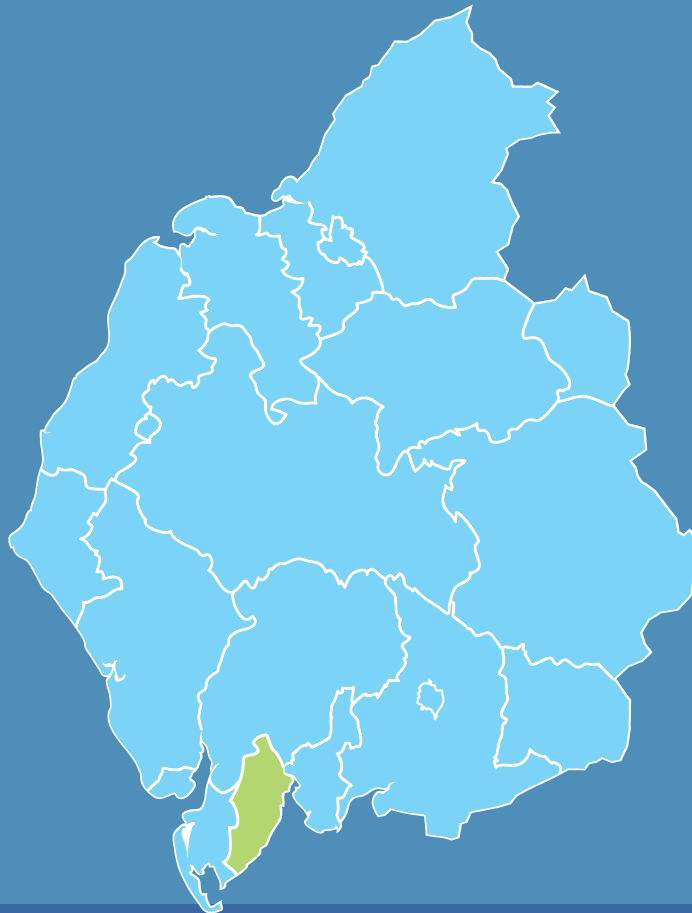


Cumbria Housing Strategy 2006/2011

Housing Market Assessment



ULVERSTON AND FURNESS



Cumbria Sub-Regional Housing Group

Ulverston & Furness Housing Market Assessment

Current Market Profile

Ulverston and Furness is one of the more affordable housing markets in South Lakeland, particularly in parts of Ulverston. The market is mainly local, although there is a degree of migration from neighbouring Barrow-in-Furness. Despite being relatively affordable, there remains a shortage of affordable accommodation. The key service centre is Ulverston. The larger villages are Broughton in Furness, Great Urswick, Kirkby in Furness, Penny Bridge/Greenodd and Swarthmoor.

Headline Findings

- **Median income to house price ratio is 7:1**
- **Annual affordable housing requirement is 81 (405 over 5 years)**
- **53% of homes occupied by vulnerable people in the private sector meet the Government decent homes standard**
- **59% of Council housing meets the Government decent homes standard**

Targets

The following targets have been devised for this market area. In order to achieve these appropriate actions from the Cumbria Housing Strategy Action Plan will be applied.

- Minimum of 120 new affordable homes by 2011 – these will be focused primarily on Ulverston and the larger villages (of which at least 9 will be for older people)
- 28 new units of extra care housing in Ulverston by 2010
- X new units of supported housing by 2011 (*to be set in 2007*)
- X new units of temporary homeless accommodation by 2011 (*to be set in 2007*)
- X new units of move-on accommodation by 2011 (*to be set in 2007*)
- 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 **affordable housing** (the main issue for this market)
 - Relatively low incomes compared to relatively high house prices
 - High cost of private renting
 - Resulting in significant need for new affordable housing, particularly in Ulverston
 - Particular need for smaller accommodation (one and two bedrooms)
 - Need for social rented and intermediate housing (particularly the former)
2. **Homelessness**
 - Increasing due to a lack of affordable housing
 - Pressure on Ulverston as the second largest town in the District
 - Lack of temporary homeless accommodation in the area

