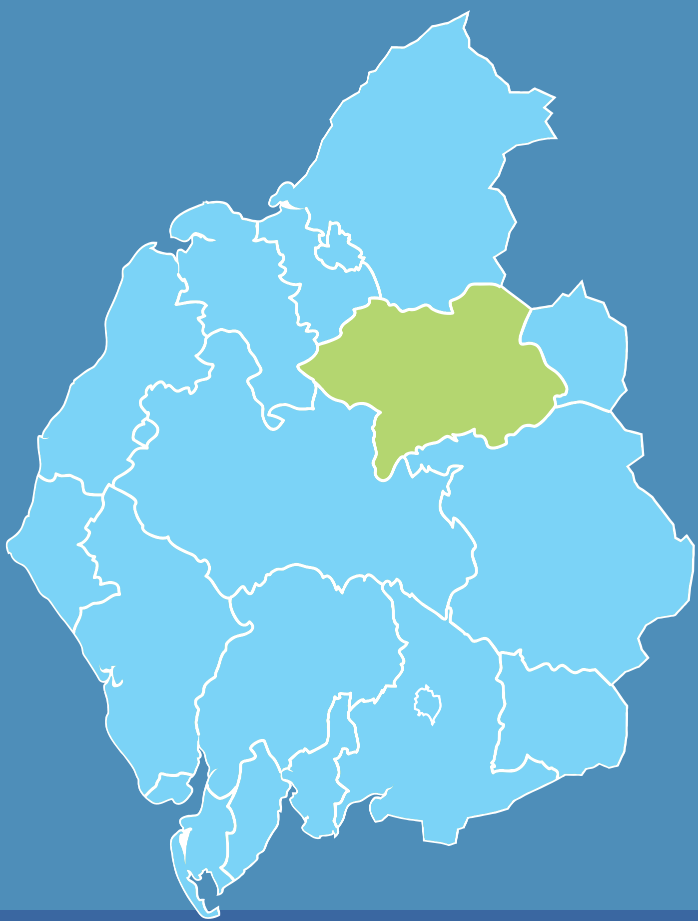
Cumbria Housing Strategy 2006/2011
Housing Market Assessment

EDEN VALLEY NORTH



Cumbria Sub-Regional Housing Group

Eden Valley North Housing Market Assessment

Current Market Profile

This diverse Housing Market Area is strongly influenced both by Carlisle, lying at its northern boundary and the Lake District National Park to the south west, in addition to the Districts main service center of Penrith in the south of the HMA.

There are strong commuting and migration connections within the radius of Penrith with many who live in the town and its hinterland also working there, and it has been noted that Penrith is a sustainable market town with a high degree of self-containment[1]. Penrith is both a base for industry and commuters with road and rail links running directly through it. A high proportion of Service industries are based in the area, with distribution, hotels and restaurants making up 30% of all industries in addition to the high proportion of vehicle and manufacturing trades. There are a number of attractive rural settlements within commuter distance from Penrith and Carlisle, and with comparatively lower house prices to the Lakes National Park this has made it a popular location for home owners. However house price to income ratios are generally high and affordability remains a problem for many local people.

Headline Findings

- Penrith is a sustainable market town with the majority of migration and travel to work patterns falling within a 30km radius of the town
- To ensure continued sustainability and economic development there is a requirement for social housing and intermediate housing particularly 'family' homes to support a balance housing market
- Housing Needs Survey indicates a decline in demand for large properties in outlying villages and an affordable need for smaller 2-3 bed houses.

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.

- 595[2] units of affordable housing over the next five years for families with 16% low cost home ownership and 84% social rent. This requirement will be reviewed annually.
- A target relating to floating support will be identified during the Supporting People review of Floating Support.
- A target relating to move on accommodation will be identified within the Cumbria Move On Strategy, 2007/08.
- 100% of all social housing decent by 2010.
- 70% of private sector housing providing homes for vulnerable people to meet Decent Homes Standard by 2010.
- At least one empty property returned to use through empty property grants per year.

