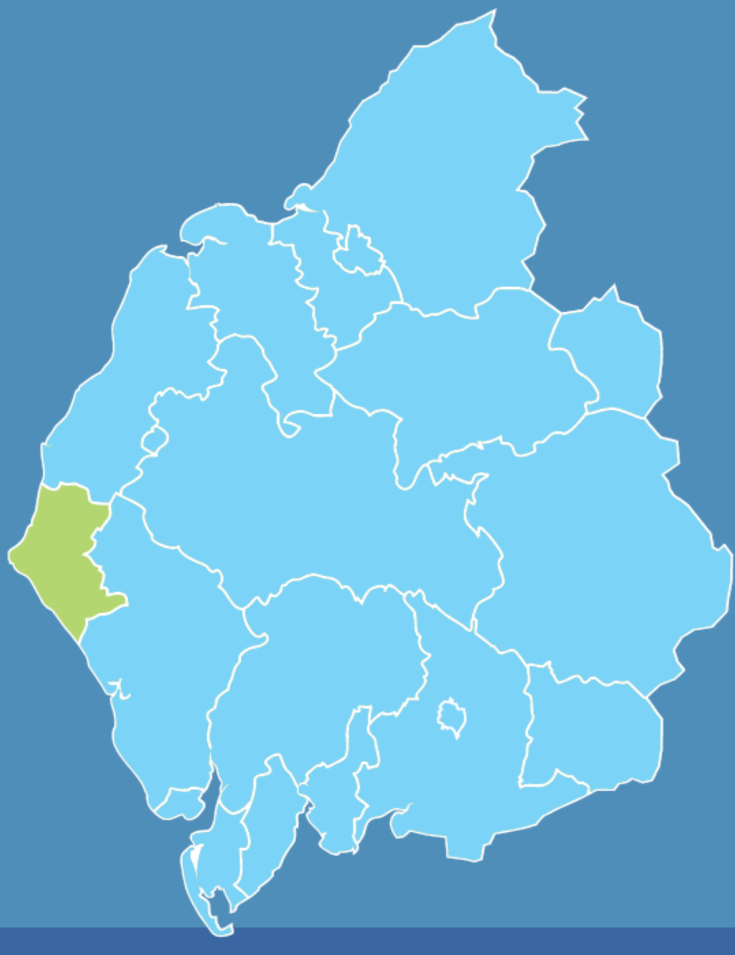
Cumbria Housing Strategy 2006/2011
Housing Market Assessment

WHITEHAVEN



Cumbria Sub-Regional Housing Group

Whitehaven Housing Market Assessment

Current Market Profile

The Whitehaven market area encompasses a geographical area, stretching from Distington in the north of the borough to Beckermet. The key service centres of Whitehaven, Cleator Moor and Egremont along with local centres e.g. St Bees, Distington, Frizington and Cleator make up the most populated area in Copeland. Demand in this area is relatively high. The main transport link, the A595, runs through the market area and provides a direct route to the BNG site at Sellafield, the main employer in the area. The area is also situated in close proximity to the Lake District National Park, with some villages bordering it.

It is difficult to summarise this market area because of the large area that it covers and the many different housing markets within the main housing market. Whitehaven, Cleator Moor and Egremont are the major towns within the market area. They are the most populated and have the most diverse range of houses and house prices. There have been many regeneration projects undertaken in these areas, which have made them more attractive to buyers. Whitehaven harbour has been extensively transformed and attracts visitors from all over the country.

Some of the villages in the market area such as St Bees have higher house prices. In this case demand is high because of the coastal location and the high achieving school.

The terraced, semi-detached and detached markets are operating quite steadily in the towns. Demand is high because of the close proximity to the Sellafield site.

There are however some unpopular property types in the market area. One bedroom flats and some of the social housing bungalows are slow to move. The Registered Social Landlords are looking at their stock and assessing the best way to move forward to reduce vacancy levels figures and difficult to let properties.

Headline Findings

- 70% owner occupation in the market area
- Strong demand for 2 and 3 bed properties in all tenures
- Median house price of £82,000 against a median income of £23,289.
- The market area has a high level of social rented properties (26.2%) as of the 2001 Census

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.