3. **Supported housing**
 - Lack of move-on accommodation
 - Need for supported housing in Ulverston, particularly for people with mental health problems
 - Need for extra care housing (none exists at present)
4. **Decent homes**
 - Plans in place to bring make all social housing decent by 2010 (59% of Council housing already meets the standard)
 - Over 50% of private sector homes occupied by vulnerable people are already decent - more needs to be done to meet the Government target of 70%
5. **Regeneration**
 - Not a priority for housing although the regeneration of the Ulverston canal area will present opportunities for meeting local housing needs

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
	7.0
	Terraced
	5.1
	Flat/Maisonette
	5.1
	Prices exceed ratios of between 2 and 4 for all property types, indicating affordability problems
2. Renting a home	Weekly rent should equate to no more than 25% of weekly gross household income (private sector)
	57.2% of private renters are paying more than 25% per week
	Social housing rents should be less than private sector rents
	100% of social housing rents are less than £100 per week, compared with 67% of private sector rents
3. Accessibility of social rented housing	50% of those on the waiting list housed during the year
	43% 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
	2.3% of all dwelling stock vacant
5. Second homes	No more than 10% of properties
	3.1% of properties
6. Housing the homeless	No more than 0.3% of total households in the area accepted as homeless
	In 2005, 20 households accommodated who were previously homeless = 0.21% of total households
7. Creating decent homes	100% of all social housing decent by 2010
	59.2% of Council housing meeting Decent Homes Standard
	70% of private sector housing providing homes for vulnerable people to meet Decent Homes Standard by 2010
	53% in homes meeting Decent Homes Standard

Market Drivers

- Ulverston is the secondary employment centre for Furness (behind Barrow) with Glaxo being a major employer
- Range of shops and services - seen as adequate by local people with the exception of leisure services in the rural areas

- General satisfaction with area except public transport
- Educational facilities including the reputation of local schools - seen as good
- Relatively self-contained market
- Degree of migration from Barrow as the area is seen as more desirable
- Availability of more affordable accommodation in nearby Barrow provides some outward migration but this is relatively modest as Barrow is seen as a less desirable place to live

(Source: South Lakeland Housing Needs and Market Assessment 2006)

In summary, the housing market is not balanced due to a lack of affordable housing and the number of homes not meeting the Government's decent homes standard.

Housing Stock and Tenure

Ulverston and Furness 2001	Count	%	South Lakeland %	Cumbria %	North West %
Owner Occupation	6635	79.05	75.6	72.3	69.3
Social Rented	821	9.9	10.5	16	20.1
Private Rented	754	8.95	11.3	11.7	8.5
Rent Free	180	2.1	2.6	2.4	2.1
Total	8390	100	100	100	100

(Source: 2001 Census information)

Property Type	Count	%	South Lakeland %	Cumbria %	North West %
ALL OCCUPIED HOUSEHOLD SPACES	8928	100	100	100	100
In an unshared dwelling	8921	99.9	99.8	99.8	99.8
- House or bungalow - Detached	2583	28.9	32.0	25.5	18.0
- House or bungalow - Semi-detached	2918	32.7	28.5	33.0	37.4
- House or bungalow - Terraced (including end terrace)	2681	30.0	25.0	31.2	31.4
- Flat, maisonette or apartment	694	7.8	14.0	9.7	12.7
- Caravan or other mobile or temporary structure	45	0.5	0.3	0.4	0.3
In a shared dwelling : TOTAL	7	0.1	0.2	0.2	0.2

(Source, 2001 Census information)

Tenure	Count	%	South Lakeland %	Cumbria %	North West %
All Occupied dwellings : TOTAL	8390	100	100	100	100
Owned - Owns outright	3413	40.7	40.5	35.0	29.8
Owned - Owns with a mortgage or loan	3209	38.2	34.7	37.0	38.9
Owned - Shared ownership	13	0.15	0.4	0.5	0.6
Social rented – (Council/Housing Association)	821	9.9	10.5	16.0	20.1
Private rented - Private landlord or letting agency	631	7.5	9.6	7.8	7.7
Private rented - Employer of a household member	15	0.17	0.4	0.2	0.1
Private rented - Relative or friend of a household member	80	0.95	1.0	0.9	0.6
Private rented - Other	28	0.33	0.3	0.2	0.2
Lives rent free	180	2.1	2.6	2.4	2.1

