

Cumbria Housing Strategy 2006/2011

Housing Market Assessment



MILLOM



Millom Housing Market Assessment

Current Market Profile

Millom market area is located at the southern most tip of Copeland. This makes the community somewhat isolated and largely self sufficient. The housing market is relatively self supporting, dependent on the future of Sellafield and a switch in the current trend of out migration of younger people. Millom town acts as the key service centre of the market area supporting Haverigg.

The economically active in the Millom housing market area must travel to either Barrow or Whitehaven HMA for employment opportunities and similarly for commercial and leisure opportunities. The Sellafield site in the West Lakes market area is also a major employment base for residents of the Millom market area.

House prices in the market area are generally low in comparison to the other market areas in Copeland.

Headline Findings

- 51% of the stock in the market area is terraced
- 71% of stock is owner occupied
- Demand is steady with available stock to offset need
- Second homes stand at 1.3% of the total housing stock in the area

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.

- 1 new safe homes for victims of domestic violence by 2011
- 1 new units of move-on accommodation for ex offenders by 2011
- A target relating to floating support will be identified during Supporting People review of floating support
- 100% of all social housing to meet the decent homes standard by 2010
- 70% of all private sector homes occupied by vulnerable people to meet the decent homes standard by 2010

Key Issues

1. Lack of need for **affordable housing**
2. Increasing **homelessness**
 - Lack of temporary accommodation
 - Need for more safe homes for victims of domestic violence
3. Some **supported housing** needs
 - Need for move on accommodation for ex offenders
 - More floating support needed for most client groups
4. **Decent homes** (the main issue for the market)
 - Plans in place to bring make all social housing decent by 2010
 - Significant proportion of private sector homes occupied by vulnerable people
 - Disproportionate number of pre 1919 terraces in disrepair
5. **Regeneration**
 - Not a priority for housing at present

Balanced Housing Market Indicators

Theme	Indicator		
1. Buying a home	Gross Household Income ratio for flat, terraced and semi-detached of between 2:1 and 4:1		
	Semi-Detached	Terraced	Flat/Maisonette
	5 x	4 x	N/A
2. Renting a home	Weekly rent should equate to no more than 25% of weekly gross household income (private sector)		
	Refer to page 7		
	Social housing rents should be less than private sector rents		
	Refer to page 7		
3. Accessibility of social rented housing	50% of those on the waiting list housed during the year		
4. Empty properties	No more than 3% of the housing stock empty for more than 6 months		
	2.1% of stock vacant for more than 6 months – Borough figure		
5. Second homes	No more than 10% of properties		
	Account for 1.3% of total dwelling stock		
6. Housing the homeless	No more than 0.3% of total households in the area accepted as homeless		
	0.1% of total households in the area accepted as homeless		
7. Creating decent homes	100% of all social housing decent by 2010		
	RSLs have programmes in place to achieve this		
	70% of private sector housing providing homes for vulnerable people to meet Decent Homes Standard by 2010		
	On target		

Market Drivers :

- Local employment centres – Sellafield / Eskmeals
- People aspire to live in the picturesque surroundings of West Lakes market area

In summary, the housing market in the area is balanced. Prices are relatively affordable and demand is steady. There is a good mix of stock available. Much of the housing activity comes from those who already live in the market area. Estate Agents have suggested that the area is becoming more popular with second/holiday home buyers because of the picturesque surroundings.

Housing Stock and Tenure

	Millom HMA 2001		Copeland	Cumbria	North West
	Number	%	%	%	%
Owner Occupation	2252	71	68	72.3	69.3
Social Rented	604	19	23	16	20.1
Private Rented	262	8	6.6	11.7	8.5
Rent Free	57	2	2.4	0	2.1
Total	3175	100	100	100	100

(Source: 2001 Census information)

Property Type	HMA Count	%	Copeland %	Cumbria %	North West %
ALL OCCUPIED HOUSEHOLD SPACES	3417	100	100	100	100
In an unshared dwelling	3417	100	99.96	99.8	99.8
- House or bungalow - Detached	446	13	21.56	25.5	18.0
- House or bungalow - Semi-detached	975	29	37.56	33.0	37.4
- House or bungalow - Terraced (including end terrace)	1760	51	32.08	31.2	31.4
- Flat, maisonette or apartment	205	6	8.18	9.7	12.7
- Caravan or other mobile or temporary structure	31	1	0.62	0.4	0.3
In a shared dwelling : TOTAL	0	0	0.04	0.2	0.2

(Source, 2001 Census information)