- 4 units of new temporary accommodation by 2011
- 7 new safe homes for victims of domestic violence by 2011
- 2 new units of move-on accommodation by 2011
- A target relating to floating support will be identified during Supporting People review of Floating Support.
- 100% of all social housing to meet the decent homes standard by 2010
- 70% of all private sector homes occupied by vulnerable people to meet the decent homes standard by 2010
- Carry out approved HMR programme in Whitehaven Town Centre and South Whitehaven.

Key Issues

1. **affordable housing**
    - Lack of need for affordable housing in this market area.

2. Increasing **homelessness**
    - Need for more safe homes for victims of domestic violence
    - No move on accommodation
    - Lack of temporary accommodation
    - Particular pressure on Whitehaven as the main town in Copeland.

3. Some **supported housing** needs
    - More floating support needed for most client groups
    - Need direct access accommodation
    - Need for support for the socially excluded

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** (the main issue for this market)
    - Tackle physical dereliction
    - Social exclusion
    - Poorly maintained physical environment

Balanced Housing Market Indicators

<table>
<tr><th>Theme</th><th colspan="3">Indicator</th></tr>
<tr><td rowspan="4">1. Buying a home</td><td colspan="3">Gross Household Income ratio for flat, terraced and semi-detached of between 2:1 and 4:1</td></tr>
<tr><td>Semi-Detached</td><td>Terraced</td><td>Flat/Maisonette</td></tr>
<tr><td>4 x</td><td>3.5 x</td><td>3 x</td></tr>
<tr><td colspan="3"></td></tr>
<tr><td rowspan="4">2. Renting a home</td><td colspan="3">Weekly rent should equate to no more than 25% of weekly gross household income (private sector)</td></tr>
<tr><td colspan="3">Refer to page 7</td></tr>
<tr><td colspan="3">Social housing rents should be less than private sector rents</td></tr>
<tr><td colspan="3">Refer to page 7</td></tr>
<tr><td rowspan="2">3. Accessibility of social rented housing</td><td colspan="3">50% of those on the waiting list housed during the year</td></tr>
<tr><td colspan="3"></td></tr>
<tr><td rowspan="2">4. Empty properties</td><td colspan="3">No more than 3% of the housing stock empty for more than 6 months</td></tr>
<tr><td colspan="3">2.1% of stock vacant for more than 6 months – Borough figure</td></tr>
<tr><td rowspan="2">5. Second homes</td><td colspan="3">No more than 10% of properties</td></tr>
<tr><td colspan="3">0.5% of properties in the market area are second homes</td></tr>
<tr><td rowspan="2">6. Housing the homeless</td><td colspan="3">No more than 0.3% of total households in the area accepted as homeless</td></tr>
<tr><td colspan="3">0.35% of total households in the area accepted as homeless</td></tr>
<tr><td rowspan="4">7. Creating decent homes</td><td colspan="3">100% of all social housing decent by 2010</td></tr>
<tr><td colspan="3">RSLs have programmes in place to achieve this</td></tr>
<tr><td colspan="3">70% of private sector housing providing homes for vulnerable people to meet Decent Homes Standard by 2010</td></tr>
<tr><td colspan="3">On target</td></tr>
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Market Drivers :

- Local employment centres – Sellafield
- Adequate range of shops and services
- Good choice of local schools with high levels of demand. St Benedicts senior school and Jericho primary school stand out in terms of demand
- High levels of first time buyer activity

In summary, the housing market is balanced. This is due to process being relatively affordable and there being a good supply of all property types. Concerns have been noted about the need for more temporary accommodation in this market area.

Housing Stock and Tenure

	Whitehaven HMA 2001		Copeland	Cumbria	North West
	Number	**%**	**%**	**%**	**%**
Owner Occupation	15041	65.7	68	72.3	69.3
Social Rented	5978	26.2	23	16	20.1
Private Rented	1296	5.6	6.6	11.7	8.5
Rent Free	569	2.5	2.4	0	2.1
Total	22884	100	100	100	100

(Source: 2001 Census information)

Property Type	HMA Count	%	Copeland %	Cumbria %	North West %
ALL OCCUPIED HOUSEHOLD SPACES	24133	100	100	100	100
In an unshared dwelling	24125	99.9	99.96	99.8	99.8
- House or bungalow - Detached	4494	18.6	21.56	25.5	18.0
- House or bungalow - Semi-detached	9725	40.3	37.56	33.0	37.4
- House or bungalow - Terraced (including end terrace)	7661	31.8	32.08	31.2	31.4
- Flat, maisonette or apartment	2158	9	8.18	9.7	12.7
- Caravan or other mobile or temporary structure	87	0.3	0.62	0.4	0.3
In a shared dwelling : TOTAL	8	0.1	0.04	0.2	0.2

