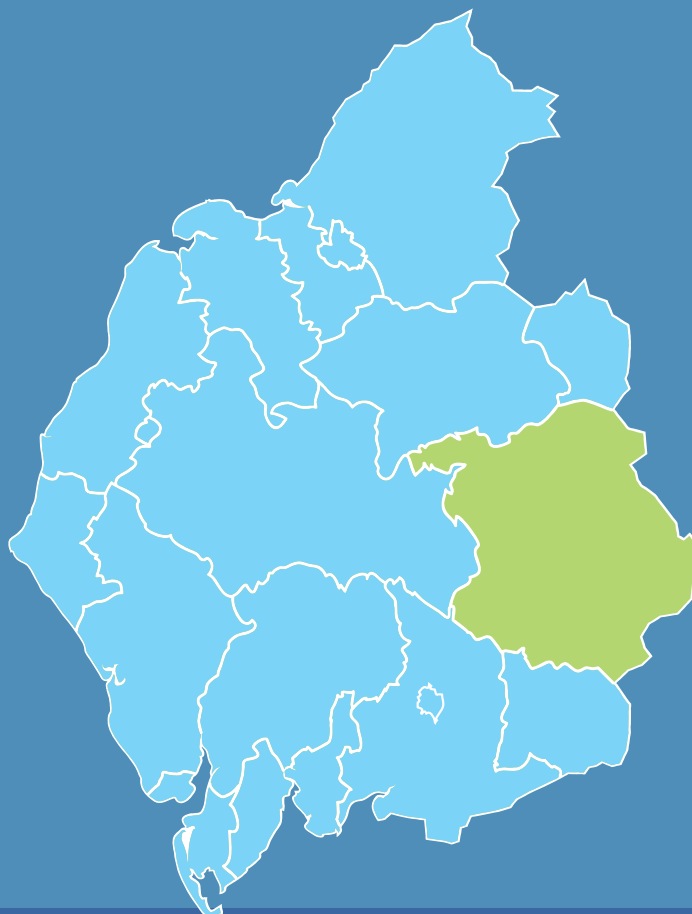


# Cumbria Housing Strategy 2006/2011

## Housing Market Assessment



### EDEN VALLEY SOUTH



Cumbria Sub-Regional Housing Group

# Eden Valley South Housing Market Assessment

## Current Market Profile

With the second largest population in the District, the southern end of the Eden Valley contains two of the Districts key service centers, Appleby-in-Westmorland and Kirkby Stephen. Three busy commuter routes cross the area, placing it within easy reach of Kendal and the south, Penrith and the north and across into the northeast. Despite this the area is characterised by a number of often sparsely populated and remote villages. Those lying to the east of the area are within reach of the M6 and Lakes National Park and until recently house prices in these areas were comparatively cheaper than the National Park, making them desirable as second and holiday home locations. Other areas, however, while experiencing low house prices are characterised by isolation, low incomes, and pockets of slow or static growth.

## Headline Findings

- House prices in some areas are comparable to the Lake District National Park.
- 44% of properties are owned outright.
- Lack of affordable housing is hindering the flow of supply and demand.
- Low proportion of social rented housing.
- High cost of private renting for local income.

## 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.

- 295<sup>1</sup> units of affordable housing over the next five years for families with 33% low cost home ownership and 67% 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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<sup>1</sup> This includes an estimated provision for homeless households

# Key Issues

## 1 Affordable Housing

- Popular town and village locations and often lower house prices than other areas in the Eden District eg Brough at £142,000 (median house price).
- However this is matched by low incomes making these unaffordable to local people - the house price to income ratio for Brough is 6:1.
- Pockets of highly priced housing and second/holiday homes.
- Whilst containing the second highest number of social rented properties, this is also disproportionately low to the population.
- Mixture of people wishing to downsize and others requiring larger properties - affordability issues preventing flow of demand and supply.

