of homes occupied by vulnerable people in the private sector meet the Government decent homes standard**
- **50% of Council housing meets the Government decent homes standard**
- **14% of the housing stock are second homes (20% in Ambleside) – the highest in the District**
- **Median house price £274,000 – the highest in the District**

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 150 new affordable homes by 2011 – these will be focused primarily on the key service centres and the larger villages (of which at least 12 will be for older people)
- 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
- X new units of supported housing by 2011 (*to be set in 2007*)
- X new units of temporary homeless accommodation by 2011 (*to be set in 2007*)
- X new units of move-on accommodation by 2011 (*to be set in 2007*)
- 2 safe homes for people fleeing domestic violence by 2011

Key Issues

1. Lack of **affordable housing** (the main issue for this market)
 - Relatively low incomes compared to very high house prices
 - High cost of private renting
 - Resulting in very high need for new affordable housing
 - Estate agents highlight that location is the key factor in driving house prices
 - In-migration and high numbers of second homes are significant factors
 - Particular need for smaller accommodation (one and two bedrooms)

- Need for social rented and intermediate housing (particularly the former)
2. **Homelessness**
 - Increasing due to a lack of affordable housing
 - Lack of temporary homeless accommodation in the area
 - Need for safe homes for victims of domestic violence
 - Hidden homelessness is a particular issue
 3. **Supported housing**
 - Lack of move-on accommodation
 - No supported housing at present
 - Need for supported housing in Windermere/Ambleside to meet the needs of the market area (for people with mental health problems and physical disabilities)
 4. **Decent homes**
 - Plans in place to bring make all social housing decent by 2010 (almost 50% of Council housing already meets the standard)
 - Only 50% of private sector homes occupied by vulnerable people are already decent - more needs to be done to meet the Government target of 70%

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 | | | | | | |
| | <table border="1"> <thead> <tr> <th>Semi-Detached</th> <th>Terraced</th> <th>Flat/Maisonette</th> </tr> </thead> <tbody> <tr> <td>9.7</td> <td>7.7</td> <td>7.7</td> </tr> </tbody> </table> | Semi-Detached | Terraced | Flat/Maisonette | 9.7 | 7.7 | 7.7 |
| | Semi-Detached | Terraced | Flat/Maisonette | | | | |
| 9.7 | 7.7 | 7.7 | | | | | |
| Prices well 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) | | | | | | |
| | 49.2% of private renters are paying more than 25% per week | | | | | | |
| | Social housing rents should be less than private sector rents 99% of social housing rents are less than £100 per week, compared with 50.8% of private sector rents | | | | | | |
| 3. Accessibility of social rented housing | 50% of those on the waiting list housed during the year | | | | | | |
| | 29% 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 | | | | | | |
| | 5.8% of all dwelling stock vacant. However, distorted by holiday let/second home market and not an indicator of market vulnerability | | | | | | |
| 5. Second homes | No more than 10% of properties | | | | | | |
| | 14.2% of properties | | | | | | |
| 6. Housing the homeless | No more than 0.3% of total households in the area accepted as homeless | | | | | | |
| | In 2005, 20 households accommodated who were previously homeless = 0.21% of total households | | | | | | |
| 7. Creating decent homes | 100% of all social housing decent by 2010 | | | | | | |
| | 49.8% of Council housing meeting Decent Homes Standard | | | | | | |
| | 70% of private sector housing providing homes for vulnerable people to meet Decent Homes Standard by 2010 | | | | | | |
| | 49.9% in homes meeting Decent Homes Standard | | | | | | |

Market Drivers

- Range of shops and services - seen as adequate by local people with the exception of leisure services.
- High satisfaction with area except traffic problems, public transport and car parking.
- Educational facilities including the reputation of local schools - seen as good.
- There is a lack of bungalows and flats in deep rural areas
- New-build constraints have a significant impact
- Very high numbers of second/holiday homes
- In-migration to the area, from all parts of the Country, is very popular
- Location (outstanding natural beauty)

(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

| Central Lakes 2001 | Count | % | South Lakeland % | Cumbria % | North West % |
|--------------------|-------|-------|------------------|-----------|--------------|
| Owner Occupation | 5233 | 64.17 | 75.6 | 72.3 | 69.3 |
| Social Rented | 1186 | 14.6 | 10.5 | 16 | 20.1 |
| Private Rented | 1455 | 17.87 | 11.3 | 11.7 | 8.5 |
| Rent Free | 280 | 3.36 | 2.6 | 2.4 | 2.1 |
| Total | 8154 | 100 | 100 | 100 | 100 |