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[1] Source: 2006 Penrith Housing Study, Land Use Consultants and Jacqueline Blenkinship, March 2006

[2] This includes an estimated provision for homeless households

Key Issues

1 Affordable Housing

- Higher number of flats, terraces and right-to-buy properties in Penrith than outlying rural areas. Therefore:
- Lowest median house price to median income ratio occurs in Penrith West ward (5:1).
- However the rural hinterland also contains some of the highest ratio's with for example Dacre (9:1) due to the effect of the Lakes National Park and desirable attractive settings.
- The overall ratio for this Housing Market Area therefore remains high (7:1) and unaffordable to those wishing to move up the property ladder.
- Lack of affordable social rented and intermediate housing in Penrith particularly 'family' housing.

2 Homelessness

- Greatest number of homeless acceptances within the Eden District, mainly due to loss of rented accommodation.

3 Supported Housing

- Support and lack of services within walking distance may become an increasing issue for the elderly within rural areas. With younger people finding it increasingly difficult to remain in villages the elderly may become more isolated.
- Eden District wide issues include need for move-on accommodation to enable people to live independently and free up space in supported housing schemes across various client groups such as mental health.
- General need for increased floating support.
- Increased costs involved in providing services to rural areas - a particular concern due to the sparse rural nature of many areas in the Eden District.

4 Decent Homes

- Plans in place to make 70% social housing decent by 2010

5 Regeneration

- Not a priority for housing in the area

6 Employment

- Low unemployment
- High proportion of vehicle retail/repair and service sector industries
- Balance of occupations classifications
- Greatest number of employers 'distribution, hotels and restaurants' industries (30%) with 'public administration, education and health' forming the second highest (24%)
- There are fewer 'transport and communications' employers (5%) than would be expected given the main commuter routes running through the area.

- The greatest number of people employed are in vehicle repair and retail trades (2408), Hotels and Catering (1180) and manufacturing (1140).
- There is a relatively balanced spread of occupations such as ‘skilled trades’ (16%), ‘managers and senior officials’ (13%), ‘process, plant and machine operatives’.

7 Impact of Proposed Development

- The majority of new affordable developments focus on Penrith which is under review.
- Turnover in social rented stock and new permissions given for affordable new build are expected to supply 102 units.
- In addition, within Penrith the Southend Road development is expected to provide a total of 206 two bed flats. 18 are expected to be for social rent and 43 for shared ownership.
- Whist the majority of need is within Penrith the size and type of units built need to be balanced to allow residents to meet their needs across a range of size, type and tenures.

Balanced Housing Market Indicators

Theme	Indicator
1. Buying a home	Gross Household Income ratio of between 2:1 and 4:1
	7:1 Based on median house price and median income
2. Renting a home	Weekly rent should equate to no more than 25% of weekly gross household income (private sector)
	22.5%
	Social housing rents should be less than private sector rents
	13%
3. Accessibility of social rented housing	50% of those on the waiting list housed during the year
	7.5%
4. Empty properties	No more than 3% of the housing stock empty for more than 6 months
	1%
5. Second homes	No more than 10% of properties
	2%
6. Housing the homeless	No more than 0.3% of total households in the area accepted as homeless
	0.36%
7. Creating decent homes	100% of all social housing decent by 2010
	Stock Condition Survey 2004: 51% decent Housing Strategy information (EHA) 2006: 86% decent
	70% of private sector housing providing homes for vulnerable people to meet Decent Homes Standard by 2010
	Information to be completed for future surveys

Market Drivers

- Large number of poorly paid industries and a disproportionate number of people employed within service and vehicle repair/retail industries.
- A good balance of occupation classifications. However a significant proportion of management jobs are in the lower paid hotel and catering sector.
- Public transport and car parking were viewed as 'fairly bad/bad'. The volume/speed of traffic and litter were also seen to be 'a problem but not serious' or 'a serious problem' (Housing Needs Survey results).
- However 94% of residents are very satisfied with their neighbourhood.
- Schools, health care and general reputation are cited as very/fairly good.
- Crime is not viewed as a problem in the area by the majority of residents.
- General perceptions, central location and proximity to the Lake District National Park make this market area an attractive location for both residents and businesses wishing to be based near access routes.

