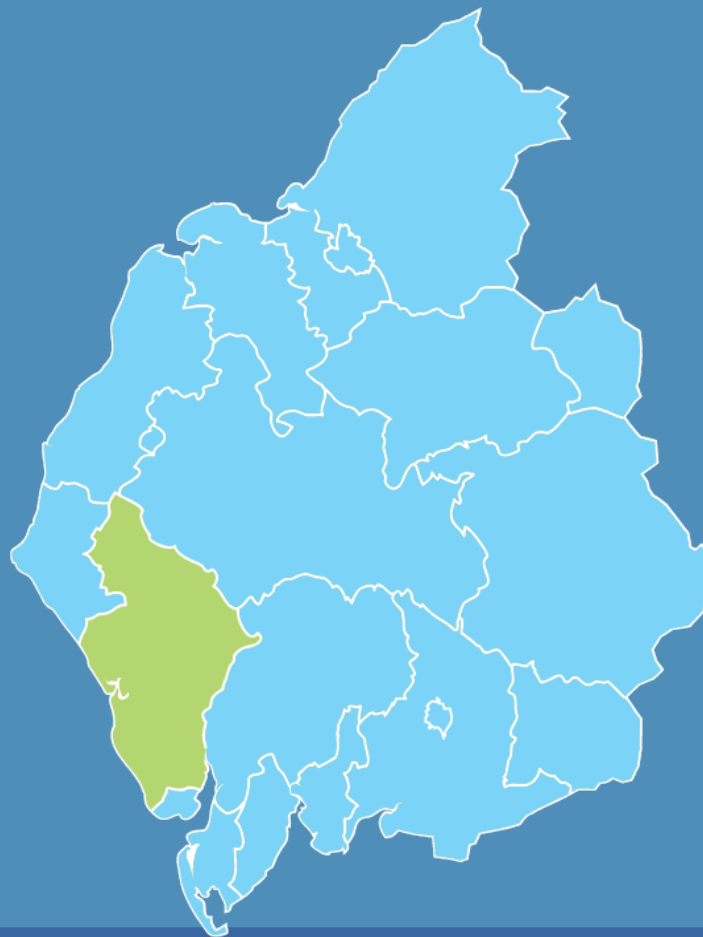


# Cumbria Housing Strategy 2006/2011

## Housing Market Assessment



### WEST LAKES



# West Lakes Housing Market Assessment

## Current Market Profile

The West Lakes housing market area is geographically the largest area in Copeland. It goes from Ennerdale ward in the more northern part of the borough, to Millom Without ward in the south of the borough, all within the boundary of the Lake District National Park. The house prices and income levels in this area are higher than in the other market areas, this in part is due to it being in the National Park and being an attractive area for higher earning employees at Sellafield to live. The percentage of second homes/holiday homes is substantially higher in West Lakes than in other market areas at 6.5% compared to 1.3% in Millom and 0.5% in Whitehaven. Incidences of homelessness in the market area are very small.

## Headline Findings

- 81.5% of stock is owner occupied
- 25% of the population is aged between 45 and 59
- Median house price of £193,000
- Median income of £28,814

## 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.

- 45 units of new affordable homes by 2011
- 0 units of new temporary accommodation by 2011
- 1 new safe homes for victims of domestic violence by 2011
- 0 new units of move-on accommodation by 2011
- 4 new floating support by 2011
- 0 new units of extra care housing by 2008
- 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)
  - Low incomes compared to high house prices
  - High cost of private renting
  - Resulting in need for new affordable housing
  - Estate agents highlight that first-time buyers have major difficulties in accessing affordable accommodation – this is evidenced by the Housing Need and Market Assessment
  - Need for both social rented, intermediate and locals-only housing
2. Increasing **homelessness**
  - Lack of need for homelessness accommodation
3. Some **supported housing** needs
  - Lack of need for move-on accommodation
  - More floating support needed for most client groups
4. **Decent homes**
  - Plans in place to bring make all social housing decent by 2010
  - Significant proportion of private sector homes occupied by vulnerable people are already decent but more needs to be done to