(Source: 2001 Census information)

| Property Type | Count | % | South Lakeland % | Cumbria % | North West % |
|--|-------|-------|------------------|-----------|--------------|
| ALL OCCUPIED HOUSEHOLD SPACES | 10768 | 100 | 100 | 100 | 100 |
| In an unshared dwelling | 10706 | 99.4 | 99.8 | 99.8 | 99.8 |
| - House or bungalow - Detached | 3420 | 31.8 | 32.0 | 25.5 | 18.0 |
| - House or bungalow - Semi-detached | 2247 | 20.86 | 28.5 | 33.0 | 37.4 |
| - House or bungalow - Terraced (including end terrace) | 2757 | 25.6 | 25.0 | 31.2 | 31.4 |
| - Flat, maisonette or apartment | 2261 | 20.94 | 14.0 | 9.7 | 12.7 |
| - Caravan or other mobile or temporary structure | 21 | 0.2 | 0.3 | 0.4 | 0.3 |
| In a shared dwelling : TOTAL | 62 | 0.6 | 0.2 | 0.2 | 0.2 |

(Source, 2001 Census information)

| Tenure | Count | % | South Lakeland % | Cumbria % | North West % |
|---|-------|-------|------------------|-----------|--------------|
| All Occupied dwellings : TOTAL | 8154 | 100 | 100 | 100 | 100 |
| Owned - Owns outright | 3139 | 38.5 | 40.5 | 35.0 | 29.8 |
| Owned - Owns with a mortgage or loan | 2047 | 25.1 | 34.7 | 37.0 | 38.9 |
| Owned - Shared ownership | 47 | 0.57 | 0.4 | 0.5 | 0.6 |
| Social rented – (Council/Housing Association) | 1186 | 14.6 | 10.5 | 16.0 | 20.1 |
| Private rented - Private landlord or letting agency | 1213 | 14.87 | 9.6 | 7.8 | 7.7 |
| Private rented - Employer of a household member | 80 | 1.0 | 0.4 | 0.2 | 0.1 |
| Private rented - Relative or friend of a household member | 113 | 1.4 | 1.0 | 0.9 | 0.6 |

| | | | | | |
|------------------------|-----|------|-----|-----|-----|
| Private rented - Other | 49 | 0.6 | 0.3 | 0.2 | 0.2 |
| Lives rent free | 280 | 3.36 | 2.6 | 2.4 | 2.1 |

(Source, 2001 Census information)

| Occupancy Rates | Count | % | South Lakeland % | Cumbria % | North West % |
|--|--------------|----------|---------------------------------|----------------------|-----------------------------|
| ALL HOUSEHOLDS | 8123 | 100 | 100 | 100 | 100 |
| Owned - occupancy rating of 0 or higher | 5111 | 62.9 | 74.2 | 70.9 | 67.2 |
| Owned - occupancy rating of -1 or less | 121 | 1.5 | 1.4 | 1.4 | 2.0 |
| Rented from council - occupancy rating of 0 or higher | 636 | 7.8 | 7.2 | 8.3 | 12.2 |
| Rented from council - occupancy rating of -1 or less | 60 | 0.7 | 0.6 | 0.8 | 1.3 |
| Other social rented - occupancy rating of 0 or higher | 465 | 5.7 | 2.5 | 6.4 | 5.7 |
| Other social rented - occupancy rating of -1 or less | 21 | 0.3 | 0.2 | 0.5 | 0.8 |
| Private rented or living rent free - occupancy rating of 0 or higher | 1557 | 19.2 | 12.7 | 10.6 | 9.4 |
| Private rented or living rent free - occupancy rating of -1 or less | 152 | 1.9 | 1.2 | 1.1 | 1.3 |

(Source, 2001 Census information)

| House Size | Count | % | South Lakeland % | Cumbria % | North West % |
|-------------------|--------------|----------|---------------------------------|----------------------|-------------------------|
| ALL HOUSEHOLDS | 8113 | 100 | 100 | 100 | 100 |
| 1 room | 66 | 0.8 | 0.5 | 0.4 | 0.5 |
| 2 rooms | 153 | 1.9 | 1.6 | 1.4 | 1.8 |
| 3 to 4 rooms | 2152 | 26.5 | 23.9 | 25.0 | 26.9 |
| 5 to 6 rooms | 3454 | 42.6 | 47.8 | 51.4 | 52.1 |
| 7 or more rooms | 2288 | 28.2 | 26.2 | 21.8 | 18.7 |