## 2 Homelessness

- Well below the indicator level at 0.07% of all households. However some evidence of homeless acceptances and the high number of households in the area may mask the overall level.

## 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

- Similar patterns to the Eden District as a whole, the area is characterised by a high proportion of service and manufacturing industries public administration and health.
- The greatest *number of people* work within the agriculture, wholesale/retail, vehicle retail/repair, hotel and catering, and manufacturing industries.
- Notably the area contains the greatest number of people in the Eden District employed in agriculture/hunting/forestry, even though the area has only a small number of these within its overall industrial sector.
- Further research is required on the extent of home working: Parish members comment that this may be 'significant'.

## Balanced Housing Market Indicators

Theme	Indicator
1. Buying a home	Gross Household Income ratio of between 2:1 and 4:1
	<b>Based on median house price and median income 8:1</b>
2. Renting a home	Weekly rent should equate to no more than 25% of weekly gross household income (private sector)
	<b>24%</b>
	Social housing rents should be less than private sector rents
	<b>13%</b>
3. Accessibility of social rented housing	50% of those on the waiting list housed during the year
	<b>4%</b>
4. Empty properties	No more than 3% of the housing stock empty for more than six months
	<b>1.4%</b>
5. Second homes	No more than 10% of properties
	<b>7%</b>
6. Housing the homeless	No more than 0.3% of total households in the area accepted as homeless
	<b>0.07%</b>
7. Creating decent homes	100% of all social housing decent by 2010
	<b>Stock Condition Survey 2004: 51% decent Housing Strategy information (EHA) 2006: 86% decent</b>
	70% of private sector housing providing homes for vulnerable people to meet Decent Homes Standard by 2010
	<b>Information to be completed for future surveys</b>

### Market Drivers

- Effect of the Lake District National Park to the east.
- Good commuter links - attractive to those working in Appleby, Kirkby Stephen, Penrith or Kendal. However parish members transport is problematic in the more remote fell side areas.
- A variety of attractive and convenient rural settlements, small towns and sparser remote villages have given rise to a wide range of house prices
- 93% of Residents are satisfied/very satisfied with their neighbourhood, with schools, healthcare, parks/open spaces all viewed as very/fairly good.
- Negative drivers are lack of shops providing for basic needs, public transport, volume of traffic and rubbish/litter are all seen as problems. Lack of facilities area a particular problem in the smaller villages and for elderly people who have mobility problems.

- Despite good commuter links residents without a car and who may live in sparse areas are disadvantaged when seeking work, with a knock on effect for business growth are unable to expand and employ more local people.

## Housing Stock and Tenure

Property Type	Count	%	Eden %	Cumbria %	North West %
ALL OCCUPIED HOUSEHOLD SPACES	6,943				
In an unshared dwelling	6,940	100.0	99.8	99.8	99.8
- House or bungalow - Detached	2,979	42.9	39.3	25.5	18
- House or bungalow - Semi-detached	1,916	27.6	29.6	33	37.4
- House or bungalow - Terraced (including end terrace)	1,550	22.3	21.4	31.2	31.4
- Flat, maisonette or apartment	449	6.5	8.9	9.7	12.7
- Caravan or other mobile or temporary structure	46	0.7	0.5	0.4	0.3
In a shared dwelling: TOTAL	3	0.0	0.2	0.2	0.2
Source: 2001 Census					

Tenure	Eden Valley South Count	Eden Valley South %	Eden %	Cumbria %	North West %
All Occupied dwellings: TOTAL	6,934				
Owned - Owns outright	3,028	43.7	39.6	34.9	29.8
Owned - Owns with a mortgage or loan	2,082	30.0	33.6	36.9	38.9
Owned - Shared ownership	40	0.6	0.7	0.5	0.6
Social rented (Council/Housing Association)	480	6.9	9.7	16.0	20.1
Private landlord or letting agency	954	13.8	10.9	7.8	7.7
Private rented - Employer of a household member	20	0.3	0.4	0.2	0.1
Private rented - Relative or friend of a household member	99	1.4	1.3	0.9	0.6
Private rented - Other	25	0.4	0.4	0.2	0.2
Lives rent free	206	3.0	3.3	2.4	2.1