Housing Stock and Tenure

Property Type	Count	%	Eden %	Cumbria %	North West %
ALL OCCUPIED HOUSEHOLD SPACES	10,909				
In an unshared dwelling	10,874	99.7	99.8	99.8	99.8
- House or bungalow - Detached	3,928	36.0	39.3	25.5	18
- House of bungalow - Semi-detached	3,441	31.5	29.6	33	37.4
- House or bungalow - Terraced (including end terrace)	2,276	20.9	21.4	31.2	31.4
- Flat, maisonette or apartment	1,174	10.8	8.9	9.7	12.7
- Caravan or other mobile or temporary structure	55	0.5	0.5	0.4	0.3
In a shared dwelling: TOTAL	35	0.3	0.2	0.2	0.2
Source: 2001 Census					

Tenure	Count	%	Eden %	Cumbria %	North West %
All occupied dwellings: Total	10,883				
Owned - Owns outright	3,971	36.5	39.6	34.9	29.8
Owned - Owns with a mortgage or loan	4,116	37.8	33.6	36.9	38.9
Owned - Shared ownership	100	0.9	0.7	0.5	0.6
Social rented (Council/Housing Association)	1,157	10.7	9.7	16.0	20.1
Private rented - Private landlord or letting agency	986	9.1	10.9	7.8	7.7
Private rented - Employer of a household member	36	0.3	0.4	0.2	0.1

Private rented - Relative or friend of a household member	121	1.1	1.3	0.9	0.6
Private rented - Other	33	0.3	0.4	0.2	0.2
Lives rent free	363	3.3	3.3	2.4	2.1
Source: 2001 Census					

Occupancy Rates	Count	%	Eden %	Cumbria %	North West %
ALL HOUSEHOLDS	10,918				
Owned - occupancy rating of 0 or higher	8,056	73.8	72.6	70.9	67.3
Owned - occupancy rating of -1 or less	121	1.1	1.3	1.4	2.0
Rented from Housing Association - occupancy rating of 0 or higher	141	1.3	1.1	8.3	12.2
Rented from Housing Association - occupancy rating of -1 or less	24	0.2	0.1	0.8	1.3
Other social rented - occupancy rating of 0 or higher	913	8.4	7.7	6.4	5.7
Other social rented - occupancy rating of -1 or less	112	1.0	0.9	0.5	0.8
Private rented or living rent free - occupancy rating of 0 or higher	1415	13.0	15.1	10.6	9.4
Private rented or living rent free - occupancy rating of -1 or less	136	1.2	1.3	1.1	1.3
Note: 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).					
Source: 2001 Census					

House Size	**Eden Valley North Count**	**Eden Valley North %**	**Eden %**	**Cumbria %**	**North West %**
ALL HOUSEHOLDS	10,901				
1 room	86	0.8	0.6	0.4	0.5
2 rooms	185	1.7	1.7	1.4	1.8
3 to 4 rooms	2,514	23.1	21.1	25	26.9
5 to 6 rooms	5,052	46.3	46.0	51.4	52.1
7 or more rooms	3,064	28.1	30.7	21.8	18.7
Source: 2001 Census					

- Relatively high owner occupation, detached properties and number of rooms compared to Cumbria as a whole.
- An overall balanced number of properties of mixed size and tenure.
- However significant differences exist within the HMA, with a greater concentration of smaller properties and social housing found in Penrith.

- There are concentrations of social housing on the Pategill, Scaws and Raiselands Croft estates.
- Indications of slight overcrowding in the social rented sector.
- The 2004 District Wide Stock Condition Survey found that overall in the Eden District the highest rate of non decent housing is found in the rural areas where 41% of dwellings were found to be non decent compared to 30% generally. This was largely due to thermal efficiency problems relating to the provision of mains gas and solid wall properties.
- Information from 2006 Housing Needs Survey indicates that this HMA has the lowest rate of dissatisfaction with the state of repairs and highest rate of satisfaction.
- Windows, dampness and cold/heating problems are the main items requiring attention.
- Inability to afford, ‘not my responsibility’ and ‘not having the time’ are the main reasons that repairs have not been done.