Tenure	HMA Count	%	Copeland %	Cumbria %	North West %
All Occupied dwellings : TOTAL	3170	100	100	100	100
Owned - Owns outright	1075	34	30	35.0	29.8
Owned - Owns with a mortgage or loan	1166	37	37.5	37.0	38.9
Owned - Shared ownership	9	0.3	0.3	0.5	0.6
Social rented – (Council/Housing Association)	607	19.3	23	16.0	20.1
Private rented - Private landlord or letting agency	204	6.3	5.6	7.8	7.7
Private rented - Employer of a household member	6	0.1	0.1	0.2	0.1
Private rented - Relative or friend of a household member	41	1.2	0.8	0.9	0.6
Private rented - Other	8	0.2	0.3	0.2	0.2
Lives rent free	54	1.6	2.4	2.4	2.1

(Source, 2001 Census information)

Occupancy Rates	HMA Count	%	Copeland %	Cumbria %	North West %
ALL HOUSEHOLDS	3167	100	100	100	100
Owned - occupancy rating of 0 or higher	2202	69.5	66.32	70.9	67.2
Owned - occupancy rating of -1 or less	49	1.5	1.49	1.4	2.0
Rented from council - occupancy rating of 0 or higher	212	7	12.9	8.3	12.2
Rented from council - occupancy rating of -1 or less	19	0.5	1.08	0.8	1.3
Other social rented - occupancy rating of 0 or higher	357	11.3	8.37	6.4	5.7
Other social rented - occupancy rating of -1 or less	16	0.4	0.7	0.5	0.8
Private rented or living rent free - occupancy rating of 0 or higher	285	9	8.31	10.6	9.4
Private rented or living rent free - occupancy rating of -1 or less	27	0.8	0.83	1.1	1.3

(Source, 2001 Census information)

The occupancy rating provides a measure of under-occupancy and overcrowding. For example a value of -1 implies that there is one room to 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).

House Size	HMA Count	HMA %	Copeland %	Cumbria %	North West %
ALL HOUSEHOLDS	3178	100	100	100	100
1 room	9	0.3	0.38	0.4	0.5
2 rooms	38	1.2	1.6	1.4	1.8
3 to 4 rooms	815	25.7	22.79	25.0	26.9
5 to 6 rooms	1851	58.2	55.76	51.4	52.1
7 or more rooms	465	14.6	19.56	21.8	18.7

(Source, 2001 Census information)

Housing stock currently available

- Millom housing market area has a balanced mix of stock and tenure
- 74.5% of the stock is owner occupied, 16.8% social rented, 7.2% private rented with the remaining 1.5% living rent free
- There seems to be a disproportionate number of terraced properties in the market area. Terraces account for 51% of property type, semi detached accounts for 29%
- The terraces were built, for the most part, pre 1919. Because of the age of the properties, disrepair is becoming increasingly apparent
- Estate agents have commented that there is a sufficient supply of different sized properties available to buy
- Estate agents noted that in terms of new development, developers are building the right types of property, for the right price, in the right location.
- Most house types moving at a steady rate

Demographics

Five Year Net Housing Projection

Copeland District	2001	2006	2011	2016	2021	2026
Total Dwellings	31394	32494	33594	34694	35794	36894
Total Households	29486	30520	31553	32586	33620	34652
Total Population	69200	71013	72019	72977	74694	76863
Net Migration		1947	1037	854	1592	2191

(Chelmer Model, October 2006-figures provided by Cumbria County Council)

Five Year Migration Projections

Copeland District	2001	2006	2011	2016	2021	2026
Total Dwellings	31444	34142	36962	39759	42414	44546
Total Households	29533	32068	34716	37344	39743	41839
Total Population	69200	71715	73797	75567	77028	78060
Net Migration		2400	2400	2400	2400	2400
Annual Dwelling Requirement Under this Scenario						
		2001-06	2006-11	2011-16	2016-21	2021-26
		539.6	564	559.4	531	426.4

(Chelmer Model, October 2006-figures provided by Cumbria County Council)

Age Range 2001	ALL PEOPLE	0 - 4	5 - 14	15 - 29	30 - 44	45 - 59	60 - 74	75 +
Count Milom HMA	7893	407	1008	1455	1793	1493	1128	609
%	100	5	13	18	23	19	14	8

(Source, 2001 Census information)

Ethnic Group	Millom HMA %	Copeland %	North West %	England and Wales %
All People	7906	69336	(6,729,766)	(52,041,916)
White - British	98.27	98.21	92.17%	87.49%
White - Irish	0.3	0.406	1.15%	1.23%
White - Other	0.8	0.7	1.11%	2.59%
Mixed - White and Black Caribbean	0.1	0.08	0.33%	0.46%
Mixed - White and Black African	0.07	0.03	0.15%	0.15%
Mixed - White and Asian	0.07	0.08	0.26%	0.36%
Mixed - Other	0.035	0.06	0.20%	0.30%
Asian or Asian British - Indian	0.07	0.08	1.07%	1.99%
Asian or Asian British - Pakistani	0.07	0.06	1.74%	1.37%
Asian or Asian British - Bangladeshi	0	0.07	0.39%	0.54%
Asian or Asian British - Other	0	0.008	0.22%	0.46%
Black or Black British - Black Caribbean	0.035	0.016	0.30%	1.08%
Black or Black British - Black African	0	0.03	0.24%	0.92%
Black or Black British - Other	0.07	0	0.08%	0.18%
Chinese or other ethnic group - Chinese	0.07	0.1	0.40%	0.44%
Chinese or other ethnic group - Other ethnic group	0.035	0.07	0.20%	0.42%