(Source, 2001 Census information)

Occupancy Rates	Count	%	South Lakeland %	Cumbria %	North West %
ALL HOUSEHOLDS	8400	100	100	100	100
Owned - occupancy rating of 0 or higher	6547	77.91	74.2	70.9	67.2
Owned - occupancy rating of -1 or less	109	1.3	1.4	1.4	2.0
Rented from council - occupancy rating of 0 or higher	671	8.0	7.2	8.3	12.2
Rented from council - occupancy rating of -1 or less	53	0.63	0.6	0.8	1.3
Other social rented - occupancy rating of 0 or higher	80	0.95	2.5	6.4	5.7
Other social rented - occupancy rating of -1 or less	15	0.17	0.2	0.5	0.8
Private rented or living rent free - occupancy rating of 0 or higher	871	10.4	12.7	10.6	9.4
Private rented or living rent free - occupancy rating of -1 or less	54	0.64	1.2	1.1	1.3

(Source, 2001 Census information)

House Size	Count	%	South Lakeland %	Cumbria %	North West %
ALL HOUSEHOLDS	7674	100	100	100	100
1 room	32	0.4	0.5	0.4	0.5
2 rooms	78	1.0	1.6	1.4	1.8
3 to 4 rooms	1540	20.1	23.9	25.0	26.9
5 to 6 rooms	3770	49.2	47.8	51.4	52.1
7 or more rooms	2254	29.3	26.2	21.8	18.7

(Source, 2001 Census information)

- There is a lack of one bedroom accommodation
- There is a high number of terraced homes and a low number of flats
- Relatively small private rented market compared to the rest of the District
- Several large Council estates in Ulverston providing more affordable accommodation
- High demand for low-value properties

Demographics

Population

2001	2005	Change (+/-)
19714	19874	+0.8%

(Source, 2001 Census and Cumbria County Council)

Age Range 2001	All People	0 - 4	5 to 14	15 to 29	30 to 44	45 to 59	60 to 74	75+
Count	19,722	953	2,402	2,698	4,142	4,489	3,220	1,818
%		4.8%	12.2%	13.7%	21.0%	22.8%	16.3%	9.2%

(Source, 2001 Census information)

	Housing Market Area Count	Housing Market Area %	South Lakeland %	Cumbria %	North West %
All Households	8,416	100	100	100	100
One person households	2,407	28.6%	29.9%	30.1	30.9
- of which Pensioners living alone % of total households	1,319	15.7%	17.0%	15.8	15.1
All other Pensioner households	1,004	11.9%	13.1%	10.8	8.9
Households with dependent children	2,254	26.8%	24.4%	27.5	30.4
- of which Lone Parent households with dependent children - % of total households	355	4.2%	3.7%	5.5	7.7
Households with non dependent children	778	9.2%	8.4%	9.8	10.3
- of which Lone Parent households with non-dependent children - % of total households	208	2.5%	2.6%	3.0	3.5
Households with no children	1,791	21.3%	21.3%	19.3	16.4
All other Households	182	2.2%	2.9%	2.5	3.0

(Source, 2001 Census information)

Ethnic Group	Housing Market Area %	South Lakeland %	North West %	England and Wales %
All People	(19,710)	(102,283)	(6,729,766)	(52,041,916)
White - British	97.85%	97.58%	92.17%	87.49%
White - Irish	0.43%	0.44%	1.15%	1.23%
White - Other	0.95%	1.19%	1.11%	2.59%
Mixed - White and Black Caribbean	0.09%	0.08%	0.33%	0.46%
Mixed - White and Black African	0.05%	0.07%	0.15%	0.15%
Mixed - White and Asian	0.18%	0.11%	0.26%	0.36%
Mixed - Other	0.06%	0.10%	0.20%	0.30%
Asian or Asian British - Indian	0.05%	0.06%	1.07%	1.99%
Asian or Asian British - Pakistani	0.00%	0.03%	1.74%	1.37%
Asian or Asian British - Bangladeshi	0.02%	0.01%	0.39%	0.54%
Asian or Asian British - Other	0.05%	0.02%	0.22%	0.46%
Black or Black British - Black Caribbean	0.03%	0.04%	0.30%	1.08%
Black or Black British - Black African	0.05%	0.02%	0.24%	0.92%
Black or Black British - Other	0.02%	0.01%	0.08%	0.18%
Chinese or other ethnic group - Chinese	0.13%	0.17%	0.40%	0.44%
Chinese or other ethnic group - Other ethnic group	0.06%	0.07%	0.20%	0.42%