Satisfaction with the state of repair of home			
HMA	**Satisfied %**	**Dissatisfied %**	**Neither %**
Alston	70	19	8
Eden Valley North	85	8	5
Eden Valley South	80	11	8
North Lakes East	82	10	7
Source: EDC Housing Needs Survey 2006 Approx 1-2% missing responses			

Demographics

A) Five Year Projection: Based on House Building Trends

	2001	2006	2011	2016	2021	2026
Total Dwellings	23331	24715	26099	27483	28867	30251
Total Households	21143	22399	23652	24905	26159	27413
Total Population	49800	52015	54060	56114	58687	61816
Net Migration		2502	2444	2441	2966	3601
Source: Chelmer Model supplied by CCC						

B) Five Year Projection: Based on Migration Patterns

	2001	2006	2011	2016	2021	2026
Total Dwellings	23448	25903	28195	30536	32872	35067
Total Households	21249	23474	25551	27672	29789	31778
Total Population	49800	53370	56568	59500	62206	64623
Net Migration		3740	3740	3740	3740	3740
Annual Dwelling Requirement Under this Scenario						
		2001-06	2006 - 11	2011-16	2016-21	2021-26
		491	458	468	467	439
Source: Chelmer Model supplied by CCC						

The tables above give scenarios for population, dwellings, households and migrations for the Eden District based:

a) on the previous five year house building patterns. Under this scenario if house building continues as they have done the population in Eden will increase by 2045 between 2006/11 and households will increase by 1253. Dwellings will increase to 26099 so we will need an additional 277 per year. However this may alter if planning permissions increase or decrease

b) on the previous five year migration (inwards and outward) patterns. Under this is if migration patterns continue as they have done, the population in Eden will increase by 3198 between 2006/11 and households will increase by 2077. Dwellings will increase to 28195 so we will need an additional 458 per year.

Age Range 2001	All people	0 - 4	5 - 14	15 - 29	30 - 44	45 - 59	60 - 74	75 +
Count	25,640	1370	3,014	3,985	5,851	5,275	4,022	2,123
%		5	12	16	23	21	16	8
Source: Chelmer Model supplied by CCC								

Household Type	Eden Valley North Count	Eden Valley North %	Eden %	Cumbria %	North West %
All Households	10,902				
One person households	3,086	28.31	28.1	30.1	30.9
- Of which Pensioners living alone	1,669	15.31	15.2	15.8	15.1
All other Pensioner households	1,249	11.46	11.5	10.8	8.9
Households with dependent Children	2,998	27.49	26.9	27.5	30.4
- Of which Lone Parents households with dependent children	439	4.02	3.9	5.5	7.7
Households with non-dependent children	1,108	10.16	10.3	9.8	10.3
- Of which Lone Parent Households	294	2.69	2.8	3.0	3.5
Households with no children	2,211	20.28	21.0	19.3	16.4
All Other households	250	2.29	2.4	2.5	3.0
Source: Chelmer Model supplied by CCC					

Ethnic Group	Eden Valley North %	Eden %	North West %	England and Wales %
All People	(25,651)	(49,767)	(6,729,766)	(52,041,916)
White - British	98.5	98.49%	92.17%	87.49%
White - Irish	0.23	0.30%	1.15%	1.23%
White - Other	0.76	0.80%	1.11%	2.59%
Mixed - White and Black Caribbean	0.04	0.05%	0.33%	0.46%
Mixed - White and Black African	0	0.01%	0.15%	0.15%
Mixed - White and Asian	0.04	0.07%	0.26%	0.36%
Mixed - Other	0.09	0.07%	0.20%	0.30%
Asian or Asian British - Indian	0.01	0.01%	1.07%	1.99%
Asian or Asian British - Pakistani	0.06	0.02%	1.74%	1.37%
Asian or Asian British - Bangladeshi	0.01	0.01%	0.39%	0.54%

Ethnic Group	Eden Valley North %	Eden %	North West %	England and Wales %
Asian or Asian British - Other	0.05	0.03%	0.22%	0.46%
Black or Black British - Black Caribbean	0.04	0.01%	0.30%	1.08%
Black or Black British - Black African	0	0.01%	0.24%	0.92%
Black or Black British - Other	0.01	0.00%	0.08%	0.18%
Chinese or other ethnic group - Chinese	0.13	0.09%	0.40%	0.44%
Chinese or other ethnic group - Other ethnic group	0.05	0.03%	0.20%	0.42%
Source: 2001 Census				

