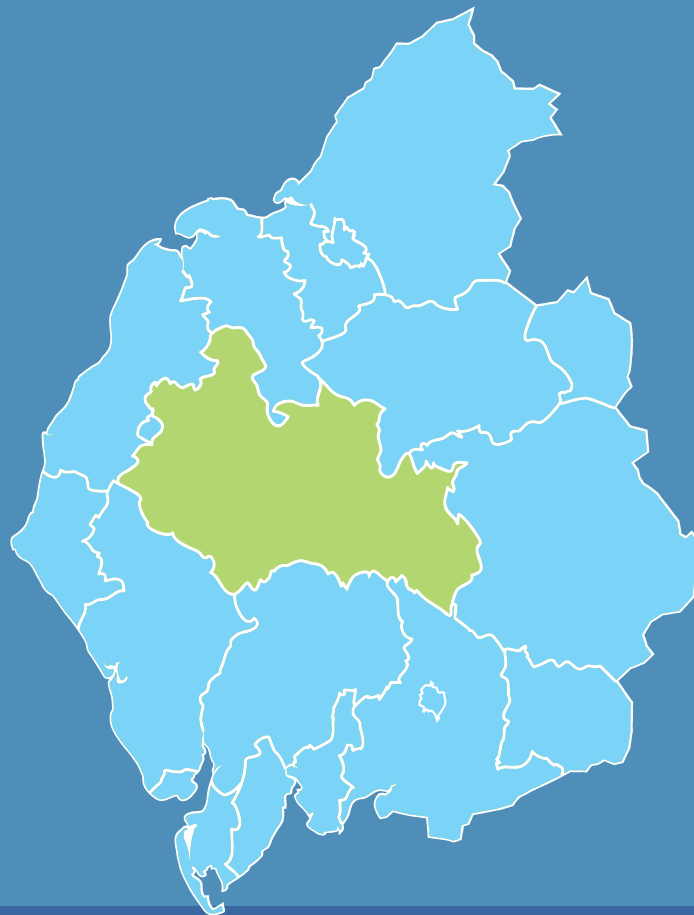


Cumbria Housing Strategy 2006/2011

Housing Market Assessment



NORTH LAKES



Cumbria Sub-Regional Housing Group

North Lakes East Housing Market Assessment

Current Market Profile

The North Lakes Housing Market Area was split into two sections for collection purposes, North Lakes East and North Lakes West (see profile below).

The majority of the North Lakes East Area is located within the Lake District National Park while Greystoke, Askham and Ullswater all have the Lake District National Park boundary running through them, and Shap town falls outside. The area contains some of the most scenic landscape in England and as a consequence is in high demand as both a tourist attraction and second and holiday home location. It area contains one of the counties main commuter routes along the A66 linking both Penrith and Keswick and beyond to the east coast, as well providing a major access point to the Lake District from the north, north-east and south of England. There are a number of vibrant villages where tourism is the main industry, together with water sports and outdoor pursuits. Here problems of affordability are perhaps the acutest as people who live/work locally struggle to afford housing and are forced to relocate, with the knock on effect on the economy. Other areas away from the main tourist locations are reliant on agriculture and manufacturing. While property is often lower in value, local people also have lower incomes.

Headline Findings

- Acute affordability issues and lack of affordable housing to buy or rent
- Local economies are hindered as local people relocate or qualified people are unable to move to support economic growth
- High proportion of property owned outright
- Many unable to afford mortgage and dependent on renting
- High land values and cost of building are hindering development of affordable housing

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.

- 410¹ units of affordable housing over the next five years for families with 40% low cost home ownership and 60% 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.

¹ This includes an estimated provision for homeless households

- At least one empty property returned to use through empty property grants per year.

Key Issues

1 Affordable Housing

- Very high levels of larger properties and property owned outright.
- High house price to income ratios.
- Implication is that the area experiences two extremes - those who can afford to own large properties outright and those who are unable to afford a mortgage for the mainly highly priced property and (if they need to live in the area) remain in social or private rented tenures.
- Very high levels of second/holiday accommodation: this is an attractive option as it gives a higher rate of return than giving a tenancy but further depletes the stock available to rent.
- Lack of affordable housing necessitates high levels of commuting as young people who work locally may be forced to buy elsewhere and commute back. In addition, those who live and wish to move up the property ladder may have to travel further afield to find better paid work.
- This area of high tourism requires affordable housing for local people to sustain and boost the economy further.
- The area also has several more isolated villages such as Shap rural and Barton, with remote farmsteads, generally away from the tourist spots.
- These areas have substantially lower house prices and incomes bringing the ratio down to 6:1. This is however still above the affordability ratio.
- Problem of affordable housing provision due to increased costs for land and specifications.

2 Homelessness

- Some cases of homelessness recorded, however further research is required on homelessness in rural areas as previous address often recorded as the nearest town.

3 Supported Housing

- Support for the elderly living in this area may become an increasing issue due to the rural nature and lack of services within walking distance in villages. 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

- Areas around main roads are fairly accessible for those working in Keswick, Penrith, Carlisle or Kendal. However this becomes more treacherous in winter and some more isolated villages can become inaccessible. Kirkstone pass linking the area to South Lakeland can often be impassable.
- Although widely seen as an area containing many retired people, at 17 there are only 1% more retired people than the Eden District. However this is still about the northwest average of 14%.
- The most frequent type of industry is 'distribution, hotels and restaurants', which is unsurprisingly higher than the Eden District average at 33%, but does, however, compare with the Eden Valley South percent of 44%. The second highest is 'Other Services' which includes 'recreational, cultural and sporting activities'.
- The greatest number of people work within 'hotels and catering', 'vehicle repair/retail', and 'agriculture, hunting and fishing'.
- There are a slightly higher than Eden District level of people within management and skilled trade occupations and fewer sales/customer service occupations.