(Source, 2001 Census information)

- Small increase in population 2001 to 2005
- Slightly higher proportion of households with dependent children than the District average
- Strong Chinese market linked to Baycliffe area where cockling is a key activity
- ONS survey of the National Insurance Recording System in 2005/6 found 1000 migrant workers in South Lakeland (1.7% of the total workforce), the highest in Cumbria

Housing Provision

o Affordability

House price/household income 2005	House Price £		Income £		Ratio	
	Mean	Median	Mean	Median	Mean	Median
Housing Market Area	177642	172000	27670	25475	6:1	7:1
South Lakeland	235081	219000	30377	26118	8:1	8:1
Cumbria	162647	146000	27617	23646	6:1	6:1

Source: CACI Street Value supplied by Cumbria County Council

o New build

Housing Planning Permissions	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01	Total	Annual Rate

(Source, planning departments and County Council monitoring database) NOT AVAILABLE

Housing Completions	2005-06 @ feb06	2004-05	2003-04	2002-03	2001-02	2000-01	Total	Annual Rate
ALL HOUSEHOLDS								

(Source, planning departments and County Council monitoring database) NOT AVAILABLE

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						
Affordable Housing as % of total new dwellings granted planning permission						
Total number of affordable housing units completed	35	5	6	0		
Affordable Housing as % of total new dwellings completed						

(Source, SLDC) MISSING INFORMATION NOT AVAILABLE

- Incomes are lower than the District average but higher than the Cumbria average

- Low incomes compared to high house prices
- Entry-level house prices £160,000 (except Ulverston) hence incomes of £52,000 (couples) and £43,000 (single) needed to buy a property in the market (assuming 5% deposit)
- First time buyers tend to buy in Ulverston where entry-level prices are approximately £130,000 – hence incomes of £43,000 (couple) and £35,000 (single) needed (assuming 5% deposit)

○ **Right to Buy**

	Actual Sales
1981-2001	678
2001-02	29
2002-03	16
2003-04	20
2004-05	10
2005-06	9

- Right to Buy sales have slowed down in recent years due to increasing house prices and restricted discounts

○ **Renting trends**

Rent Costs				
House Type	Social Housing Weekly Rent 2005/2006	Rent as a % of median income	Private Sector Weekly Rent 2005/06	Rent as a % of median income
One bed flat	73.50	14.6	85	16.9
Two bed flat	78.75	15.7	100	19.9
Two bed house	69.35	13.8	100	19.9
Three bed house	71.99	14.3	110	21.9
Two bed bungalow	69.35	13.8	110	21.9

(Source, Rent Service information – South Lakeland district figures)

	Private Sector Weekly Rents	Social Housing Weekly Rents
1 bed flat	85	73.50
2 bed flat	100	78.75
<u>Terraced House</u>		
2 bed	100	69.35
3 bed	110	71.99
<u>Semi - Detached</u>		
2 bed	115	69.35
3 bed	125	71.99
4 bed	130	69.65
<u>Detached House</u>		
3 bed	130	71.99
4 bed	150	69.65
<u>Bungalow</u>		

1 bed		73.50
2 bed	110	69.35
3 bed	130	80.14

(Source, Rent Service 2005 – South Lakeland district figures)

Access to Social Rented Housing		
Household Type	Number of lettings	% of empty homes
1 Bed flat	11	12.9
2 Bed flat	11	25.6
2 Bed house	19	10.7
3 Bed house	15	6.6
4 Bed house	1	9.1
1 Bed bungalow	22	22.0
2 Bed bungalow	5	8.6
3 Bed bungalow	0	0
Overall	84	12.0

(Source SLDC 2005/6)