## 5. Regeneration

- Not a priority for housing

### Balanced Housing Market Indicators

Theme	Indicator						
1. Buying a home	<b>Gross Household Income ratio for flat, terraced and semi-detached of between 2:1 and 4:1</b>						
	<table border="1"> <thead> <tr> <th>Semi-Detached</th> <th>Terraced</th> <th>Flat/Maisonette</th> </tr> </thead> <tbody> <tr> <td>4:1</td> <td>4:1</td> <td>2.5:1</td> </tr> </tbody> </table>	Semi-Detached	Terraced	Flat/Maisonette	4:1	4:1	2.5:1
	Semi-Detached	Terraced	Flat/Maisonette				
4:1	4:1	2.5:1					
2. Renting a home	<b>Weekly rent should equate to no more than 25% of weekly gross household income (private sector)</b>						
	Refer to page 7						
	<b>Social housing rents should be less than private sector rents</b>						
	Refer to page 7						
3. Accessibility of social rented housing	<b>50% of those on the waiting list housed during the year</b>						
4. Empty properties	<b>No more than 3% of the housing stock empty for more than 6 months</b>						
	2.1% of stock vacant for more than 6 months – Borough figure						
5. Second homes	<b>No more than 10% of properties</b>						
	6.5% of properties are second homes						
6. Housing the homeless	<b>No more than 0.3% of total households in the area accepted as homeless</b>						
	0.03% of total households in the area accepted as homeless						
7. Creating decent homes	<b>100% of all social housing decent by 2010</b>						
	RSLs have programmes in place to achieve this						
	<b>70% of private sector housing providing homes for vulnerable people to meet Decent Homes Standard by 2010</b>						
	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 is balanced. The income to house price ratio means that properties are the least affordable in the borough and small levels of affordable housing need have been identified from the district survey. Property prices have stabilised over the past year. Waiting times for social rented properties are high in the area because there is very limited turnover in properties.

## Housing Stock and Tenure

	West Lakes HMA 2001		Copeland	Cumbria	North West
	Number	%	%	%	%
Owner Occupation	2703	79	68	72.3	69.3
Social Rented	204	6	23	16	20.1
Private Rented	404	12	6.6	11.7	8.5
Rent Free	98	3	2.4	0	2.1
Total	3409	100	100	100	100

(Source: 2001 Census information)

Property Type	HMA Count	%	Copeland %	Cumbria %	North West %
ALL OCCUPIED HOUSEHOLD SPACES	3845	100	100	100	100
In an unshared dwelling	3842	99.9	99.96	99.8	99.8
- House or bungalow - Detached	1826	47.5	21.56	25.5	18.0
- House or bungalow - Semi-detached	1094	28.5	37.56	33.0	37.4
- House or bungalow - Terraced (including end terrace)	650	17	32.08	31.2	31.4
- Flat, maisonette or apartment	199	5.2	8.18	9.7	12.7
- Caravan or other mobile or temporary structure	73	1.8	0.62	0.4	0.3
In a shared dwelling : TOTAL	3	0.01	0.04	0.2	0.2

(Source, 2001 Census information)

Tenure	HMA Count	%	Copeland %	Cumbria %	North West %
All Occupied dwellings : TOTAL	3432	100	100	100	100
Owned - Owns outright	1511	44	30	35.0	29.8
Owned - Owns with a mortgage or loan	1190	35	37.5	37.0	38.9
Owned - Shared ownership	9	0.2	0.3	0.5	0.6
Social rented – (Council/Housing Association)	202	6	23	16.0	20.1
Private rented - Private landlord or letting agency	360	10.3	5.6	7.8	7.7
Private rented - Employer of a household member	5	0.1	0.1	0.2	0.1
Private rented - Relative or friend of a household member	36	1	0.8	0.9	0.6
Private rented - Other	19	0.4	0.3	0.2	0.2
Lives rent free	100	3	2.4	2.4	2.1

(Source, 2001 Census information)

<b>Occupancy Rates</b>	<b>HMA Count</b>	<b>%</b>	<b>Copeland %</b>	<b>Cumbria %</b>	<b>North West %</b>
ALL HOUSEHOLDS	3463	100	100	100	100
Owned - occupancy rating of 0 or higher	2684	77.5	66.32	70.9	67.2
Owned - occupancy rating of -1 or less	36	1	1.49	1.4	2.0
Rented from council - occupancy rating of 0 or higher	74	2	12.9	8.3	12.2
Rented from council - occupancy rating of -1 or less	3	0.1	1.08	0.8	1.3
Other social rented - occupancy rating of 0 or higher	140	4	8.37	6.4	5.7
Other social rented - occupancy rating of -1 or less	9	0.4	0.7	0.5	0.8
Private rented or living rent free - occupancy rating of 0 or higher	494	14.3	8.31	10.6	9.4
Private rented or living rent free - occupancy rating of -1 or less	23	0.7	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).