Source: 2001 Census

Occupancy Rates	Count	%	Eden %	Cumbria %	North West %
ALL HOUSEHOLDS	6,926				
Owned - occupancy rating of 0 or higher	5,049	72.9	72.6	70.9	67.3
Owned - occupancy rating of -1 or less	90	1.3	1.3	1.4	2.0
Rented from Housing Association - occupancy rating of 0 or higher	40	0.6	1.1	8.3	12.2
Rented from Housing Association - occupancy rating of -1 or less	3	0.0	0.1	0.8	1.3
Other social rented - occupancy rating of 0 or higher	398	5.7	7.7	6.4	5.7
Other social rented - occupancy rating of -1 or less	41	0.6	0.9	0.5	0.8
Private rented or living rent free - occupancy rating of 0 or higher	1,232	17.8	15.1	10.6	9.4
Private rented or living rent free - occupancy rating of -1 or less	73	1.1	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 South Count	Eden Valley South %	Eden %	Cumbria %	North West %
ALL HOUSEHOLDS	6,922				
1 room	13	0.2	0.6	0.4	0.5
2 rooms	112	1.6	1.7	1.4	1.8
3 to 4 rooms	1,268	18.3	21.1	25	26.9
5 to 6 rooms	3,175	45.9	46.0	51.4	52.1
7 or more rooms	2,354	34.0	30.7	21.8	18.7

Source: 2001 Census

- High proportion of detached properties and low proportion of flats, reflecting the rural nature of the area.
- High number of large houses with 7 or more rooms.
- High proportion of owner-occupied tenure and high number owned outright: 44% of all dwellings are owned outright and 30% with mortgages, compared to 30% and 39% respectively for the region.
- The 2004 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 11% dissatisfaction with the state of repairs.
- Windows, roofing and dampness are the main items requiring attention.
- Inability to afford, 'not my responsibility' and not able to physically manage 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
<b>Total Dwellings</b>	23331	24715	26099	27483	28867	30251
<b>Total Households</b>	21143	22399	23652	24905	26159	27413
<b>Total Population</b>	49800	52015	54060	56114	58687	61816
<b>Net Migration</b>		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
<b>Total Dwellings</b>	23448	25903	28195	30536	32872	35067
<b>Total Households</b>	21249	23474	25551	27672	29789	31778
<b>Total Population</b>	49800	53370	56568	59500	62206	64623
<b>Net Migration</b>		3740	3740	3740	3740	3740
<b>Annual Dwelling Requirement Under this Scenario</b>						
		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:

- 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 1,253. Dwellings will increase to 26,099 so we will need an additional 277 per year. However this may alter if Planning permissions are increased
- 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 3,198 between 2006/11 and households will increase by 2077. Dwellings will increase to 28,195 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	16,512	831	1,986	2,280	3,394	3,840	2,723	1,458
%		5	12	14	21	23	16	9
Source: Chelmer Model supplied by CCC								

Household Type	Eden Valley South Count	Eden Valley South %	Eden %	Cumbria %	North West %
All Households	6,932				
One person households	1,864	26.8	28.1	30.1	30.9
- Of which Pensioner households	1,018	14.6	15.2	15.8	15.1
All other Pensioner households	841	12.1	11.5	10.8	8.9
Households with dependent Children	1,830	26.3	26.9	27.5	30.4
- Of which Lone Parents households with dependent children	241	3.4	3.9	5.5	7.7
Households with non-dependent children	729	10.5	10.3	9.8	10.3
- of which Lone Parent households	189	2.7	2.8	3.0	3.5
Households with no children	1,505	21.7	21.0	19.3	16.4
All Other households	163	2.3	2.4	2.5	3.0
Source: 2001 Census					