(Source, 2001 Census information)

- There is a high number of flats and a low number of semi-detached homes
- There is a high number of privately rented homes and a low level of owner-occupation
- Strong demand for cheaper homes

Demographics

Population

| | | |
|-------|-------|--------------|
| 2001 | 2005 | Change (+/-) |
| 18986 | 18461 | -2.8% |

(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 | 18,976 | 781 | 1,845 | 3,226 | 3,760 | 4,060 | 3,391 | 1,913 |
| % | | 4.1% | 9.7% | 17.0% | 19.8% | 21.4% | 17.9% | 10.1% |

(Source, 2001 Census information)

| | Housing Market Area Count | Housing Market Area % | South Lakeland % | Cumbria % | North West % |
|---|---------------------------|-----------------------|------------------|-----------|--------------|
| All Households | 8,152 | 100 | 100 | 100 | 100 |
| One person households | 2,622 | 32.2% | 29.9% | 30.1 | 30.9 |
| - of which Pensioners living alone % of total households | 1,544 | 18.9% | 17.0% | 15.8 | 15.1 |
| All other Pensioner households | 1,055 | 12.9% | 13.1% | 10.8 | 8.9 |
| Households with dependent children | 1,769 | 21.7% | 24.4% | 27.5 | 30.4 |
| - of which Lone Parent households with dependent children - % of total households | 309 | 3.8% | 3.7% | 5.5 | 7.7 |
| Households with non dependent children | 640 | 7.9% | 8.4% | 9.8 | 10.3 |
| - of which Lone Parent households with non-dependent children - % of total households | 233 | 2.9% | 2.6% | 3.0 | 3.5 |
| Households with no children | 1,666 | 20.4% | 21.3% | 19.3 | 16.4 |
| All other Households | 400 | 4.9% | 2.9% | 2.5 | 3.0 |

(Source, 2001 Census information)

| Ethnic Group | Housing Market Area % | South Lakeland % | North West % | England and Wales % |
|--|-----------------------|------------------|--------------|---------------------|
| All People | (18,960) | (102,283) | (6,729,766) | (52,041,916) |
| White - British | 96.70% | 97.58% | 92.17% | 87.49% |
| White - Irish | 0.55% | 0.44% | 1.15% | 1.23% |
| White - Other | 1.84% | 1.19% | 1.11% | 2.59% |
| Mixed - White and Black Caribbean | 0.09% | 0.08% | 0.33% | 0.46% |
| Mixed - White and Black African | 0.11% | 0.07% | 0.15% | 0.15% |
| Mixed - White and Asian | 0.11% | 0.11% | 0.26% | 0.36% |
| Mixed - Other | 0.16% | 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 | 0.02% | 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 | 0.08% | 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 | 0.19% | 0.17% | 0.40% | 0.44% |
| Chinese or other ethnic group - Other ethnic group | 0.08% | 0.07% | 0.20% | 0.42% |

(Source, 2001 Census information)

- Small decrease in population 2001 to 2005
- Large number of single person households
- Low number of family households
- High percentage of people leaving the area, particularly from Ambleside, due to difficulty in finding a suitable home in the past 5 years
- Significant Chinese community
- Demand from students 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

o Affordability

| House price/household income 2005 | House Price £ | | Income £ | | Ratio | |
|-----------------------------------|---------------|--------|----------|--------|-------|--------|
| | Mean | Median | Mean | Median | Mean | Median |
| Housing Market Area | 272241 | 274000 | 31377 | 26838 | 9:1 | 10:1 |
| 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

o 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

o 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 | 9 | 4 | 33 | 2 | | |
| 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
- Relatively low numbers of affordable homes completed in the past 4 years due to planning restrictions
- Relatively low incomes compared to high house prices
- Entry-level house prices £200,000 (except Windermere) 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 Windermere where entry-level prices are approximately £150,000 – hence incomes of £49,000 (couple) and £41,000 (single) needed (assuming 5% deposit)

- o **Right to Buy**

| | Actual Sales |
|-----------|---------------------|
| 1981-2001 | 539 |
| 2001-02 | 11 |
| 2002-03 | 10 |
| 2003-04 | 10 |
| 2004-05 | 6 |
| 2005-06 | 3 |

- Right to Buy sales have decreased due to high house prices and restricted discounts.