<b>House Size</b>	<b>HMA Count</b>	<b>%</b>	<b>Copeland %</b>	<b>Cumbria %</b>	<b>North West %</b>
ALL HOUSEHOLDS	3430	100	100	100	100
1 room	7	0.3	0.38	0.4	0.5
2 rooms	12	0.3	1.6	1.4	1.8
3 to 4 rooms	545	15.8	22.79	25.0	26.9
5 to 6 rooms	1430	41.7	55.76	51.4	52.1
7 or more rooms	1436	41.9	19.56	21.8	18.7

(Source, 2001 Census information)

### **Housing stock currently available**

- 81.5% of the housing stock in the market area is owner occupied.
- 47.5% of the stock is detached, this figure being much larger than the district, county and regional averages.
- The most diverse mix of stock in this market area can be found in Seascale. All tenures are apparent here. As a local centre, Seascale offers many amenities and is attractive to both staff and contractors at the Sellafield site. This in part will explain why there is a tenure mix in Seascale that is not apparent in other areas within the market.

## 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
<b>Annual Dwelling Requirement Under this Scenario</b>						
		<b>2001-06</b>	<b>2006-11</b>	<b>2011-16</b>	<b>2016-21</b>	<b>2021-26</b>
		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 West Lakes HMA	8038	345	908	957	1616	1977	1490	745
%	100	4	11	12	20	25	19	9

(Source, 2001 Census information)

Ethnic Group	West Lakes HMA %	Copeland %	North West %	England and Wales %
All People	8038	69336	(6,729,766)	(52,041,916)
White - British	98.08	98.21	92.17%	87.49%
White - Irish	0.3	0.406	1.15%	1.23%
White - Other	1.0	0.7	1.11%	2.59%
Mixed - White and Black Caribbean	0.14	0.08	0.33%	0.46%
Mixed - White and Black African	0	0.03	0.15%	0.15%
Mixed - White and Asian	0.1	0.08	0.26%	0.36%
Mixed - Other	0.14	0.06	0.20%	0.30%
Asian or Asian British - Indian	0.03	0.08	1.07%	1.99%
Asian or Asian British - Pakistani	0	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	0.03	0.016	0.30%	1.08%
Black or Black British - Black African	0.03	0.03	0.24%	0.92%
Black or Black British - Other	0	0	0.08%	0.18%
Chinese or other ethnic group - Chinese	0.06	0.1	0.40%	0.44%
Chinese or other ethnic group - Other ethnic group	0.09	0.07	0.20%	0.42%

(Source, 2001 Census information)

- 27% of the West Lakes housing market area is made up of one person households, this figure is very slightly lower than the district average of 30.07% and the county average of 30.1%.
- West Lakes market area has 22.9% of households with no children. This is greater than the district average of 18.14% and the county average of 19.3%.
- The ethnic make up of the area is similar to the other market areas in the borough. 98.08% of the population are White-British.
- Census information on Households to be included here after April 2009.

## Housing Provision

### o Affordability

House price/ Household Income 2005	House Price (£)		Income (£)		Ratio	
West Lakes HMA	197,091	193,000	33,206	28,814	6x	6.7x
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
West Lakes	22	8	16	27	N/A	N/A	73	18

(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 NB District wide figures for CBC Planning Authority only)

- The median house price in the market area is £193,000 with a median income of £28,814. If we use the formula based upon the lending criteria of banks and building societies then we can define 'affordable' as being 3.5 times the median income, meaning the average household in the area can borrow £100,849.
- Anecdotal evidence suggests that affordability in the area is an issue. Housing Needs Survey data shows there is a slight need for affordable housing.
- House prices vary throughout the market area. Prices in Seascale will, on average, be less than prices in Gosforth and Eskdale.
- First time buyers would find it difficult to buy a property in the market area. Many are unable to buy at the asking price and are having to look without the market.
- Egremont, in the north of the borough and Millom in the south are the most obvious alternatives to living in the West Lakes market area.

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

- The number of social housing units in the market area is relatively small (198 or 5.1%). This in turn means the number of Right to Buy / Right to Acquire is also very small.
- Strong market for ex Right to Buy properties when they do come on the market.

o **Renting trends**

Rent Costs				
House Type	Housing Association	Rent as a % of average	Private Sector Rents per	Rent as a % of average annual

	annual rent 2005/2006	annual income	annum 2005/06	income
1 bed flat	£2702	9.3	£3640	12.6
2 bed flat	£3002	10.4	£3900	13.5
2 bed house	£3005	10.4	£4160	14.4
3 bed house	£3283	11.4	£4420	15.3
2 bed bungalow	£2998	10.4	£4160	14.4

(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
<u>Semi - Detached</u>		
2 bed	£80 pw	£57.80
3 bed	£85 pw	£63.15
4 bed	£90 pw	£66.26
<u>Detached House</u>		
3 bed	£100 pw	£63.15
4 bed	£120 pw	£66.26
<u>Bungalow</u>		
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)

<b>Access to Social Rented Housing</b>		
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)**

- Tenancy terminations in this market area are few and far between in respect of social housing. Some towns, Seascale for example show low levels of turnover mainly due to tenants wanting to buy their own property or because of death or moving into a residential home.
- Housing Association properties in this area are generally not difficult to let. Demand and property prices mean that people tend not to want to give up a RSL tenancy.

