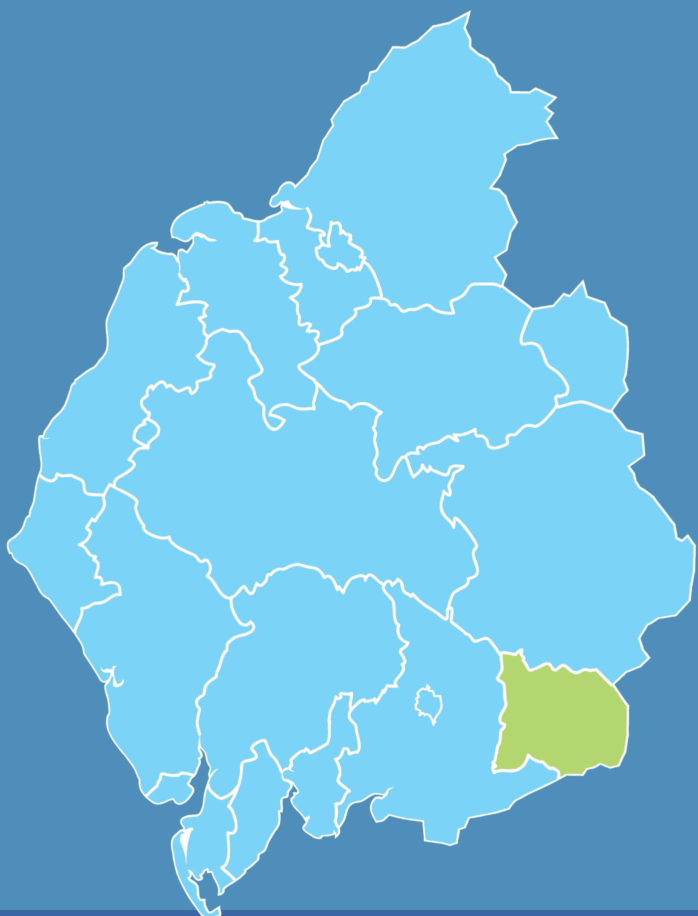
# Cumbria Housing Strategy 2006/2011
## Housing Market Assessment


# DALES



Cumbria Sub-Regional Housing Group

# Dales Housing Market Assessment

### Current Market Profile

The Dales area is a relatively small market area and is situated entirely within the Yorkshire Dales National Park. It is relatively accessible with a strong commuter/relocation market. Prices are relatively high and second home ownership an issue. There is a more modest shortfall in affordable accommodation compared with other market areas in South Lakeland. The key service centre is Sedbergh (the largest town in the Yorkshire Dales) and the only large village is Dent.

### Headline Findings

- **Income to house price ratio is 12:1 (the largest in South Lakeland)**
- **Annual affordable housing requirement is 16 (80 over 5 years)**
- **49% of homes occupied by vulnerable people in the private sector meet the Government decent homes standard (the lowest in South Lakeland)**
- **42% of Council housing meets the Government decent homes standard (the lowest in South Lakeland)**
- **10% 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 30 new affordable homes by 2011 – these will be focused in Sedbergh and Dent (of which at least 2 will be for older people)
- Minimum of 30 locals-only homes by 2011
- 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. **Decent homes** (the main issue for this market)
    - Plans in place to bring make all social housing decent by 2010 (42% of Council housing already meets the standard)
    - Low proportion of private sector homes occupied by vulnerable people are currently decent

2. Lack of **affordable housing**
    - Relatively low incomes compared to high house prices
    - High cost of private renting
    - Modest need for new affordable housing
    - Estate agents highlight that young people are struggling to get on the housing ladder
    - Particular need for smaller accommodation (one and two bedrooms)
    - Need for social rented, locals-only housing and, in particular, intermediate housing