Ethnic Group	Eden Valley South %	Eden %	North West %	England and Wales %
All People	(16,498)	(49,767)	(6,729,766)	(52,041,916)
White - British	98.8%	98.49%	92.17%	87.49%
White - Irish	0.27%	0.30%	1.15%	1.23%
White - Other	0.51%	0.80%	1.11%	2.59%
Mixed - White and Black Caribbean	0.05%	0.05%	0.33%	0.46%
Mixed - White and Black African	0%	0.01%	0.15%	0.15%
Mixed - White and Asian	0.07%	0.07%	0.26%	0.36%
Mixed - Other	0.05%	0.07%	0.20%	0.30%
Asian or Asian British - Indian	0.02%	0.01%	1.07%	1.99%
Asian or Asian British - Pakistani	0.02%	0.02%	1.74%	1.37%
Asian or Asian British - Bangladeshi	0%	0.01%	0.39%	0.54%
Asian or Asian British - Other	0.07%	0.03%	0.22%	0.46%
Black or Black British - Black Caribbean	0.02%	0.01%	0.30%	1.08%
Black or Black British - Black African	0.02%	0.01%	0.24%	0.92%
Black or Black British - Other	0%	0.00%	0.08%	0.18%
Chinese or other ethnic group - Chinese	0.04%	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

- Follows Eden District patterns for household types with a slightly higher than County and Regional percentage for households with no children, and very low presence of non-white British ethnic groups.

## Housing Provision

- **House Prices**

House price and income	Income 2005		House Price 2005		Ratio	
	Mean	Median	Mean	Median	Mean	Median
Eden Valley South	27,734	24,083	197,591	192,000	7:1	8:1
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
<b>TOTAL</b>	<b>100</b>	<b>85</b>	<b>203</b>	<b>341</b>	<b>313</b>	<b>278</b>	<b>1320</b>	<b>220</b>

Source: EDC Planning Department

Housing Completions	2005-06 @Feb 06	2004-05	2003-04	2002-03	2001-02	2000-01	Total	Annual Rate
<b>ALL HOUSEHOLDS</b>	<b>67</b>	<b>61</b>	<b>61</b>	<b>115</b>	<b>Not Known</b>	<b>Not Known</b>	<b>304</b>	<b>76 over 4 years</b>

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	17	7	10	9	0	4
Affordable Housing as % of total new dwellings granted planning permission	58	35	9	6	0	3
Total number of affordable housing units completed	0	3	Not Known	Not Known	Not Known	Not Known
Affordable Housing as % of total new dwellings completed	0	5%	Not Known	Not Known	Not Known	Not Known

Source: EDC Planning Department

- In line with the Eden District as a whole, the house price to income ratio is well above the indicator threshold.
- The area is highly mixed in terms of popularity and house price to income ratios, ranging from 6:1 (Appleby) to 10:1 (Long Marton and Ravenstonedale).
- House prices on some locations are comparable to the Lake District National Park with Long Marton at £222,000 and Ravenstonedale at £274,000.
- These high ratios can be partly explained by the sparse nature of the area, with fewer sales but larger more expensive properties. However the area has also become popular due to the attractiveness of the villages and proximity to the Lake District National Park.
- Evidence from the Housing Needs Survey shows a mixture of people wishing to downsize and others requiring larger properties. However affordability issues hinder the flow of demand and supply.