- Relatively high private sector rents in Rural Furness, more affordable in Ulverston
- Approximately 43% of the people on the Housing Register are housed per year hence this equates to an average wait of about 2 years
- Smaller accommodation needed

Affordable housing requirements

(Based on DCLG Housing Needs and Market Assessment Model)

Market Area	Tenure	Annual Affordable Housing Requirement				Total
		General		Older		
Ulverston & Furness		Smaller 0-2 Beds	Larger 3+ Beds	1 Bed	2+ beds	
	Intermediate	25	4	1	1	31
	Social Rent	37	7	3	3	50
	Total	62	11	4	4	81
	5 Year Requirement	310	55	20	20	405

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

Type of Household	Count
General	713
Older Person	176

Number of existing households unable to move to alternative accommodation, due to cost of buying or renting (5-year requirement)

Type of Household	Count
General	464
Older Person	103

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

Type of Household	Count
General	NOT AVAILABLE
Older Person	NOT AVAILABLE

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

Type of Household	Count
General	372
Older Person	0

NB. The DCLG Housing Needs and Market Assessment model takes into account committed supply of affordable housing units, resale of affordable housing units and turnover of social rented properties to determine the annual requirement of 81 units.

Homelessness

Homeless Cases	Presentations	Acceptances
2004- 05		
April - June		
July - September		
October - December		
January - March		
2005 - 06		
April - June	10	5
July - September	4	3
October - December	4	2
January - March	11	4
	29	14

(Source SLDC) MISSING INFORMATION NOT AVAILABLE

Causes of Homelessness For applicant households found to be eligible, unintentionally homeless in priority need	2004 - 05		2005 - 06	
	Number	% of total acceptances	Number	% of total acceptances
Parents no longer willing or able to accommodate			6	0.84%
Other relatives or friends no longer			0	0

willing or able to accommodate				
Non violent breakdown of relationship with partner			0	0
Violence			2	0.28%
Harassment, threats or intimidation			0	0
Mortgage arrears (repossession or other loss of home)			1	0.14%
Rent arrears			0	0
Loss of rented or tied accommodation			5	0.7%
Required to leave National Asylum Support Service accommodation			0	0
In institution or care			0	0
Other (e.g. homeless in emergency, ex-HM forces, returned from abroad, sleeping rough or in hostel)			0	0

(Source SLDC) MISSING INFORMATION NOT AVAILABLE

- Significant numbers of homeless presentations from this area, particularly in the winter months
- The main reason being loss of rented/tied accommodation, rises in house prices has contributed to this, and family breakdown
- There is limited temporary accommodation, hence there is a need for more of this

Second Homes and Empty Properties

Second and Vacant Properties	Housing Market Area		South Lakeland		Cumbria		North West	
	All household spaces: With residents	8,417	94.1%	38,894	87.96%	209,027	92%	2,812,789
All household spaces: With no residents: Vacant	214	2.4%	3,737	8.45%	9,443	4.2%	124,600	4.2%
All household spaces: With no residents: Second residence / holiday accommodation	303	3.1%	3,606	6.6%	7,374	3.2%	12,852	0.43%

(Source, 2001 Census information and council tax data)

Number of properties empty for more than six months as of March 2006	% of properties empty for more than six months as of March 2006
213	2.3%

(Source, Council tax records)

- Relatively low number of second homes compared to the District average

- The number of empty properties may actually be lower due to 'concealed' second homes, i.e. those people not registering their property as a second home, in Rural Furness

Supported housing

Key priority group	No. of supported housing units	Requirements
Learning disabilities	22	0
Mental health	0	6
Young people	7	0
Teenage parents	0	0
Substance misuse	7	0
Offenders and ex-offenders	0	0
Domestic violence	3	0
Refugees and asylum seekers	0	0
Physical disabilities	0	
Older people	123	50

- Need for extra care housing as no provision currently exists
- There is a relatively good supply of supported housing for people with learning disabilities
- Need for supported housing, particularly for people with mental health problems as there is currently no provision in the area for them (nearest being Barrow)
- Need for supported housing for people with physical disabilities (need analysis due to be completed by April 2007 will quantify this) as there is currently no provision
- Need for move-on accommodation for people wishing to leave supported housing