**Balanced Housing Market Indicators**

<table>
<tr><th>Theme</th><th colspan="3">Indicator</th></tr>
<tr><td rowspan="4">1. Buying a home</td><td colspan="3">Gross Household Income ratio for flat, terraced and semi-detached of between 2:1 and 4:1</td></tr>
<tr><td>Semi-Detached</td><td>Terraced</td><td>Flat/Maisonette</td></tr>
<tr><td>13.5</td><td>11.0</td><td>11.7</td></tr>
<tr><td colspan="3">Prices exceed ratios of between 2 and 4 for all property types, indicating affordability problems</td></tr>
<tr><td rowspan="4">2. Renting a home</td><td colspan="3">Weekly rent should equate to no more than 25% of weekly gross household income (private sector)</td></tr>
<tr><td colspan="3">41% of private renters are paying more than 25% per week</td></tr>
<tr><td colspan="3">Social housing rents should be less than private sector rents</td></tr>
<tr><td colspan="3">100% of social housing rents are less than £100 per week, compared with 70.3% of private sector rents</td></tr>
<tr><td rowspan="2">3. Accessibility of social rented housing</td><td colspan="3">50% of those on the waiting list housed during the year</td></tr>
<tr><td colspan="3">26% of households seeking a social rented tenancy are likely to be housed per year</td></tr>
<tr><td rowspan="2">4. Empty properties</td><td colspan="3">No more than 3% of the housing stock empty for more than 6 months</td></tr>
<tr><td colspan="3">2.7% of all dwelling stock vacant</td></tr>
<tr><td rowspan="2">5. Second homes</td><td colspan="3">No more than 10% of properties</td></tr>
<tr><td colspan="3">9.7% of properties</td></tr>
<tr><td rowspan="2">6. Housing the homeless</td><td colspan="3">No more than 0.3% of total households in the area accepted as homeless</td></tr>
<tr><td colspan="3">In 2005, 0 households accommodated who were previously homeless</td></tr>
<tr><td rowspan="4">7. Creating decent homes</td><td colspan="3">100% of all social housing decent by 2010</td></tr>
<tr><td colspan="3">42.3% of Council housing meeting Decent Homes Standard</td></tr>
<tr><td colspan="3">70% of private sector housing providing homes for vulnerable people to meet Decent Homes Standard by 2010</td></tr>
<tr><td colspan="3">48.7% of homes meeting Decent Homes Standard</td></tr>
</table>

**Market Drivers**

- Self-contained market
- Strong commuter/relocation market due to good access to the M6 motorway (particular migration from the Manchester area)
- Range of shops and services – seen as adequate by local people with the exception of leisure services
- General satisfaction with area but concerns over traffic, public transport and car parking
- Educational facilities including the reputation of local schools – seen as good (Sedbergh School is a significant factor)
- There is a lack of one bedroom flats
- New-build constraints have a significant impact
- High number of second homes
- Attractive rural location

*(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

| Dales 2001 | Count | % | South Lakeland % | Cumbria % | North West % |
|---|---|---|---|---|---|
| Owner Occupation | 1063 | 72.4 | 75.6 | 72.3 | 69.3 |
| Social Rented | 146 | 11.2 | 10.5 | 16 | 20.1 |
| Private Rented | 189 | 12.8 | 11.3 | 11.7 | 8.5 |
| Rent Free | 53 | 3.6 | 2.6 | 2.4 | 2.1 |
| Total | 1451 | 100 | 100 | 100 | 100 |

(Source, 2001 Census information)

| Property Type | Count | % | South Lakeland % | Cumbria % | North West % |
|---|---|---|---|---|---|
| ALL OCCUPIED HOUSEHOLD SPACES | 1775 | 100 | 100 | 100 | 100 |
| In an unshared dwelling | 1775 | 100 | 99.8 | 99.8 | 99.8 |
| - House or bungalow - Detached | 671 | 37.8 | 32.0 | 25.5 | 18.0 |
| - House or bungalow - Semi-detached | 449 | 25.3 | 28.5 | 33.0 | 37.4 |
| - House or bungalow - Terraced (including end terrace) | 471 | 26.5 | 25.0 | 31.2 | 31.4 |
| - Flat, maisonette or apartment | 179 | 10.1 | 14.0 | 9.7 | 12.7 |
| - Caravan or other mobile or temporary structure | 5 | 0.3 | 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 | 1451 | 100 | 100 | 100 | 100 |
| Owned - Owns outright | 667 | 45.4 | 40.5 | 35.0 | 29.8 |
| Owned - Owns with a mortgage or loan | 393 | 26.8 | 34.7 | 37.0 | 38.9 |
| Owned - Shared ownership | 3 | 0.2 | 0.4 | 0.5 | 0.6 |
| Social rented – (Council/Housing Association) | 146 | 11.2 | 10.5 | 16.0 | 20.1 |
| Private rented - Private landlord or letting agency | 141 | 9.6 | 9.6 | 7.8 | 7.7 |
| Private rented - Employer of a household member | 12 | 0.8 | 0.4 | 0.2 | 0.1 |
| Private rented - Relative or friend of a household member | 33 | 2.2 | 1.0 | 0.9 | 0.6 |
| Private rented - Other | 3 | 0.2 | 0.3 | 0.2 | 0.2 |
| Lives rent free | 53 | 3.6 | 2.6 | 2.4 | 2.1 |