- Higher number of pensioner households than regional average, reflecting the desirability as a retirement location.
- Households with no children are also higher than the regional average and similar to patterns for the Eden District and Council as a whole. There are also a higher number in the 15-29 age bracket than other HMA's which indicates that these are newly forming households who will require 'first time' homes.
- There is a greater proportion of ethnic groups in this HMA than the average for the Eden District; however it is likely that this is due to the influence of Penrith and Carlisle, and remains significantly lower than regionally or nationally.
- The level of lone parent households is similar to Eden and Cumbria as a whole and remains lower than the regional average.

Housing Provision

- **House Prices**

House price and income	Income 2005		House Price 2005		Ratio	
	Mean	Median	Mean	Median	Mean	Median
Eden Valley North	29,663	25,347	186,140	178,000	6:1	7:1
Eden District	27,959	24,086	192,168	186,750	7:1	8:1
Cumbria	27,617	23,646	162,647	146,000	6:1	6:1
Source: CACI Paycheck and Streetvalue supplied by Cumbria County Council						

- **New Build**

Total Housing Planning Permissions	2005-06 @Feb.06	2004-05	2003-04	2002-03	2001-02	2000-01	Total	Annual Rate
Alston	0	4	6	5	39	4	58	10
Eden Valley North	71	60	75	180	138	140	664	111
Eden Valley South	29	20	105	140	121	118	533	89
North Lakes	0	1	17	16	15	16	65	11
TOTAL	100	85	203	341	313	278	1320	220
Source: EDC Planning Department								

Housing Completions	**2005-06 @Feb.06**	**2004-05**	**2003-04**	**2002-03**	**2001-02**	**2000-01**	**Total**	**Annual Rate**
ALL HOUSEHOLDS	54	106	76	123	Not known	Not known	359	89.75 over 4 years
Source: EDC Planning Department								

- **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	33	45	4	28	29	6
Affordable Housing as % of total new dwellings granted planning permission	46%	75%	5%	15%	21%	4%
Total number of affordable housing units completed	1	12	Not Known	Not Known	Not Known	Not Known
Affordable Housing as % of total new dwellings completed	2%	11%	Not Known	Not Known	Not Known	Not Known
Source: EDC Planning Department						

- General perceptions and the area’s central location with several major road and rail links make this market area an attractive location for both residents and businesses wishing to live near access routes.
- This and the proximity to the Lakes National Park have driven market property values up putting this out of reach of residents who must then rely on the limited amount of social rented property or private rental. This balance needs to be readjusted with affordable family accommodation.
- Property prices are well beyond the affordability indicator, with Langwathby (8:1), Hartside (8.5:1), Skelton (8.5:1) and Dacre (9:1) over twice the indicator threshold, and Penrith, despite containing one of the lowest ratios in the Eden District also has wards of 7:1.
- Although household income is relatively high in these areas, ranging between £27-29,000 property prices range from £227,000 (Langwathby) up to £260,000 (Dacre). Dacre village falls within the Lakes National Park boundary, accounting for the knock on effect on house prices. However others fall well outside the Park boundary. The high ratio can be accounted for by a fewer number of sales due to their sparser rural nature, and prevalence of larger detached properties.
- Evidence from Estate Agents:
  - Demand for smaller 2 or 3 bed properties in both rural and urban areas and demand from first time buyers has remained high. Semi-detached properties and bungalows are popular.
  - However sales of high priced large (4+ beds) housing have slowed down with many properties taking a long time to sell.
  - Some report a fall in the price of larger properties as owners have to attract purchasers and also complete a chain.
  - There are a greater number of first time buyers seeking accommodation with their partners as couples and families rather than single people seeking flats, and generally seeking at least two beds.

- Shared ownership is always in high demand.
- 2+ bed housing with gardens and property to modernise are in high demand.
- Penrith town remains in high demand with the Beacon Edge/New Streets being the most desirable, followed by Wetheriggs, Castletown, Scaws and Town Head areas.
- Popular village locations include Greystoke and Salkeld, with demand increasing closer to the Lakes National Park.
- However first time buyers are considering anything within their price range.
- Purchasers consider schools as an important factor, which along with sports facilities, countryside, rail and motorway links are all promoted by estate agents when marketing the area.