- o **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 | | |
|--|---------------------------|-------------------------|
| Household Type | Number of lettings | % of empty homes |
| 1 Bed flat | 22 | 16.3 |
| 2 Bed flat | 19 | 17.1 |
| 2 Bed house | 2 | 4.9 |
| 3 Bed house | 11 | 4.8 |
| 4 Bed house | 0 | 0 |
| 1 Bed bungalow | 5 | 13.2 |
| 2 Bed bungalow | 16 | 20.3 |
| 3 Bed bungalow | 0 | 0 |
| Overall | 75 | 11.6 |

(Source SLDC 2005/6)

- High private sector rents
- Approximately 29% of the people on the Housing Register are housed per year hence this equates to an average wait of about 4 years
- Shortage of smaller affordable accommodation for young people
- Migrant workers (working in the tourism industry) and students (mainly in Ambleside) 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 | | |
| Central Lakes | | Smaller 0-2 Beds | Larger 3+ Beds | 1 Bed | 2+ beds | |
| | Intermediate | 70 | 14 | 3 | 3 | 90 |
| | Social Rent | 88 | 19 | 5 | 4 | 116 |
| | Total | 158 | 33 | 8 | 7 | 206 |
| | 5 Year Requirement | 790 | 165 | 40 | 35 | 1030 |

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

| Type of Household | Count |
|--------------------------|--------------|
| General | 875 |
| Older Person | 327 |

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 | 489 |
| Older Person | 172 |

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 | 846 |
| Older Person | 2 |

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 206 units.

Homelessness

| Homeless Cases | Presentations | Acceptances |
|--------------------|---------------|-------------|
| 2004- 05 | | |
| April - June | | |
| July - September | | |
| October - December | | |
| January - March | | |
| | | |
| 2005 - 06 | | |
| April - June | 13 | 8 |
| July - September | 3 | 3 |
| October - December | 10 | 3 |
| January - March | 12 | 7 |
| | 38 | 21 |

(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 | | | 5 | 1.05% |
| Other relatives or friends no longer willing or able to accommodate | | | 1 | 0.21% |
| Non violent breakdown of relationship with partner | | | 1 | 0.21% |
| Violence | | | 2 | 0.42% |
| Harassment, threats | | | 0 | 0 |

| | | | | |
|---|--|--|---|-------|
| or intimidation | | | | |
| Mortgage arrears (repossession or other loss of home) | | | 0 | 0 |
| Rent arrears | | | 2 | 0.42% |
| Loss of rented or tied accommodation | | | 8 | 1.68% |
| Required to leave National Asylum Support Service accommodation | | | 0 | 0 |
| In institution or care | | | 1 | 0.21% |
| Other (e.g. homeless in emergency, ex-HM forces, returned from abroad, sleeping rough or in hostel) | | | 1 | 0.21% |

(Source SLDC) MISSING INFORMATION NOT AVAILABLE

- High numbers of homeless presentations from this area, many in priority need
- The main reason being loss of rented/tied accommodation, rises in house prices has contributed to this, and family breakdown
- There is no hostel accommodation in the area (nearest is Kendal) and limited temporary accommodation, there is a need for more of the latter

Second Homes and Empty Properties

| Second and Vacant Properties | Housing Market Area | | South Lakeland | | Cumbria | | North West | |
|---|--------------------------------------|-------|----------------|--------|---------|---------|------------|-----------|
| | All household spaces: With residents | 8,136 | 75.6% | 38,894 | 87.96% | 209,027 | 92% | 2,812,789 |
| All household spaces: With no residents: Vacant | 2,184 | 20.3% | 3,737 | 8.45% | 9,443 | 4.2% | 124,600 | 4.2% |
| All household spaces: With no residents: Second residence / holiday accommodation | 1,700 | 14.2% | 3,606 | 6.6% | 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 |
|--|---|
| 247 | 2.6% |

(Source, Council tax records)

- Very high number of second homes, particularly in Ambleside, 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 | 6 |
| Young people | 0 | 0 |
| Teenage parents | 0 | 0 |
| Substance misuse | 0 | 0 |
| Offenders and ex-offenders | 0 | 0 |
| Domestic violence | 0 | 2 |
| Refugees and asylum seekers | 0 | 0 |
| Physical disabilities | 0 | |
| Older people | 182 | 0 |

- There is no supported housing, other than sheltered housing for older people, as these are concentrated in the larger towns
- Need for supported housing, for people with mental health problems, in Windermere/Ambleside to provide a resource for the market area
- Need for 2 safe homes for people fleeing domestic violence
- May be a need for supported housing for people with physical disabilities (need analysis due to be completed by April 2007) which will be affected by the impending closure of the Holehird residential care home near Windermere
- Need for move-on accommodation for people wishing to leave supported housing