Balanced Housing Market Indicators

Theme	Indicator
1. Buying a home	Gross Household Income ratio of between 2:1 and 4:1
	9:1 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%
	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
	1.6%
4. Empty properties	No more than 3% of the housing stock empty for more than 6 months
	2%
5. Second homes	No more than 10% of properties
	18%
6. Housing the homeless	No more than 0.3% of total households in the area accepted as homeless
	0.21%

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

- Tourism and a national location for outdoor pursuits.
- Accessibility to Penrith and Keswick.
- Overall people are very satisfied/satisfied with their neighbourhood (97%). General reputation, open spaces, and schools (with a number of primary/junior schools in the area) are all viewed as very/fairly good.
- Negative drivers include a reliance on tourism with seasonal drop in trade/employment.
- Reliance on agriculture in other more remote areas.
- People see public transport, shops and leisure facilities as bad or very bad and the volume of traffic as a problem.
- Lack of secondary schools easily accessible all year round.

Housing Stock and Tenure

Property Type	North Lakes East Count	North Lakes East %	Eden %	Cumbria %	North West %
ALL OCCUPIED HOUSEHOLD SPACES	2,351				
In an unshared dwelling	2,348	99.9	99.8	99.8	99.8
- House or bungalow - Detached	1,064	45.3	39.3	25.5	18
- House or bungalow - Semi-detached	667	28.4	29.6	33	37.4
- House or bungalow - Terraces (including end terrace)	462	19.7	21.4	31.2	31.4
- Flat, maisonette or apartment	149	6.3	8.9	9.7	12.7
- Caravan or other mobile or temporary structure	6	0.3	0.5	0.4	0.3
In a shared dwelling: TOTAL	3	0.1	0.2	0.2	0.2
Source: 2001 Census					

Tenure	North Lakes East Count	North Lakes East %	Eden %	Cumbria %	North West %
All Occupied dwellings: TOTAL	2,360				
Owned - Owns outright	1,001	42.4	39.6	34.9	29.8

Owned - Owns with a mortgage or loan	622	26.4	33.6	36.9	38.9
Owned - Shared ownership	14	0.6	0.7	0.5	0.6
Social rented (Council/Housing Association)	265	11.3	9.7	16.0	20.1
Private rented - Private landlord or letting agency	274	11.6	10.9	7.8	7.7
Private rented - Employer of a household member	22	0.9	0.4	0.2	0.1
Private rented - Relative or friend of a household member	39	1.7	1.3	0.9	0.6
Private rented - Other	21	0.9	0.4	0.2	0.2
Lives rent free	102	4.3	3.3	2.4	2.1
Source: 2001 Census					

Occupancy Rates	North Lakes East Count	North Lakes East %	Eden %	Cumbria %	North West %
ALL HOUSEHOLDS	2,340				
Owned - occupancy rating of 0 or higher	1,599	68.3	72.6	70.9	67.3
Owned - occupancy rating of -1 or less	34	1.5	1.3	1.4	2.0
Rented from Housing Association - occupancy rating of 0 or higher	30	1.3	1.1	8.3	12.2
Rented from Housing Association - occupancy rating of -1 or less	3	0.1	0.1	0.8	1.3
Other social rented - occupancy rating of 0 or higher	220	9.4	7.7	6.4	5.7
Other social rented - occupancy rating of -1 or less	15	0.6	0.9	0.5	0.8
Private rented or living rent free - occupancy rating of 0 or higher	412	17.6	15.1	10.6	9.4
Private rented or living free - occupancy rating of -1 or less	27	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	North Lakes East Count	North Lakes East %	Eden %	Cumbria %	North West %
ALL HOUSEHOLDS	2,352				
1 room	21	0.9	0.6	0.4	0.5
2 rooms	43	1.8	1.7	1.4	1.8
3 to 4 rooms	425	18.1	21.1	25	26.9

5 to 6 rooms	1,067	45.4	46.0	51.4	52.1
7 or more rooms	796	33.8	30.7	21.8	18.7
Source: 2001 Census					

- Very high levels of detached houses and low levels of flats, terraces or semi-detached properties than the Eden District, county and region (eg 45% detached compared to 18% for the region).
- High number of large houses with 7 or more rooms.
- High proportion of properties owned outright - 42% compared to the district at 40% and region at 30% and a higher than district percentage of social and private rented. There is a lower proportion than district who own with a mortgage.
- Also has the highest House price to income level - whilst having the highest incomes the area has the highest house prices.
- Implication is that the area experiences two extremes - those who can afford to own large properties out right and those who are unable to afford a mortgage for the mainly highly priced property and (if they need to live in the area) remain in social or private rented tenures.
- 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 10% dissatisfaction with the state of repairs.
- Windows, roofing and dampness are the main items requiring attention.
- Inability to afford, and 'not my responsibility' are the main reasons that repairs have not been done.

Satisfaction with the state of repair of home			
North Lakes East	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	23,331	24,715	26,099	27,483	28,867	30,251
Total Households	21,143	22,399	23,652	24,905	26,159	27,413
Total Population	49,800	52,015	54,060	56,114	58,687	61,816
Net Migration		2,502	2,444	2,441	2,966	3,601

B) Five Year Projection: Based on Migration Patterns

	2001	2006	2011	2016	2021	2026
Total Dwellings	23,448	25,903	28,195	30,536	32,872	35,067
Total Households	21,249	23,474	25,551	27,672	29,789	31,778
Total Population	49,800	53,370	56,568	59,500	62,206	64,623
Net Migration		3,740	3,740	3,740	3,740	3,740

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:

- 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.
- 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	5,440	274	557	725	1,168	1,288	1,004	424
%		5	10	13	21	24	18	8