- The predominately larger properties on the market are unaffordable for first time buyers who must then rely on social or privately rented accommodation. The number of social rented properties is disproportionately low to the population.
- Local parish members state: “Lack of affordable housing in the area is a problem with the high cost of both renting and purchase being mostly above the average income...[lack of]...property at the right price for first time buyers has an adverse effect on village life.” In addition “no suitable building is being done for retirement homes.”
- Evidence from Estate Agents:
  - The market has slowed down with properties taking longer to sale with fewer buyers - “Some people have been very disappointed and have withdrawn their property altogether.” There are a lot more properties on the market than for some years and single interest in properties rather than several people chasing individual properties.
  - Demand is more from the local area than outside - interest from outside the area is slowing down.
  - Prices are remaining stable but those needing to sell are accepting offers 5-10% lower.
  - 2 bed terraces are performing well as first time buyers can just about afford them. Local people can afford a maximum of £120,000, but struggle to raise this.
  - In the towns properties off the main road with gardens and parking are also performing well.
  - 2/3 bed detached/semi detached properties in nice locations are also performing well.
  - First floor flats, property without gardens or parking, and newly constructed, large 4 bed detached properties are popular. New properties are popular with younger people.
  - People are downsizing from very large property and also moving from a semi-detached to a detached house. Cottages are popular for retirement.
  - “Not enough bungalows, not enough low cost family houses for first time buyers, not enough apartments for first time buyers.”
  - Sales for second/holiday homes have reduced as prices have increased. Fewer people are looking for buy to let.
  - Quality of life, slower pace, friendly neighbourhood, and the beauty of the area are all aspects promoted by agents.
  - Those living in the area work locally or travel to Kendal, Penrith or Carlisle showing high levels of commuting.
  - Buyers from outside the area consider schools when purchasing.
  - Families and couples are predominately buying.
  - People are moving to town mainly for retirement.
  - Very difficult for buyers to move up the next rung as this jump is getting greater.
- Second highest number of permissions given, but until recently very low percentage of affordable units.

## 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%
<b>TOTAL</b>	<b>103</b>	<b>5%</b>
Source: Local Housing Association data		

- The second highest number of sales through Right to Buy has occurred within this HMA.
- Over all the number of Right-to-buy sales in the Eden District appear 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
<b>Bedsit</b>				
1 bed flat	£75	18.6%	£60	14.8%
2 bed flat	£85	21.1%	£67	16.6%
<b>Terraced House</b>				
2 bed	£90	22.3%	£74	18.5%
3 bed	£100	24.8%	£79	19.7%
<b>Semi - Detached</b>				
2 bed	£100	24.8%	£74	18.5%
3 bed	£115	28.5%	£79	19.7%
4 bed	£125	31.0%	not available	
<b>Detached House</b>				
3 bed	£125	31.0%	£79	19.7%
4 bed	£150	37.2%	not available	
<b>Bungalow</b>				
2 bed	£110	27.3%	£74	18.4%
3 bed	£130	32.3%	not available	
Source: Rent Service			Source: Housing Association Rents, Eden Area	

<b>Access to Social Rented Housing 05/06</b>		
<b>Household Type</b>	<b>Turnover (Count)</b>	<b>Vacant properties as % of stock</b>
Bedsits	1	6.7%
1 Bed flat	6	0
2 Bed flat	1	4.0%
1 Bed House	0	0
2 Bed house	4	8.3%
3 Bed house	12	0
4 Bed house	0	0
1 Bed bungalow	4	0
2 Bed bungalow	0	0
3 Bed bungalow	0	0
Source: Housing Association data		

- The cost of renting privately is fairly near the threshold at 24% reflecting the low incomes of those dependent on renting.
- Within this 4 bed semi's, 4 bed detached, 3 bed detached and 3 bed bungalows are all above 25%. However it is questionable whether there is any demand for these property types.
- The cost of social renting is well below the threshold.
- As with the Eden District there is a very low percent of those on the waiting list housed per year, at 4%. Within this Kirkby Thore (8%) and Kirkby Stephen (6%) are notable: Kirkby Thore has 548 households and Kirkby Stephen 1101. Kirkby Thore has the higher percentage of those re-housed. The higher turnover in Kirkby Thore reflects the less stable tenancies here.