- If someone wanted a RSL tenancy in the market area they would invariably have to wait a period of time due to the small number of RSL properties in the area and the low turnover of properties.
- People seem to apply to a number of other areas because of the lack of available properties.
- Private lets in the more rural parts of the market area seem to be corporate. People moving up to the area to work at Sellafield tend to want to live in the picturesque surroundings of rural areas. These lets are usually for 12 months or more.
- Those who are unable to access social housing also seem to take up private lets in the area.
- Turnover of RSL properties is very low. At 2001 Census there were only 240 social rented properties across a geographically large market area.
- Housing association rents are still more affordable than private sector rents.

### 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					
	<b>Total</b>					
	<b>5 Year Requirement</b>					<b>45</b>

### Existing households in need of alternative accommodation

Type of Household	Count
General	24
Older Person	

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

Type of Household	Proportion
General	96%
Older Person	

**Newly forming households in need of alternative accommodation**

Type of Household	Count
General	19
Older Person	

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

Type of Household	Proportion
General	89%
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 **45** units for the **West Lakes** market area over 5 years.

## Homelessness

Homeless Cases	Presentations	Acceptances
<b>2004- 05</b>		
January - March	0	0
April - June	0	0
July - September	0	0
October - December	1	1
<b>2005 - 06</b>		
January - March	0	0
April - June	0	0
July - September	1	1
October - December	0	0

(Source, district councils NB Market figure)

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	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)

- Homelessness is not a major issue in this market area.

## Second Homes and Empty Properties

Second and Vacant Properties	West Lakes HMA		Copeland		Cumbria		North West	
	Number	%	Number	%	Number	%	Number	%
All household spaces: With residents	3433	89.3	29486	94	209,027	92%	2,812,789	95%
All household spaces: With no residents: Vacant	162	4.2	1459	4.6	9,443	4.2%	124,600	4.2%
All household spaces: With no residents: Second residence / holiday accommodation	250	6.5	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 number of second homes in the area is much higher than in any of the other market areas. At 6.5% it is significantly higher than the district average of 1.4% and the county average of 3.2%.
- Estate Agents have commented that people have holidayed in the area and have bought properties in the area because of this.

## Additional Tables

Employment Sectors	West Lakes Count	West Lakes %	Copeland %	Cumbria %	North West %
ALL PEOPLE	3728	100	100	100	100
1. Managers and Senior Officials	576	15.5	10.6	12.9	13.7
2. Professional Occupations	503	13.5	8.5	9.1	10.5
3. Associate Professional and Technical Occupations	559	15	13.1	11.4	12.8
4. Administrative and Secretarial Occupations	378	10.1	10.8	10.5	13.1
5. Skilled Trades Occupations	747	20	16.4	16.3	11.7
6. Personal Service Occupations	199	5.3	7.2	7.2	7.6
7. Sales and Customer Service Occupations	126	3.4	6.5	7.8	8.3
8. Process; Plant and Machine Operatives	245	6.6	12.6	10.9	9.8
9. Elementary Occupations	395	10.6	14.3	13.9	12.5

(Source: Census 2001)

Industry of Employment	West Lakes %	Copeland %	Cumbria %	North West %
Agriculture and fishing (SIC A,B)	10.4	3	0.37	0.51
Energy and water (SIC C,E)	3.2	3.7	0.87	0.32
Manufacturing (SIC D)	22.5	27.1	15.05	13.79
Construction (SIC F)	7.5	9	5.49	4.99
Distribution, hotels and restaurants (SIC G,H)	16.4	18.3	30.49	24.95
Transport and communications (SIC I)	3.3	3.9	4.94	5.98
Banking, finance and insurance, etc (SIC J,K)	10.2	9.3	11.36	17.37
Public administration, education & health (SIC L,M,N)	22.2	22	24.01	27.30
Other services (SIC O,P,Q)	4.3	3.7	7.41	4.80

(Source: Census 2001)