Source: 2001 Census

Household Type	North Lakes East Count	North Lakes East %	Eden %	Cumbria %	North West %
All Households	2,364				
One person households	661	27.96	28.1	30.1	30.9
- Of which Pensioners living alone	371	15.69	15.2	15.8	15.1
All other Pensioner households	279	11.80	11.5	10.8	8.9
Households with dependent Children	563	20.47	26.9	27.5	30.4
- Of which Lone Parents households with dependent children	79	3.34	3.9	5.5	7.7
Households with non-dependant children	262	11.08	10.3	9.8	10.3
- of which Lone Parent Households	76	3.21	2.8	3.0	3.5
Households with no children	529	22.37	21.0	19.3	16.4
All Other households	70	2.96	2.4	2.5	3.0

Source: 2001 Census

Ethnic Group	North Lakes East %	Eden %	North West %	England and Wales %
All People	(5,464)	(49,767)	(6,729,766)	(52,041,916)
White - British	97.42%	98.49%	92.17%	87.49%
White - Irish	0.55%	0.30%	1.15%	1.23%
White - Other	1.65%	0.80%	1.11%	2.59%
Mixed - White and Black Caribbean	0%%	0.05%	0.33%	0.46%
Mixed - White and Black African	0%	0.01%	0.15%	0.15%
Mixed - White and Asian	0.05%	0.07%	0.26%	0.36%
Mixed - Other	0.16%	0.07%	0.20%	0.30%
Asian or Asian British - Indian	0%	0.01%	1.07%	1.99%
Asian or Asian British - Pakistani	0%	0.02%	1.74%	1.37%
Asian or Asian British - Bangladeshi	0%	0.01%	0.39%	0.54%
Asian or Asian British - Other	0%	0.03%	0.22%	0.46%
Black or Black British - Black Caribbean	0.16%	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%	0.00%	0.08%	0.18%
Chinese or other ethnic group - Chinese	0%	0.09%	0.40%	0.44%
Chinese or other ethnic group - Other ethnic group	0%	0.03%	0.20%	0.42%

Source: 2001 Census

- In line with the Eden District as a whole the area has a slightly higher than regional or County number of pensioner households.
- The proportion of households with no children is higher and households with dependent children lower than Eden District levels. This may indicate that families find it hard to locate here.
- The proportion of households with non-dependent children is also slightly higher indicating a greater number of young people are living with their parents because they cannot afford their own housing.

Housing Provision

- **House Prices**

House price and income	Income 2005		House Price 2005		Ratio	
	Mean	Median	Mean	Median	Mean	Median
North Lakes East	30,006	25,962	233,536	231,000	8:1	9:1
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 East	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	3	7	4	11	Not Known	Not Known	25	6.25 over 4 years

Source: EDC Planning Department

- Affordable Housing**

Development of affordable housing units	2005-06	2004-05	2003-04
Total number of affordable housing units granted planning permission	0	0	15
Affordable Housing as % of total new dwellings granted planning permission	0	0	88%
Total number of affordable housing units completed	0	0	Not Known
Affordable Housing as % of total new dwellings completed	0	0	Not Known

Source: EDC Planning Department

- The house price to income ratio is the highest in the Eden District at 9:1, although Shap is a notable exception here at 6:1 - situated next to the M6 this area is influenced by manufacturing industries, with stone quarrying located here.
- The predominately larger housing on the market is unaffordable to local people who must then rely on social or privately rented accommodation.
- Low level of planning permissions. However a high proportion of these were for affordable housing, recognising this key issue.
- Obtaining suitable sites is problematic due to high land values. This increases cost for affordable housing providers who must also satisfy higher specifications.

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

- Although the lowest percentage of sales in the Eden District, this is arguably occurring in an area that has greatest need for affordable housing.
- 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	2	33.3%
1 Bed flat	1	0
2 Bed flat	0	0
1 Bed House	0	0
2 Bed house	2	0
3 Bed house	1	4.3%
4 Bed house	0	0
1 Bed bungalow	0	0
2 Bed bungalow	1	0
3 Bed bungalow	0	0
Source: Housing Association data		

- The cost of renting privately is 22%. However this may underestimate the situation as rents are the Eden District average. Further research is required in this area.
- The cost of social renting is below the threshold. When Housing Associations are able to develop within this area property is affordable.
- However there are very few properties becoming empty and those that do are mainly in the Shap area rather in areas where affordability problems are acutest.
- There is a very low percent of those on the waiting list housed per year at 1.6%. This equates to 7 lettings a year, only 3 of which were in the National Park area of the HMA, reflecting the low stock of Association dwellings. This means it would take 62 years to be re-housed in the area.
- Shap achieves 2.8% - a waiting time of 36 years.

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	233
Want to buy	212
Want own home/live independently	173
Need smaller property	131
Be closer to facilities	129
Want larger garden	123
Be closer to work	98
Want smaller garden	83
Need property suitable for older/disabled person	75
Mover to a better neighbourhood	56
Over crowding	49
Be closer to friends/family to give/receive support	45
Be closer to friends/family for social reasons	44
Marriage/live together	38
Want separate kitchen/bathroom/toilet	38

Can't afford mortgage payments	37
Forced to move (eg eviction, repossession, end of tenancy)	35
Divorce/family separation	35
Be closer to university/college	20
Major disrepair of home	20
To be in a particular school catchment	15
In temporary accommodation	14
Harassment/crime	14

- Wanting a larger property, wishing to buy and wanting to live independently are main reasons for wishing to move. Wanting a smaller house is also given indicating a need to downsize. However indications are that these would be unaffordable to the local people who require them.
- 'To be nearer facilities' is also a driving factor - this will be especially relevant to older people who may be less mobile and in need of facilities such as doctors.