(Source, 2001 Census information)

| **Occupancy Rates** | **Count** | **%** | **South Lakeland %** | **Cumbria %** | **North West %** |
|---|---|---|---|---|---|
| ALL HOUSEHOLDS | 1478 | 100 | 100 | 100 | 100 |
| Owned - occupancy rating of 0 or higher | 1045 | 70.93 | 74.2 | 70.9 | 67.2 |
| Owned - occupancy rating of -1 or less | 23 | 1.5 | 1.4 | 1.4 | 2.0 |
| Rented from council - occupancy rating of 0 or higher | 137 | 9.2 | 7.2 | 8.3 | 12.2 |
| Rented from council - occupancy rating of -1 or less | 6 | 0.40 | 0.6 | 0.8 | 1.3 |
| Other social rented - occupancy rating of 0 or higher | 17 | 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 | 243 | 16.4 | 12.7 | 10.6 | 9.4 |
| Private rented or living rent free - occupancy rating of -1 or less | 7 | 0.47 | 1.2 | 1.1 | 1.3 |

(Source, 2001 Census information)

| **House Size** | **Count** | **%** | **South Lakeland %** | **Cumbria %** | **North West %** |
|---|---|---|---|---|---|
| ALL HOUSEHOLDS | 1486 | 100 | 100 | 100 | 100 |
| 1 room | 3 | 0.20 | 0.5 | 0.4 | 0.5 |
| 2 rooms | 16 | 1.1 | 1.6 | 1.4 | 1.8 |
| 3 to 4 rooms | 349 | 23.5 | 23.9 | 25.0 | 26.9 |
| 5 to 6 rooms | 645 | 43.4 | 47.8 | 51.4 | 52.1 |
| 7 or more rooms | 473 | 31.8 | 26.2 | 21.8 | 18.7 |

(Source, 2001Census information)

- There is a high number of detached homes and a relatively low number of flats
- There is a high number of homes owned outright

## Demographics

**Population**

| 2001 | 2005 | Change (+/-) |
|---|---|---|
| 3691 | 3738 | +1.3% |

| **Age Range 2001** | **All People** | **0 - 4** | **5 to 14** | **15 to 29** | **30 to 44** | **45 to 59** | **60 to 74** | **75+** |
|---|---|---|---|---|---|---|---|---|
| **Count** | 3,697 | 174 | 471 | 653 | 624 | 831 | 586 | 358 |
| **%** | | 4.7% | 12.7% | 17.7% | 16.9% | 22.5% | 15.9% | 9.7% |

(Source, 2001 Census information)

| | **Housing Market Area Count** | **Housing Market Area %** | **South Lakeland %** | **Cumbria %** | **North West %** |
|---|---|---|---|---|---|
| All Households | 1,479 | 100 | 100 | 100 | 100 |
| One person households | 472 | 31.9% | 29.9% | 30.1 | 30.9 |
| - of which Pensioners living alone % of total households | 272 | 18.4% | 17.0% | 15.8 | 15.1 |

| | | | | | |
|---|---|---|---|---|---|
| All other Pensioner households | 192 | 13.0% | 13.1% | 10.8 | 8.9 |
| Households with dependent children | 333 | 22.5% | 24.4% | 27.5 | 30.4 |
| - of which Lone Parent households with dependent children - % of total households | 43 | 2.9% | 3.7% | 5.5 | 7.7 |
| Households with non dependent children | 136 | 9.2% | 8.4% | 9.8 | 10.3 |
| - of which Lone Parent households with non-dependent children - % of total households | 31 | 2.1% | 2.6% | 3.0 | 3.5 |
| Households with no children | 317 | 21.4% | 21.3% | 19.3 | 16.4 |
| All other Households | 29 | 2.0% | 2.9% | 2.5 | 3.0 |

(Source, 2001 Census information)

| **Ethnic Group** | **Housing Market Area %** | **South Lakeland %** | **North West %** | **England and Wales %** |
|---|---|---|---|---|
| All People | (3,693) | (102,283) | (6,729,766) | (52,041,916) |
| White - British | 97.08% | 97.58% | 92.17% | 87.49% |
| White - Irish | 0.41% | 0.44% | 1.15% | 1.23% |
| White - Other | 1.44% | 1.19% | 1.11% | 2.59% |
| Mixed - White and Black Caribbean | 0.32% | 0.08% | 0.33% | 0.46% |
| Mixed - White and Black African | 0.00% | 0.07% | 0.15% | 0.15% |
| Mixed - White and Asian | 0.16% | 0.11% | 0.26% | 0.36% |
| Mixed - Other | 0.00% | 0.10% | 0.20% | 0.30% |
| Asian or Asian British - Indian | 0.00% | 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 | 0.00% | 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 | 0.35% | 0.17% | 0.40% | 0.44% |
| Chinese or other ethnic group - Other ethnic group | 0.24% | 0.07% | 0.20% | 0.42% |