- Highest number of permissions granted in the Eden District with the bulk occurring in 2002/03. Of the 664 units granted permission, 145 are affordable, again the largest proportion, with the last two years showing an increase. However no information is available on the size of the properties.

Right to Buy

Right to Buy 2001-2006	Number Sold	% of Existing Stock
Alston Moor	9	7%
Eden Valley North	53	4.5%
Eden Valley South	30	6%
North Lakes - East	11	4%
TOTAL	103	5%
Source: Local Housing Association data		

- The highest loss of social rented property through Right-to-Buy has occurred within this HMA, mainly in Penrith.
- Over all the number of Right-to-buy sales in the Eden District appears to be slightly slowing down with an average of 29.5 sold 1997/98 - 2000/01, reducing to 24.2 sold 2001/02 - 2004/05.

Renting Trends

Private and Social sector rents - based on district wide figures 2006				
Private Sector Rents	**Private Sector Weekly Rents**	**% of median income**	**Housing Association Weekly Rents**	**% of median income**
Bedsit				
1 bed flat	£75	18.6%	£60	14.8%
2 bed flat	£85	21.1%	£67	16.6%
Terraced House				
2 bed	£90	22.3%	£74	18.5%
3 bed	£100	24.8%	£79	19.7%

Semi - Detached				
2 bed	£100	24.8%	£74	18.5%
3 bed	£115	28.5%	£79	19.7%
4 bed	£125	31.0%	not available	
Detached House				
3 bed	£125	31.0%	£79	19.7%
4 bed	£150	37.2%	not available	
Bungalow				
2 bed	£110	27.3%	£74	18.4%
3 bed	£130	32.3%	not available	
Source: Rent Service			Source: Housing Association Rents, Eden Area	

Access to Social Rented Housing 05/06		
Household Type	**Turnover (Count)**	**Empty properties as % of stock**
Bedsits	9	0
1 Bed flat	14	8.3%
2 Bed flat	9	2.6%
1 Bed House	1	0
2 Bed house	9	0.7%
3 Bed house	13	0.4%
4 Bed house	1	0
1 Bed bungalow	4	5.0%
2 Bed bungalow	9	0
3 Bed bungalow	0	0
Source: Housing Association data		

- The cost of renting privately is below the affordability threshold, as 22.5% of gross household income.
- Within this all house types fall below the indicator, with the exception of 4 bedroom semi and detached properties and 3 bedroom bungalows.
- This data cannot be broken down into ward level. However Penrith contains the largest concentration of privately rented accommodation of a smaller size (i.e. flats, terraces etc) while outlying areas have larger properties at a relatively lower rent.
- Evidence from Lettings agents:
    - Lettings market performs consistently well with properties generally let within one month. However people tend to let for under two years (9-12 months, 12-18 months).
    - Modern two bedroom properties between £400 - 500pcm are popular with young professionals in the town area.

    - On bedroom flats are less in demand as these are “too expensive for a single person to pay all bills on a local wage”.
    - Large expensive properties are also less popular. Fewer people are willing or able to pay in excess of £1000.
    - There has been an increase in the number of professional people wishing to share due to the expense of living alone.
    - One estate agent also cited houses of multiple occupancy as also popular connected to a rise in student and possibly overseas workers.
    - People are renting for reasons of work, being unable to afford to buy, while waiting to see if job is secure and whilst purchasing.
    - Estate agents expect the lettings market to remain active with rents increasing.
- Social housing is well below the cost of renting privately. However there is a very low percentage of the waiting list housed per year (7.5%) and within this figure most are between 1 and 3% with the exception of Penrith at 11%. Penrith has a higher turnover due to the number of flats in the area and the greater mobility of these occupants.