Affordable Housing Requirements

Overall Total Need Over 5 Years	Beds	Units
	1	276
	2	70
	3	64
	4	24
Total		435
Of which:		
Intermediate		175
Social rented		260
Deduct Available Stock Over 5 Years		
Current occupiers of affordable housing in need		14
Committed supply of new housing	(over two years)	20
Supply of social re-lets		15
Total		49
Need minus Supply		386

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

Existing households in need of alternative accommodation	
General	197
Older Person	67
Households falling into need	70
Homeless Households	25
TOTAL	359

Proportion of existing households unable to move to alternative accommodation, due to cost of buying or renting	
General	153
Older Person	52
Households falling into need	70
Homeless Households	25
TOTAL	300

Newly forming households in need of alternative accommodation	
General	126
Older Person	34
TOTAL	160

Proportion of newly arising households unable to buy or rent in the market	
General	126
Older Person	34
TOTAL	160

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 4 total homeless acceptances = 5

- Cases of homelessness were recorded in Shap, and this is below the indicator threshold at 0.21 of all households in the area.
- However further research is required on rural homelessness as Penrith is often given as the last known address if of 'no fixed abode'.
- 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.

Second and Vacant Properties

Second and Vacant Properties	North Lakes East		Eden		Cumbria		North West	
	%		%		%		%	
All household spaces: With residents	2,357	78.3	21143	90.5	209,027	92	2,812,789	95
All household spaces: With no residents: Vacant	101	3.4	775	3.3	9,443	4.5	124,600	4.4
All household spaces: With no residents: Second residence/holiday accommodation	551	18.3	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
40	2%
Source: Eden District Council Council Tax records	

- This area has the highest proportion of second/holiday homes at 18%.
- Within this up to 23% (Ullswater ward) are registered as second homes with more extremes at lower areas levels e.g. the parish of Patterdale at 28%.
 - a) Holiday letting is an attractive option as it gives a higher rate of return than giving a tenancy but further depletes the stock available to rent.

Supported Housing

Key priority group	No of supported housing units	Requirements (to be reviewed)
Learning disabilities	0	
Mental health	0	
Young people	0	
Teenage parents	0	
Substance misuse	0	
Offenders and ex-offenders	0	
Domestic violence	2	
Refugees and asylum seekers	0	
Physical disabilities	0	
Older people	21	
Source: Eden District Council		

Additional Tables

Economic Activity	North Lakes East Count	North Lakes East %
ALL PEOPLE (16-74)	4,154	
Economically Active: ALL PEOPLE	2,914	70
Employed: ALL PEOPLE	2,762	66
Part-time	670	16
Full-time	2,092	50
Unemployed	83	2
Full-time student	69	2
Inactive: ALL PEOPLE	1,240	30
Retired	714	17
Student	81	2
Looking after home/family	203	5
Permanently sick or disabled	138	3
Other	104	3

Source: 2001 Census

Economic Activity	North Lakes East Count	North Lakes East %	Eden %	Cumbria %	North West %
ALL PEOPLE (16-74)	4,154				
Economically Active : ALL PEOPLE	2,914	70.1	69.9	65.8	63.9
Employed: ALL PEOPLE	2,762	66.5	66.0	60.4	57.8
Part-time	670	16.1	16.7	27	23.4
Full-time	2,092	50.4	49.3	73	76.6
Unemployed	83	2.0	2.0	3.4	3.6
Full-time student	69	1.7	1.9	2	2.5
Inactive: ALL PEOPLE	1,240	29.9	30.1	34.2	36.1
Retired	714	17.2	16.3	16.6	14.4
Student	81	1.9	2.5	2.8	4.6
Looking after home/family	203	4.9	5.2	5.7	6.1
Permanently sick or disabled	138	3.3	4.0	6.4	7.7
Other	104	2.5	2.1	2.7	3.3

Source: 2001 Census

Industry of Employment	North Lakes East %	Eden	Cumbria %	North West %
Agriculture and fishing (SIC A,B)	0.87%	0.46	0.37	0.51
Energy and water (SIC C,E)	3.72%	1.42	0.87	0.32
Manufacturing (SIC D)	11.62%	17.76	15.05	13.79
Construction (SIC F)	4.84%	5.99	5.49	4.99
Distribution, hotels and restaurants (SIC G,H)	39.14%	32.53	30.49	24.95
Transport and communications (SIC I)	4.43%	4.48	4.94	5.98
Banking, finance and insurance, etc (SIC J,K)	9.17%	10.44	11.36	17.37
Public administration, education & health (SIC L,M,N)	10.81%	19.33	24.01	27.30
Other services (SIC O,P,Q)	15.39%	7.60	7.41	4.80
Based on number of jobs in area as recorded by the ABI				

Employment Sectors	North Lakes East Count	North Lakes East %
ALL PEOPLE	2,816	
1. Managers and Senior Officials	429	15
2. Professional Occupations	262	9
3. Associate Professional and Technical Occupations	310	11
4. Administrative And Secretarial Occupations	231	8
5. Skilled Trades Occupations	614	22
6. Personal Service Occupations	174	6
7. Sales and Customer Service Occupations	110	4
8. Process; Plant and Machine Operatives	279	10
9. Elementary Occupations	407	14
Source: 2001 Census		

Employment Sectors	North Lakes East Count	North Lakes East %	Eden %	Cumbria %	North West %
ALL PEOPLE	2,816				
1. Managers and Senior Officials	429	15	13.6	12.9	13.7
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5. Skilled Trades Occupations	614	22	19.1	16.3	11.7
6. Personal Service Occupations	174	6	6.7	7.2	7.6
7. Sales and Customer Service Occupations	110	4	6.3	7.8	8.3
8. Process; Plant and Machine Operatives	279	10	10.9	10.9	9.8
9. Elementary Occupations	407	14	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 East	0	0	15	0	0	0	15
TOTAL	50	54	29	37	29	10	209

Source: 2001 Census

North Lakes West Housing Market Assessment

Current Market Profile

This Section of the North Lakes Housing Market Area should be read in conjunction with North Lakes East area above.

The North West Lakes area is entirely within the Lake District National Park. The largest settlement in the area is Keswick and it is one of Allerdale's principal tourist towns. This housing market area has some of the most impressive scenery including the Borrowdale valley. Demand for all housing is extremely high in this market area and its position in the Lake District National Park make it a popular place for those buying second homes and for those buying properties as holiday lets. There are no really large employers in the area and most of the work for local people tends to be seasonal, part-time and low paid.