(Source, 2001 Census information)

- Small increase in population 2001 to 2005
- High proportion of single person households
- Low number of family households
- Significant Chinese community
- 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** | 274873 | 294000 | 28001 | 23653 | 10:1 | 12:1 |
| **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 | 0 | 0 | 0 | 5 | | |
| Affordable Housing as % of total new dwellings completed | | | | | | |

(Source, SLDC) MISSING INFORMATION NOT AVAILABLE

- Incomes are lower than the District average but comparable with the Cumbria average
- Low numbers of affordable homes completed in the past 4 years due to the lack of available sites and restrictive planning policies
- Relatively low incomes compared to high house prices
- Entry-level house prices £200,000 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 within the small Council estates in Sedbergh

- **Right to Buy**

| | Actual Sales |
|---|---|
| 1981-2001 | 170 |
| 2001-02 | 2 |
| 2002-03 | 1 |
| 2003-04 | 5 |
| 2004-05 | 1 |
| 2005-06 | 2 |

  - Right to Buy sales have come to a virtual 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 | | |
|---|---|---|
| **Household Type** | **Number of lettings** | **% of empty homes** |
| 1 Bed flat | 0 | 0 |
| 2 Bed flat | 5 | 7.2 |
| 2 Bed house | 0 | 0 |
| 3 Bed house | 1 | 3.0 |
| 4 Bed house | 0 | 0 |
| 1 Bed bungalow | 1 | 5.6 |
| 2 Bed bungalow | 0 | 0 |
| 3 Bed bungalow | 0 | 0 |
| Overall | 7 | 5.2 |

(Source SLDC 2005/6)

- High private sector rents
- Low number of social rented lettings
- Approximately 26% of the people on the Housing Register are housed per year hence this equates to an average wait of about 4 years

**Affordable housing requirements**

*(Based on DCLG Housing Needs and Market Assessment Model)*

| Market Area | Tenure | Annual Affordable Housing Requirement | | | | |
|---|---|---|---|---|---|---|
| **Dales** | | **General** | | **Older** | | **Total** |
| | | **Smaller 0-2 Beds** | **Larger 3+ Beds** | **1 Bed** | **2+ beds** | |
| | **Intermediate** | 6 | 1 | 2 | 1 | **10** |
| | **Social Rent** | 4 | 2 | 1 | 0 | **6** |
| | **Total** | **10** | **2** | **3** | **1** | **16** |
| | **5 Year Requirement** | **50** | **10** | **15** | **5** | **80** |

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

| Type of Household | Count |
|---|---|
| General | 130 |
| Older Person | 39 |

**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 | 59 |
| Older Person | 18 |

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

| Type of Household | Count |
|---|---|
| General | 57 |
| Older Person | 0 |

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

| Type of Household | Count |
|---|---|
| General | 42 |
| 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 16 units

### Homelessness

| Homeless Cases | Presentations | Acceptances |
|---|---|---|
| **2004- 05** | | |
| April - June | | |
| July - September | | |
| October - December | | |
| January - March | | |
| | | |
| | | |
| **2005 - 06** | | |
| April - June | 3 | 0 |
| July - September | 0 | 0 |
| October - December | 1 | 0 |
| January - March | 0 | 0 |
| | 4 | **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 | | | 0 | 0 |

| | | | | |
|---|---|---|---|---|
| tied accommodation | | | | |
| 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 | 1,482 | 83.5% | 38,894 | 87.96% | 209,027 | 92% | 2,812,789 | 95% |
| All household spaces: With no residents: Vacant | 246 | 13.9% | 3,737 | 8.45% | 9,443 | 4.2% | 124,600 | 4.2% |
| All household spaces: With no residents: Second residence / holiday accommodation | 187 | 9.7% | 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 |
|---|---|
| 45 | 2.7% |

(Source, Council tax records – NB District figure)

- 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 | 31 | 0 |

- There is no supported housing, other than sheltered housing for older people, as these are concentrated in the larger towns