Reasons for wishing to move

- Based on the 2006 Housing Needs Survey respondents gave the following as reasons they wished to move from their present property:

Want larger property	626
Want to buy	543
Want own home/live independently	518
Be closer to facilities	469
Be closer to friends/family for social reasons	391
Need smaller property	388
Want larger garden	370
Be closer to work	337
Want smaller garden	317
Need property suitable for older/disabled person	308
Be closer to friends/family to give/receive support	307
Mover to a better neighbourhood	267
Marriage/live together	199
Can’t afford mortgage payments	166
Harassment/crime	111
Divorce/family separation	106
Over crowding	96
In temporary accommodation	83
Major despair of home	78
Forced to move (eg eviction, repossession, end of tenancy	76
Be closer to university/college	70
To be in a particular school catchment	68
Want separate kitchen/bathroom/toilet	54

Affordable Housing Requirements

OVERALL TOTAL NEED OVER 5 YEARS		
	Beds	**Units**
	1	602
	2	195
	3	198
	4	33
Total		**1028**
Of which:		
Intermediate		167
Social rented		846
No information on income		14
DEDUCT AVAILABLE STOCK OVER 5 YEARS		
Current occupiers of affordable housing in need		125
Committed supply of new housing	(over two years)	47
Supply of social re-lets		465
Total		637
Need minus Supply		**391**
Source: 2006 Housing Needs Survey, analysis b*ased on DCLG Housing Needs and Market Assessment Mode.* 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 X units for the X market area.		

The figures below do not take into account committed supply of units or social housing relets

Existing households in need of alternative accommodation	
General	356
Older Person	248
Existing households falling into	200
Homeless households	200
TOTAL	1004

Proportion of existing households unable to move to alternative accommodation, due to cost of buying or renting	
General	250
Older Person	173
Households falling into need	200
Homeless Households	200
TOTAL	823

Newly forming households in need of alternative accommodation	
General	335
Older Person	90
TOTAL	425

Proportion of newly arising households unable to buy or rent in the market	
General	319
Older Person	86
TOTAL	405

Homelessness

Causes of Homelessness (Eden District)	**2004/05**		**2005/06**	
	Number	**%**	**Number**	**%**
Parents no longer willing or able to accommodate	17	25.0%	9	14.1%
Other relatives no longer willing or able to accommodate	5	7.4%	12	18.8%
Non-violent breakdown of relationship	9	13.2%	6	9.4%
Violent breakdown of relationship	17	25.0%	17	26.6%
Harassment, threats or intimidation	1	1.5%	1	1.6%
Mortgage arrears	unavailable			
Rent Arrears	0	0.0%	0	0.0%
Loss of rented or tied accommodation	19	27.9%	19	29.7%
Required to leave National Asylum Support Service accommodation	unavailable			
In institution or care	unavailable			
Other (eg homeless in emergency, ex-HM forces, returned from abroad, sleeping rough or in hostel)	unavailable			
Total	68	100.0%	64	100.0%
Source: Eden Housing Association				

HMA 2 total homeless acceptances = 40

- Highest proportion of homeless acceptances within the Eden District. However:
- High proportion of homeless acceptances fall within Penrith as this is given as their last known address or if of ‘no fixed abode’.
- Main cause of homelessness is loss of ‘rented or tied accommodation’ and the main centre for rented tenure is Penrith.
- Parents no longer willing/able to accommodate is also a main cause reflecting the problem of affordability for young people.

- Further research is required on the level of rural homelessness to ascertain previous locations.

Second and Vacant Properties

Second and Vacant Properties	Eden Valley North		Eden		Cumbria		North West	
	%		%		%		%	
All household spaces: With residents	10911	95.0	21143	90.5	209,027	92	2,812,789	95
All household spaces: With no residents: Vacant	342	3.0	775	3.3	9,443	4.5	124,600	4.4
All household spaces: With no residents: Second residence/ holiday accommodation	233	2.0	1451	6.2	7,374	3.5	12,852	0.45

Source: 2001 Census

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
124	1.1%

Source: Eden District Council – Council Tax records

- The HMA has the lowest overall percentage of second homes at 2%.
- However there are pockets of high percentages, for example Dacre (6.6%) Hartside (7%) and the parishes Catterlen (9%), Ousby (9%) and Kirkoswald (7%).
- With the exception of Dacre all are well outside of the Lakes National Park; however all are attractive rural locations and good alternatives to the higher costs within the National Park.