Booming house prices out of the reach of local working people, rising right to buy sales and a shortage of rented properties leading to long waits for vacancies in the social housing sector have all led to this area having an unbalanced housing market and has left the area, especially Keswick with a severe need for more social housing and for more affordable housing for those on average incomes who cannot afford suitable accommodation.

Headline Findings

- An unbalanced market for owner occupiers and social renters
- Housing unaffordable for virtually the entire local population
- Wages paid completely out of line with cost of accommodation
- Homelessness a rising problem in Keswick
- Employment options low paid and unskilled
- Employers experiencing problems recruiting people locally
- Largest employer in area re-locating to West Cumbria in 2008

Targets

The following targets have been devised for this market area.

- a. 805 new affordable homes by 2011
- b. The number of new floating support units required by 2011 will be identified by the review of floating support being carried out by Supporting People
- c. 100% of all social housing to meet the decent homes standard by 2010
- d. 70% of all private sector homes occupied by vulnerable people to meet the decent homes standard by 2010

Key Issues

1. Lack of **affordable housing**
 - Low incomes compared to high house prices
 - High number of holidays lets compared to private lets as property owners can charge more per week for a holiday let than for a tenancy
 - Estate agents report that they sell more properties as second homes and holiday lets than they sell to local people
 - Approximately three years ago there were more local people buying properties in this area than second homes owners. According to estate agents this is now the other way round
 - First time buyers can afford to spend between £100,000 - £120,000 which is considerable higher than in other housing market areas in Allerdale. However this still will not enable them to enter the housing market

- Young couples living in flats are unable to move to a larger property and as a result are having to put a hold on starting a family
 - Some employers are having trouble recruiting staff and have had to buy properties to provide their staff with accommodation.
 - Keswick School is the highest performing school in West Cumbria
 - Demand for all property types but especially two and three bedroom houses
 - Need for both social rented, intermediate and locals-only housing
2. **Increasing homelessness**
- As a result of the lack of affordable housing
 - Pressure particularly on Keswick – very few present themselves as homeless from other towns and villages in this housing market area
 - Lack of temporary accommodation – holiday lets have to be used
 - A homeless household will wait on average 2 years before being permanently housed
3. **Decent homes**
- Plans in place to bring make all social housing decent by 2010

Balanced Housing Market Indicators

Theme	Indicator						
1. Buying a home	Gross Household Income ratio for flat, terraced and semi-detached of between 2:1 and 4:1						
	<table border="1"> <thead> <tr> <th>Semi-Detached</th> <th>Terraced</th> <th>Flat/Maisonette</th> </tr> </thead> <tbody> <tr> <td>8.2:1</td> <td>8.7:1</td> <td>7.5:1</td> </tr> </tbody> </table>	Semi-Detached	Terraced	Flat/Maisonette	8.2:1	8.7:1	7.5:1
	Semi-Detached	Terraced	Flat/Maisonette				
	8.2:1	8.7:1	7.5:1				
Prices well exceed ratios of between 2 and 4 for all property types, indicating significant affordability problems. The affordability ratio for terraced properties is higher than the ration for semi-detached properties. Terraced properties are more popular in this area than semi-detached properties.							
2. Renting a home	Weekly rent should equate to no more than 25% of weekly gross household income (private sector)						
	Social housing rents should be less than private sector rents						
	Social rents are significantly lower than private rents – see renting tables.						
3. Accessibility of social rented housing	50% of those on the waiting list housed during the year						
	15% of households seeking a social rented tenancy are likely to be housed per year						
4. Empty properties	No more than 3% of the housing stock empty for more than 6 months						
	4% of all dwelling stock vacant (Census 2001)						
5. Second homes	No more than 10% of properties						
	16.4% of properties are second homes (Census 2001) – this is a real cause for concern in an area and demonstrates the demand from people living outside the area						
6. Housing the homeless	No more than 0.3% of total households in the area accepted as homeless						
	In 2005, 12 households accommodated who were previously homeless = 0.3% of total households						
7. Creating decent homes	100% of all social housing decent by 2010						
	Local housing associations indicate in their Business Plans and in the Annual Performance Statement that they will achieve decent homes by 2010						
	70% of private sector housing providing homes for vulnerable people to meet Decent Homes Standard by 2010						
	On target						

Market Drivers

- Keswick Secondary School is the highest performing school in West Cumbria. Many pupils travel to the school from towns as far away as Workington and Maryport so as a result competition for places is high.
- Gateway to Northern Lakes
- Good transport links with direct access to A66
- Retirement destination for those from south of country

In summary, the housing market is not balanced. Booming house prices ever more out of the reach of local working people, rising right to buy sales and a shortage of rented properties leading to long waits for vacancies in the social housing sector have all led to this area having a seriously unbalanced housing market. Keswick and its hinterland now has a severe need for more social rented housing and for more housing that is affordable to those on average incomes and even above average incomes who cannot now afford suitable accommodation.

Housing Stock and Tenure

	North Lakes	%	Allerdale %	Cumbria %	North West %
Owner Occupation	3060	70	69.6	72.3	69.3
Social Rented	603	13.8	20.7	16	20.1
Private Rented	547	12.5	7.5	11.7	8.5
Rent Free	160	3.7	2.2	2.4	2.1
Total	4370	100	100	100	100

(Source: 2001 Census Information)

Property Type	North Lakes	%	Allerdale %	Cumbria %	North West %
ALL OCCUPIED HOUSEHOLD SPACES	5503	100	100	100	100
In an unshared dwelling	5479	99.6	99.9	99.8	99.8
- House or bungalow - Detached	1890	34.5	26.4	25.5	18.0
- House or bungalow - Semi-detached	1292	23.5	33.1	33.0	37.4
- House or bungalow - Terraced (including end terrace)	1366	24.8	31.8	31.2	31.4
- Flat, maisonette or apartment	913	16.5	8.2	9.7	12.7
- Caravan or other mobile or temporary structure	18	0.3	0.4	0.4	0.3
In a shared dwelling : TOTAL	24	0.4	0.1	0.2	0.2