### **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	437
Be closer to facilities	410
Need smaller property	382
Want own home/live independently	299
Want to buy	291
Be closer to friends/family to give/receive support	282
Need property suitable for older/disabled person	268
Be closer to friends/family for social reasons	236
Want larger garden	221
Want smaller garden	207
Be closer to work	212
Mover to a better neighbourhood	144
Marriage/live together	96
Over crowding	89
Can't afford mortgage payments	84
Major disrepair of home	82

To be in a particular school catchment	65
Divorce/family separation	48
Forced to move (eg eviction, repossession, end of tenancy)	37
Be closer to university/college	36
In temporary accommodation	34
Harassment/crime	27
Want separate kitchen/bathroom/toilet	20

- Requiring a larger property or a smaller property are main reasons for wishing to move.
- To be nearer facilities is also a driving factor. This will impact especially on elderly people who may wish to remain where they are settled in smaller villages but have no transport.

## Affordable Housing Requirements

<b>OVERALL TOTAL NEED OVER 5 YEARS</b>		
	<b>Beds</b>	<b>Units</b>
	<b>1</b>	290
	<b>2</b>	106
	<b>3</b>	105
	<b>4</b>	15
Total		<b>516</b>
Of which:		
Intermediate		162
Social rented		329
No information on income		25
<b>DEDUCT AVAILABLE STOCK OVER 5 YEARS</b>		
Current occupiers of affordable housing in need		36
Committed supply of new housing	<b>(over two years)</b>	41
Supply of social re-lets		165
Total		242
Need minus Supply		<b>275</b>
Source: 2006 Housing Needs Survey, analysis based 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 re-lets.

<b>Existing households in need of alternative accommodation</b>	
General	203
Older Person	109
Existing households falling into need	11
Homeless Households	25
<b>TOTAL</b>	<b>348</b>

<b>Proportion of existing households unable to move to alternative accommodation, due to cost of buying or renting</b>	
General	112
Older Person	60
Existing households falling into need	11
Homeless Households	25
<b>TOTAL</b>	<b>208</b>

<b>Newly forming households in need of alternative accommodation</b>	
General	185
Older Person	50
<b>TOTAL</b>	<b>135</b>

<b>Proportion of newly arising households unable to buy or rent in the market</b>	
General	173
Older Person	47
<b>TOTAL</b>	<b>220</b>

### **Homelessness**

<b>Causes of Homelessness</b>	<b>2004/05</b>		<b>2005/06</b>	
	<b>Number</b>	<b>%</b>	<b>Number</b>	<b>%</b>
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			
<b>Total</b>	<b>68</b>	<b>100.0%</b>	<b>64</b>	<b>100.0%</b>

Source: Eden Housing Association

### HMA 3 total homeless acceptances = 5

- Well below the indicator at 0.07% of all households.
- Limited data available at HMA level. A total of 5 acceptances in the area but this may be an under estimate as those with no fixed abode often put under Penrith for recording purposes.
- Main cause of homelessness is loss of 'rented or tied accommodation' Parents no longer willing/able to accommodate is also a main cause reflecting the problem of affordability for young people. Violent breakdown of relationship is also a major cause.
- Further research is required on the level of rural homelessness to ascertain previous locations.

### Second and Vacant Properties

Second and Vacant Properties	Eden Valley South		Eden		Cumbria		North West	
		%		%		%		%
All household spaces: With residents	6939	88.9	21143	90.5	209,027	92	2,812,789	95
All household spaces: With no residents: Vacant	297	3.8	775	3.3	9,443	4.5	124,600	4.4
All household spaces: With no residents: Second residence/holiday accommodation	568	7.3	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
59	1.4%

Source: Eden District Council Council Tax records

- At 7% there are a higher number of second/holiday homes than average in the Eden District. However evidence from estate agents (see above) indicates that take up has recently slowed.
- Within this Eamont and Tirral wards have 11% second homes - located next to the M6 and within easy reach of the Lakes National Park and Penrith this reflects the accessibility of the area.
- Also of note is Ravenstonedale with 11%, an attractive rural area within reach of the South Lakeland area.