(Source, 2001 Census information)

- The number of one person households in the Millom housing market area is 30.5%. This is in line with both the county and regional percentages of 30.1% and 30.9% respectively
- The percentage of households with dependent children at 29.4% is higher than the Cumbrian average of 27.5% but slightly lower than the North West average of 30.4%.
- The ethnic make up of the market area is similar to that of the borough as a whole. 98.27% of the market area is White-British where the figure for Copeland is 98.21%.
- Census information on Households to be included here after April 2009.

Housing Provision

o Affordability

House price/ Household Income 2005	House Price (£)		Income (£)		Ratio	
Millom HMA	89,317	83,000	23,377	20,141	4x	4x
District	116,158	95,000	27,560	23,465	4.2x	4x
Cumbria	162,647	146,000	27,617	20,254	5.8x	6.1x

(Source: CACI Street Value / CACI Paycheck 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
Millom	44	51	102	19	N/A	N/A	73	54

(Source, planning departments and County Council monitoring database)

Housing Completions	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01	Total	Annual Rate
ALL HOUSEHOLDS	227	287	175	184	N/A	N/A	873	218

(Source, CBC planning department and County Council monitoring database NB district wide figure)

- **Information unavailable at HMA level and from 2000 to 2002**
- **Unable to breakdown to room level – figures will be disaggregated in future research.**

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

(Source, planning departments and County Council monitoring database)

o **Right to Buy**

Right to Buy	Actual Sales
2001-02	66
2002-03	129
2003-04	264
2004-05	192
2005-06	97

*district wide figures for Copeland Homes and CBC

- Right to Buy activity in the Millom market area has been slow over the past five years. 23 properties were sold in Millom between 2001 and 2006.
- The resale value of ex Right to Buy properties is in line with current market prices.
- The properties can be bought for anything from £70,000 upwards

o **Renting trends**

Rent Costs				
House Type	Housing Association weekly rent 2005/2006	Rent as a % of average weekly income	Private Sector Rents weekly 2005/06	Rent as a % of average weekly income
1 bed flat	£51.97	13.4	£70.00	18
2 bed flat	£57.74	14.9	£75.00	19.3
2 bed house	£57.80	14.9	£80.00	20.6
3 bed house	£63.15	16.3	£85.00	21.9
2 bed bungalow	£57.69	14.9	£80.00	20.6

(Source, Rent Service information)

	Private Sector Rents	Social Housing Rents
1 bed flat	£70 pw	£51.97
2 bed flat	£75 pw	£57.74
<u>Terraced House</u>		
2 bed	£75 pw	£57.80

3 bed	£80 pw	£63.15
Semi - Detached		
2 bed	£80 pw	£57.80
3 bed	£85 pw	£63.15
4 bed	£90 pw	£66.26
Detached House		
3 bed	£100 pw	£63.15
4 bed	£120 pw	£66.26
Bungalow		
1 bed	N/A	£50.63
2 bed	£80 pw	£57.69
3 bed	£85 pw	N/A
	Source: Rent Service 2005	Source: CH Mean Rents 2005

(Source, Rent Service 2005 and RSL Mean Rents)

Access to Social Rented Housing		
Household Type	No of lettings	% of empty properties
1 Bed flat		
2 Bed flat		
2 Bed house		
3 Bed house		
4 Bed house		
1 Bed bungalow		
2 Bed bungalow		
3 Bed bungalow		

(INFORMATION UNAVAILABLE AT PRESENT)

- Over the past 12 months, the main reasons given for termination of tenancy in the market area were tenants going into residential care, tenants becoming deceased and those moving because they want to get on the property ladder
- There are typically a number of internal transfers throughout the year due to tenants wanting to move into bigger / smaller properties
- Tenants tend to stay in the market area but some have moved into West Lakes HMA or to the borough of Barrow
- The numbers moving into other areas would not be significant enough to make an impact on the markets
- Housing Association properties that are difficult to let, can in some cases stay empty for long periods of time
- Housing Officers in the market area have stated that one bed flats are very difficult to let, this is due to the size of the flats and also the areas in which they are located
- There is generally a good mix of rented properties available in the market area.
- Properties that have been specially adapted for the disabled are limited, but minor adaptations to a general needs house are often carried out so the tenant can remain in the property

Affordable housing requirements

(Based on DCLG Housing Needs and Market Assessment Model)

Market Area	Tenure	Annual Affordable Housing Requirement				Total
		General		Older		
		Smaller 0-2 Beds	Larger 3+ Beds	1 Bed	2+ beds	
	Intermediate					
	Social Rent					
	Total					
	5 Year Requirement					0

Existing households in need of alternative accommodation

Type of Household	Count
General	0
Older Person	

Proportion of existing households unable to move to alternative accommodation, due to cost of buying or renting

Type of Household	Proportion
General	0%
Older Person	

Newly forming households in need of alternative accommodation

Type of Household	Count
General	7
Older Person	

Proportion of newly arising households unable to buy or rent in the market.