(Source: 2001 Census Information)

Tenure	North Lakes	%	Allerdale %	Cumbria %	North West %
All Occupied dwellings : TOTAL	4370	100	100	100	100
Owned - Owns outright	1923	44.0	33.9	35.0	29.8
Owned - Owns with a mortgage or loan	1087	24.9	35.2	37.0	38.9
Owned - Shared ownership	50	1.1	0.5	0.5	0.6
Social rented	603	13.8	20.7	16.0	20.1
Private rented - Private landlord or letting	435	9.9	6.3	7.8	7.7

agency					
Private rented - Employer of a household member	30	0.7	0.2	0.2	0.1
Private rented - Relative or friend of a household member	61	1.4	0.8	0.9	0.6
Private rented - Other	21	0.5	0.2	0.2	0.1
Lives rent free	160	3.7	2.2	2.4	2.1

(Source: 2001 Census Information)

Occupancy Rates	North Lakes	%	Allerdale %	Cumbria %	North West %
ALL HOUSEHOLDS	4389	100	100	100	100
Owned - occupancy rating of 0 or higher	3010	68.6	68.4	70.9	67.2
Owned - occupancy rating of -1 or less	48	1.1	1.2	1.4	2.0
Social Rented - occupancy rating of 0 or higher	551	12.5	19.4	14.7	18.0
Social Rented - occupancy rating of -1 or less	62	1.4	1.2	1.3	2.1
Private rented or living rent free - occupancy rating of 0 or higher	667	15.2	9.1	10.6	9.4
Private rented or living rent free - occupancy rating of -1 or less	51	1.2	0.7	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 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).

House Size	North Lakes	%	Allerdale %	Cumbria %	North West %
ALL HOUSEHOLDS	4387	100	100	100	100
1 room	19	0.4	0.2	0.4	0.5
2 rooms	83	1.9	1.1	1.4	1.8
3 to 4 rooms	1031	23.5	23.5	25.0	26.9
5 to 6 rooms	1786	40.7	52.6	51.4	52.1
7 or more rooms	1468	33.5	22.6	21.8	18.7

(Source: 2001 Census Information)

- The price of terraced houses is exceeding the price of semi-detached houses in the area. This is because these properties are most in demand from people wanting to buy holiday homes or second homes.
- These prices far outstrip inflation and salary rises meaning that without a substantial deposit no household with an annual income of less than £67,000 could afford to buy a terraced house in this housing market area.
- These high property prices cause real problems for first time buyers trying to enter the housing market. Even households in receipt of reasonable incomes are unable to

afford the cost of housing. With costs spiralling so high over recent years, the provision of affordable housing does not meet demand within the area.

- The estate agents report that first time buyers want houses, not flats. If they can afford a flat then they are unable to move when the need arises as it is impossible to move to the next rung on the housing ladder in this area.
- The average household income disguises the fact that many people in the town earn much less than the average. This area has an economy dominated by low wages, part-time work and seasonal work with almost a quarter of the workforce being employed in hotels and catering and 20% being employed in the retail trade.
- The right to buy has exacerbated affordable housing difficulties. The combination of the low cost mortgage and the discount received when buying their home, particularly when they have lived there for a while, makes right-to-buy an attractive option for many tenants.
- There is little private renting for local people in this area. Those with properties to let, tend to rent them out as holiday lets as the holiday market offers far better returns for property owners.

Demographics

Five Year Net Housing Project

Allerdale District	2001	2006	2011	2016	2021	2026
Total Dwellings	42797	44369	45941	47513	49085	50657
Total Households	39781	41243	42702	44162	45626	47086
Total Population	93800	96081	97359	98538	100264	103000
Net Migration		3286	2259	2019	2571	3838

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

Five Year Migration Projections

	2001	2006	2011	2016	2021	2026
Total Dwellings	43053	45306	47538	49920	52204	54202
Total Households	40019	42113	44188	46402	48525	50384
Total Population	93800	96760	99341	101724	103979	105982
Net Migration		3820	3820	3820	3820	3820

Annual Dwelling Requirement Under this Scenario

	2001-06	2006-11	2011-16	2016-21	2021-26
	450	446	476	457	400

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

The above two tables gives scenarios for population, dwellings, households and migrations for Allerdale based on:

- The previous five year house building patterns. Under this scenario if house building continues as they have done the population in Allerdale will increase by 1278 between 2006-11 and households will increase by 1459. Dwellings will increase from 44369 to 45941 between 2006-11; this equates to 314 per year.
- The previous five year migration (inwards and outwards) patterns. If migration patterns continue as they have done, the population of Allerdale will increase by 2581 between 2006-2011 and households will increase by 2075. Dwellings will increase from 45306 to 47538 between 2006-11; this equates to 446 per year.

Age Range 2001	ALL PEOPLE	0 - 4	5 - 14	15 - 29	30 - 44	45 - 59	60 - 74	75 +

Count	10,260	406	1052	1412	2033	2264	1982	1111
%	100	4.0	10.3	13.7	19.8	22.1	19.3	10.8

(Source: 2001 Census Information)

Household Type	North Lakes West	%	Allerdale %	Cumbria %	North West %
All Households	4379	100	100	100	100
One person households	1345	30.7	29.2	30.1	30.9
- Of which Pensioners living alone (% of total households)	826	18.8	15.8	15.8	15.1
All other pensioner households	591	13.5	10.3	10.8	8.9
Households with Dependent Children	897	20.5	26.6	27.5	30.4
- Of which lone parent households with dependent children (% of total households)	171	3.9	5.7	5.5	7.7
Households with non-dependent children	377	8.6	10.7	9.8	10.3
- Of which lone parent households (% of total households)	104	2.4	3.2	3.0	3.5
Households with no children	925	21.1	19.1	19.3	16.4
All other households	244	5.6	4.1	2.5	3.0