Supported Housing

Key priority group	No of supported housing units	Requirements (to be reviewed)
Learning disabilities	6	
Mental health	12	
Young people	23	
Teenage parents	0	
Substance misuse	6	
Offenders and ex-offenders	6	
Domestic violence	2	
Refugees and asylum seekers	0	
Physical disabilities		
Older people	190	

Source: Eden District Council

Additional Tables

Economic Activity	**Eden Valley North Count**	**Eden Valley North %**	**Eden %**	**Cumbria %**	**North West %**
ALL PEOPLE (16 - 74)	18,842				
Economically Active: ALL PEOPLE	13,274	70.4	69.9	65.8	63.9
Employed: ALL PEOPLE	12,523	66.5	66.0	60.4	57.8
Part-time	3,158	16.8	16.7	27	23.4
Full-time	9,365	49.7	49.3	73	76.6
Unemployed	363	1.9	2.0	3.4	3.6
Full-time student	388	2.1	1.9	2	2.5
Inactive: ALL PEOPLE	5,568	29.6	30.1	34.2	36.1
Retired	3,051	16.2	16.3	16.6	14.4
Student	498	2.6	2.5	2.8	4.6
Looking after home/family	916	4.9	5.2	5.7	6.1
Permanently sick or disabled	758	4.0	4.0	6.4	7.7
Other	345	1.8	2.1	2.7	3.3
Source: 2001 Census					

Industry of Employment	Eden Valley North %	Eden %	Cumbria %	North West %
Agriculture and fishing (SIC A,B)	0.66%	0.37	0.51	0.51
Energy and water (SIC C,E)	0.69%	0.87	0.32	0.32
Manufacturing (SIC D)	11.88%	15.05	13.79	13.79
Construction (SIC F)	7.31%	5.49	4.99	4.99
Distribution, hotels and restaurants (SIC G,H)	30.33%	30.49	24.95	24.95
Transport and communications (SIC I)	5.27%	4.94	5.98	5.98
Banking, finance and insurance, etc (SIC J,K)	12.54%	11.36	17.37	17.37
Public administration, education & health (SIC L,M,N)	24.47%	24.01	27.30	27.30
Other services (SIC O,P,Q)	6.85%	7.41	4.80	4.80
*Based on number of jobs in area as recorded by the ABI				

Employment Sectors	Eden Valley North Count	Eden Valley North %	Eden %	Cumbria %	North West %
ALL PEOPLE	12,850				
1. Managers and Senior Officials	1,710	13	13.6	12.9	13.7
2. Professional Occupations	1,127	9	8.8	9.1	10.5
3. Associate Professional and Technical Occupations	1,373	11	10.1	11.4	12.8
4. Administrative and Secretarial Occupations	1,371	11	9.7	10.5	13.1
5. Skilled Trades Occupations	2,108	16	19.1	16.3	11.7
6. Personal Service Occupations	866	7	6.7	7.2	7.6
7. Sales and Customer Service Occupations	950	7	6.3	7.8	8.3
8. Process, Plant and Machine Operatives	1,429	11	10.9	10.9	9.8
9. Elementary Occupations	1,916	15	14.8	13.9	12.5
Source: 2001 Census					

Income 2005	**Median Income**	**Mean Income**
Alston Moor	20,952	24,436
Eden Valley North	25,347	29,663
Eden Valley South	24,083	27,734
North Lakes - East	25,962	30,006
Source: CACI Paycheck supplied by Cumbria County Council		

Annual Earnings									
Eden	**Allerdale**	**Barrow**	**Carlisle**	**Copeland**	**South Lakeland**	**Cumbria**	**North-West**	**England & Wales**
16,010	18,047	15,358	16,012	22,444	19,286	17,247	18,100	19,244
Source: Annual Survey of Hours and Earnings 2004 produced by the ONS								

Affordable Housing Planning Approvals	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01	Total
Alston	0	2	0	0	0	0	2
Eden Valley North	33	45	4	28	29	6	145
Eden Valley South	17	7	10	9	0	4	47
North Lakes	0	0	15	0	0	0	15
TOTAL	50	54	29	37	29	10	209
Source: Eden District Council Planning Department							