Type of Household	Proportion
General	57%
Older Person	

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 **0** units for the **Millom** market area over 5 years.

Homelessness

Homeless Cases	Presentations	Acceptances
2004- 05		
January - March	1	3
April - June	5	3
July - September	2	0
October - December	2	1
2005 - 06		
January - March	1	1
April - June	3	0
July - September	2	1
October - December	3	2

(Source, district councils NB Market figure)

Causes of	2004 - 05	2005 - 06
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Homelessness For applicant households found to be eligible, unintentionally homeless in priority need	Number	% of total acceptances	Number	% of total acceptances
Parents no longer willing or able to accommodate	29	21	25	25
Other relatives or friends no longer willing or able to accommodate	9	6.5	6	6
Non violent breakdown of relationship with partner	18	13.2	13	13
Violence	20	14.5	16	16
Harassment, threats or intimidation	6	4.4	3	3
Mortgage arrears (repossession or other loss of home)	5	3.6	4	4
Rent arrears	0	0	0	0
Loss of rented or tied accommodation	42	30.4	29	29
Required to leave National Asylum Support Service accommodation	1	0.7	0	0
In institution or care	3	2.1	2	2
Other (e.g. homeless in emergency, ex-HM forces, returned from abroad, sleeping rough or in hostel)	5	3.6	2	2

(Source, District Councils – NB District figure)

- The majority of homelessness cases in the Millom market area are to do with relationship breakdowns
- There have been few cases that are due to property / rent prices

Second Homes and Empty Properties

Second and Vacant Properties	Millom HMA		Copeland		Cumbria		North West	
All household spaces: With residents	3169	92.7	29486	94	209,027	92%	2,812,789	95%
All household spaces: With no residents: Vacant	206	6	1459	4.6	9,443	4.2%	124,600	4.2%
All household spaces: With no residents: Second residence / holiday accommodation	42	1.3	453	1.4	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
697	2.1%

(Source, Council tax records – NB District figure)

* 2.1% relates to the number of properties vacant for more than 6 months against the total dwelling stock.

- The total number of vacant properties in the market area is 6%. This is not a significantly high number. This includes RSL vacant, long term RSL vacants and also private sector vacants
- As mentioned earlier, there are a number of pre 1919 terraces in the market area with some of these showing signs of major disrepair. Some householders in the market area have been unable to finance the repairs and because of the current grants policy, they are unable to access funding from the local Authority.

Additional Tables

Employment Sectors	Millom Count	Millom %	Copeland %	Cumbria %	North West %
ALL PEOPLE	3027	100	100	100	100
1. Managers and Senior Officials	256	8.5	10.6	12.9	13.7
2. Professional Occupations	193	6.4	8.5	9.1	10.5
3. Associate Professional and Technical Occupations	376	12.4	13.1	11.4	12.8
4. Administrative and Secretarial Occupations	298	9.8	10.8	10.5	13.1
5. Skilled Trades Occupations	582	19.2	16.4	16.3	11.7
6. Personal Service Occupations	263	8.7	7.2	7.2	7.6
7. Sales and Customer Service Occupations	205	6.8	6.5	7.8	8.3
8. Process; Plant and Machine Operatives	374	12.3	12.6	10.9	9.8
9. Elementary Occupations	480	15.9	14.3	13.9	12.5

(Source: Census 2001)

Industry of Employment	Millom %	Copeland %	Cumbria %	North West %
Agriculture and fishing (SIC A,B)	2	3	0.37	0.51
Energy and water (SIC C,E)	3.2	3.7	0.87	0.32
Manufacturing (SIC D)	26	27.1	15.05	13.79
Construction (SIC F)	9.1	9	5.49	4.99
Distribution, hotels and restaurants (SIC G,H)	19.4	18.3	30.49	24.95
Transport and communications (SIC I)	3.9	3.9	4.94	5.98
Banking, finance and insurance, etc (SIC J,K)	7.7	9.3	11.36	17.37
Public administration, education & health (SIC L,M,N)	24.9	22	24.01	27.30
Other services (SIC O,P,Q)	3.8	3.7	7.41	4.80

(Source: Census 2001)