(Source: 2001 Census Information)

Ethnic Group	North Lakes West %	Allerdale %	North West %	England and Wales %
All People	10,234	93,463	6,729,766	52,041,916
White; British	97.2	98.46	92.17	87.49
White; Irish	0.4	0.3	1.15	1.23
White; Other	1.3	0.7	1.11	2.59
Mixed - White and Black Caribbean	0.05	0.07	0.33	0.46
Mixed - White and Black African	0.025	0.0015	0.15	0.15
Mixed - White and Asian	0.025	0.1	0.26	0.36
Mixed – Other	0.1	0.04	0.20	0.30
Asian or Asian British; Indian	0.05	0.06	1.07	1.99
Asian or Asian British; Pakistani	0.025	0.004	1.74	1.37
Asian or Asian British; Bangladeshi	0	0.006	0.39	0.54
Asian or Asian British ; Other	0	0.017	0.22	0.46
Black or Black British; Caribbean	0	0.0015	0.30	1.08
Black or Black British; African	0.075	0.03	0.24	0.92
Black or Black British; Other	0.05	0.006	0.08	0.18
Chinese or Other Ethnic Group; Chinese	0.675	0.11	0.40	0.44
Chinese or Other Ethnic Group; Other Ethnic Group	0.025	0.06	0.20	0.42

(Source: 2001 Census information)

- The resident population in North Lakes West was 10,234 as of the 2001 census, showing a 2.2% increase since the 1991 census when it was 10,012. This is compared to the growth in the population of Cumbria of 2.3% and in Allerdale of 0.1%.

Housing Provision

- **Affordability**

	House Price (£)		Income (£)		Ratio	
	Mean	Median	Mean	Median	Mean	Median
North Lakes	£242,583	£231,000	£31,128	£26,880	7.8:1	8.6:1

Allerdale	£106,830	£89,000	£27,167	£23,219	3.9:1	3.8:1
Cumbria	£162,647	£146,000	£20,254	£17,247	8:1	8.4:1

(Source: 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 (2002-2006)
North Lakes West	3	9	11	15	Not available	Not available	38

(Source: Allerdale Planning department – numbers from LDNPA not available)

Housing Completions	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01	Total (2001-2006)
North Lakes West	3	0	22	14	3	Not available	42

(Source: Allerdale Planning department – numbers from LDNPA not available)

o **Affordable Housing**

Development of affordable housing units	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Total number of affordable housing units granted planning permission	Allerdale unable to provide this data					
Affordable Housing as % of total new dwellings granted planning permission	Allerdale unable to provide this data					
Total number of affordable housing units completed	3	0	0	0	0	0
Affordable Housing as % of total new dwellings completed	100%	0%	0%	Planning only have records from 2003/04		

(Source: Allerdale Planning department)

- The median price for a terraced property in North Lakes West is £231,000.
- Therefore a household would need an income of at least £66,000 per annum to be able to buy a property in this area.
- However the median annual income per household for North Lakes West is £26,680 per annum (Source: CCC June 2006).
- If we use the formula based up on the lending criteria of banks and building societies then we define affordable as being 3.5 times the average household income, meaning the average household can borrow £93,380.
- All estate agents who were interviewed are consistent in their view that there is a need in Cockermouth for affordable housing only for local people and that it is wrong that locals have to move out of the town to be able to afford a home. They state there is a need for 2 and 3 bedroom homes and for bungalows closer to the town centre.
- Housing associations are aware that they have tenants who are living in flats that are seriously overcrowded in Keswick.
- All types of property are in demand within the area.

o **Right to Buy**

Right to Buy	
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2001-2006	
North Lakes West	65

(Source: Housing Associations in Allerdale)

- The re-sale value of ex-right to buy properties is above the income thresholds of most local people with three-bedroom terraced ex-council properties on the market priced between £190,000 and £250,000.

○ Renting trends

Rent Costs				
House Type	Private Sector Annual Rents 2005	% of Annual Income -	Housing Association Annual Rents 2005	% of Annual Income
1 bed flat	£65	12.6%	£52.46	10.1%
2 bed flat	£70	13.5%	£58.89	11.4%
<u>Terraced House</u>				
2 bed	£75	14.5%	£62.49	12.0%
3 bed	£85	16.4%	£68.95	13.3%
<u>Semi - Detached</u>				
2 bed	£85	16.4%	£62.49	12.1%
3 bed	£95	18.4%	£68.95	13.3%
4 bed	£110	21.3%	£74.40	22.0%
<u>Detached House</u>				
3 bed	£110	21.3%	£68.95	13.3%
4 bed	£120	23.2%	£74.40	22.0%
<u>Bungalow</u>				
1 bed	N/A	N/A	£51.97	10.0%
2 bed	£100	19.3%	£59.13	11.4%
3 bed	£115	22.2%	N/A	N/A
	Source: Rent Service 2005		Source: Housing Associations in Allerdale 2005	

*The Housing Association Weekly rents are the average rents in Allerdale and are not split into market area

	Private Sector Rents	Social Housing Rents
1 bed flat	£65pw	£52.46pw
2 bed flat	£70pw	£58.89pw
<u>Terraced House</u>		
2 bed	£75pw	£62.49pw
3 bed	£85pw	£68.95pw
<u>Semi - Detached</u>		

2 bed	£85pw	£62.49pw
3 bed	£95pw	£68.95pw
4 bed	£110pw	£74.40pw
<u>Detached House</u>		
3 bed	£110pw	£68.95pw
4 bed	£120pw	£74.40pw
<u>Bungalow</u>		
1 bed	N/A	£51.97pw
2 bed	£100pw	£59.13pw
3 bed	£115pw	N/A
	Source: Rent Service 2005	Source: Housing Associations in Allerdale 2005

(Source: Rent Service 2005 and RSL Mean Rents)