## Supported Housing

<b>Key priority group</b>	<b>No of supported housing units</b>	<b>Requirements (to be reviewed)</b>
Learning disabilities	0	
Mental health	7	
Young people	5	
Teenage parents	0	
Substance misuse	0	
Offenders and ex-offenders	0	
Domestic violence	2	
Refugees and asylum seekers	0	
Physical disabilities	0	
Older people	111	
Source: Eden District Council		

## Additional Tables

<b>Economic Activity</b>	<b>Count</b>	<b>%</b>
ALL PEOPLE (16-74)	12,041	
Economically Active: ALL PEOPLE	8,371	70
Employed: ALL PEOPLE	7,923	66
Part-time	2,025	17
Full-time	5,898	49
Unemployed	232	2
Full-time student	216	2
Inactive: ALL PEOPLE	3,670	30
Retired	1,956	16
Student	284	2
Looking after home/family	686	6
Permanently sick or disabled	480	4
Other	264	2
Source: 2001 Census		

<b>Economic Activity</b>	<b>Eden Valley South Count</b>	<b>Eden Valley South %</b>	<b>Eden %</b>	<b>Cumbria %</b>	<b>North West %</b>
ALL PEOPLE (16-74)	12,041				
Economically Active: ALL PEOPLE	8,371	69.5	69.9	65.8	63.9
Employed: ALL PEOPLE	7,923	65.8	66.0	60.4	57.8
Part-time	2,025	16.8	16.7	27	23.4
Full-time	5,898	49.0	49.3	73	76.6
Unemployed	232	1.9	2.0	3.4	3.6
Full-time student	216	1.8	1.9	2	2.5
Inactive ALL PEOPLE	3,670	30.5	30.1	34.2	36.1
Retired	1,956	16.2	16.3	16.6	14.4
Student	284	2.4	2.5	2.8	4.6
Looking after home/family	686	5.7	5.2	5.7	6.1
Permanently sick or disabled	480	4.0	4.0	6.4	7.7
Other	264	2.2	2.1	2.7	3.3
Source: 2001 Census					

Industry of Employment	Eden Valley South %	Eden %	Cumbria %	North West %
Agriculture and fishing (SIC A,B)	0.19%	0.46	0.37	0.51
Energy and water (SIC C,E)	0.98%	1.42	0.87	0.32
Manufacturing (SIC D)	9.27%	17.76	15.05	13.79
Construction (SIC F)	7.38%	5.99	5.49	4.99
Distribution, hotels and restaurants (SIC G,H)	44.42%	32.53	30.49	24.95
Transport and communications (SIC I)	5.93%	4.48	4.94	5.98
Banking, finance and insurance, etc (SIC J,K)	7.78%	10.44	11.36	17.37
Public administration, education & health (SIC L,M,N)	20.17%	19.33	24.01	27.30
Other services (SIC O,P,Q)	3.88%	7.60	7.41	4.80
*Based on number of jobs in area as recorded by the ABI				

Employment Sectors	Eden Valley South Count	Eden Valley South %	Eden %	Cumbria %	North West %
ALL PEOPLE	8,139				
1. Managers and Senior Officials	1,082	13	13.6	12.9	13.7
2. Professional Occupations	686	8	8.8	9.1	10.5
3. Associate Professional and Technical Occupations	735	9	10.1	11.4	12.8
4. Administrative and Secretarial Occupations	708	9	9.7	10.5	13.1
5. Skilled Trades Occupations	1,807	22	19.1	16.3	11.7
6. Personal Service Occupations	549	7	6.7	7.2	7.6
7. Sales and Customer Service Occupations	452	6	6.3	7.8	8.3
8. Process; Plant and Machine Operatives	913	11	10.9	10.9	9.8
9. Elementary Occupations	1,207	15	14.8	13.9	12.5
Source: 2001 Census					

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
<b>TOTAL</b>	<b>50</b>	<b>54</b>	<b>29</b>	<b>37</b>	<b>29</b>	<b>10</b>	<b>209</b>
Source: Eden District Council Planning Department							