Access to Social Rented Housing		
Household Type	Number of Lettings in HM area 2005/06	% of housing association properties empty as at 31 March 2006 in Allerdale
1 bed properties	8	N/A
2 bed properties	5	N/A
3 bed properties	2	N/A
4 bed properties	0	N/A
Total	15	5.42%

(Source: RSLs)

- There are a high number of pensioners living in this area. This high number of pensioners could have the potential to affect the housing market by persuading developers that smaller homes are needed to meet these groups. However, it is families that are finding it extremely difficult to access any type of housing within the town and as a consequence have to move out of the area so lowering the number of families living there.
- Houses and bungalows let by housing associations only come empty in the area if a householder dies or if a householder goes in to residential care. One local housing association has not had an empty three bedroom house for four years in Keswick. The only property type that comes empty is one bedroom flats in Keswick.
- Housing Associations are aware that they have tenants who are living in flats that are seriously overcrowded in Keswick. These households are on the list for a move and are given additional points due to their situation. However this makes no difference in this area as very few properties become vacant. If a vacancy does arise, then there are six homeless families waiting for accommodation in Keswick as of June 2006.
- The economic profile of the area has changed over the last 20 years. One of the larger employers in the town stated that 20 years ago 100% of their staff were from Keswick. As of April 2006, the staff who work in the Pencil Mill are from the following areas as of April 2006: 31% from Keswick, 28% from Cockermouth, 41% travel from Maryport, Workington, Wigton and Penrith.
- One large hotel chain did have trouble recruiting staff so had to provide accommodation. They have bought properties in the town to house their staff. If they hadn't taken this course of action, then they would have had no staff available to them.

Affordable housing requirements

(Based on DCLG Housing Needs and Market Assessment Model)

Market	Tenure	Annual Affordable Housing Requirement
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Area		General		Older		Total
North Lakes West		Smaller 0-2 Beds	Larger 3+ Beds	1 Bed	2+ beds	
	Intermediate	18	41	0	1	60
	Social Rent	33	49	-6	25	101
	Total	51	90	-6	26	161
	5 Year Requirement	255	450	-30	130	805

NB The DCLG Housing Needs and Market Assessment model takes into account committed supply of affordable housing units, resell of affordable housing units and turnover of social rented properties to determine annual requirement of 161 units for North Lakes housing market area.

Existing households in need of alternative accommodation

General	515
Older Person	46

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

General	100%
Older Person	100%

Newly forming households in need of alternative accommodation

General	24
Older Person	0

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

General	96%
Older Person	0

- **Homelessness in Allerdale**

Homeless Cases in Allerdale	Presentations	Acceptances
2004- 05	217	153
2005 - 06	231	154

(Source: Allerdale Homeless Section)

Causes of Homelessness in Allerdale	2004 - 05		2005 - 06	
	Number	%	Number	%
Parents, relatives, friends not being able to accommodate	41	26.8%	43	27.9%
Relationship breakdown (non violent)	21	13.7%	22	14.2%
End of short hold tenancy	24	15.7%	41	26.6%
Domestic violence	21	13.7%	21	13.5%
Harassment, threats or intimidation	5	3.2%	3	2.0%
Violence	8	5.2%	3	2.0%
Mortgage Arrears	3	1.9%	9	6.0%

Rent Arrears	1	0.7%	0	0%
Required to leave National Asylum Support Service Accommodation	1	0.7%	2	1.2%
In institution or care	7	4.7%	1	0.6%
Other	21	13.7%	9	6.0%

(Source: DCLG Return)

- There are no hostels or temporary units in this housing market area.

Second Homes and Empty Properties

Second and Vacant Properties	North Lakes West		Allerdale		Cumbria		North West	
		%		%		%		%
All household spaces: With residents	4383	79.6	39781	92.9	209,027	92.5	2,812,789	95.3
All household spaces: With no residents: Vacant	219	4.0	1752	4.1	9,443	4.2	124,600	4.2
All household spaces: With no residents: Second residence / holiday accommodation	901	16.4	1286	3.0	7,374	3.3	12,852	0.5

(Source: 2001 Census Information)

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
751*	1.75%

(Source: Allerdale Council Tax Section – * this figure will include properties empty less than 6 months. The Council Tax department does not hold separate records).

- Estate agents reported that the number of households buying second homes and holiday lets in this housing market area is continuing to increase. The estate agents revealed that approximately three years ago there were more local people buying properties in this area than second home owners. However this is now the other way round and more second home owners from outside the county are buying than local people.

Supported Housing in Allerdale

Key priority group	Number of Floating Support Units	Numbers required according to SP analysis
Learning disabilities	4	Further research needs to be done
Mental health		Further research needs to be done
Young people	22	Further research needs to be done
Teenage parents		Further research needs to be done
Substance misuse		Further research needs to be done
Offenders and ex-offenders		Further research needs to be done
Domestic violence		Further research needs to be done
Refugees and asylum seekers		Further research needs to be done
Physical disabilities		Further research needs to be done
Older people	190	Further research needs to be done
Generic	75	Further research needs to be done

(Source: Supporting People Cumbria, December 2006)

Additional Table

Industry of Employment	North Lakes West %	Allerdale %	Cumbria %	North West %
Agriculture and fishing (SIC A,B)	0.60	0.42	0.37	0.51
Energy and water (SIC C,E)	0.24	0.26	0.87	0.32
Manufacturing (SIC D)	3.71	15.68	15.05	13.79
Construction (SIC F)	4.55	6.40	5.49	4.99
Distribution, hotels and restaurants (SIC G,H)	57.26	34.36	30.49	24.95
Transport and communications (SIC I)	1.99	3.53	4.94	5.98
Banking, finance and insurance, etc (SIC J,K)	9.02	10.82	11.36	17.37
Public administration, education & health (SIC L,M,N)	13.64	21.06	24.01	27.30
Other services (SIC O,P,Q)	8.99	7.47	7.41	4.80

Source:Landuse.co.uk