(Source, 2001 Census information)

Tenure	HMA Count	%	Copeland %	Cumbria %	North West %
All Occupied dwellings : TOTAL	22883	100	100	100	100
Owned - Owns outright	6236	28	30	35.0	29.8
Owned - Owns with a mortgage or loan	8716	38	37.5	37.0	38.9
Owned - Shared ownership	78	0.3	0.3	0.5	0.6
Social rented – (Council/Housing Association)	5986	25.7	23	16.0	20.1
Private rented - Private landlord or letting agency	1083	5	5.6	7.8	7.7
Private rented - Employer of a household member	31	0.1	0.1	0.2	0.1
Private rented - Relative or friend of a household member	153	0.7	0.8	0.9	0.6
Private rented - Other	40	0.2	0.3	0.2	0.2
Lives rent free	560	2	2.4	2.4	2.1

(Source, 2001 Census information)

Occupancy Rates	HMA Count	%	Copeland %	Cumbria %	North West %
ALL HOUSEHOLDS	22899	100	100	100	100
Owned - occupancy rating of 0 or higher	14673	64	66.32	70.9	67.2
Owned - occupancy rating of -1 or less	355	1.5	1.49	1.4	2.0
Rented from council - occupancy rating of 0 or higher	3519	15.4	12.9	8.3	12.2
Rented from council - occupancy rating of -1 or less	298	1.4	1.08	0.8	1.3
Other social rented - occupancy rating of 0 or higher	1987	8.7	8.37	6.4	5.7
Other social rented - occupancy rating of -1 or less	204	0.9	0.7	0.5	0.8
Private rented or living rent free - occupancy rating of 0 or higher	1659	7.2	8.31	10.6	9.4
Private rented or living rent free - occupancy rating of -1 or less	204	0.9	0.83	1.1	1.3

(Source, 2001 Census information)

The occupancy rating provides a measure of under-occupancy and overcrowding. For example a value of -1 implies that there is one room to few and that there is overcrowding in the household. The occupancy rating assumes that every household including one person households requires a minimum of two common rooms (excluding bathrooms).

House Size	HMA Count	%	Copeland %	Cumbria %	North West %
ALL HOUSEHOLDS	21195	100	100	100	100
1 room	113	0.5	0.38	0.4	0.5
2 rooms	360	1.7	1.6	1.4	1.8
3 to 4 rooms	5032	23.7	22.79	25.0	26.9
5 to 6 rooms	12029	56.7	55.76	51.4	52.1
7 or more rooms	3661	17.4	19.56	21.8	18.7

(Source, 2001Census information)

Housing stock currently available

- The market area is made up of a good balance in terms of tenure. Plenty of choice available for all price brackets.
- Parts of South Whitehaven are made up of monolithic social housing estates
- Areas of Frizington have an abundance of pre 1919 terraces
- New build rates have been steady, this has resulted in the appearance of many 3 and 4 bed modern properties
- Aspirational changes suggest that 2 bed terraces are no longer what first time buyers are looking for.
- The towns and villages within the market area act as commuter towns for Sellafield. Staff and contractor staff tend to gravitate towards the key service centres of Whitehaven, Cleator Moor and Egremont.
- Local lettings agents suggest that the most sought after property types to rent are flats and small houses
- Regeneration activities in Cleator Moor and Egremont have made these areas more attractive to potential buyers.

Demographics

Five Year Net Housing Projection

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

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

Five Year Migration Projections

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

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

Age Range 2001	**ALL PEOPLE**	**0 - 4**	**5 - 14**	**15 - 29**	**30 - 44**	**45 - 59**	**60 - 74**	**75 +**
Count Whitehaven HMA	53389	2976	7115	9110	12373	10479	7728	3608
%	100	5.6	13.3	17	23.2	19.6	14.5	6.8

(Source, 2001 Census information)

- 30.5% of the Whitehaven housing market area is made up of one person households, this figure is in line with the averages for Cumbria and the North West.
- The percentage of households with dependent children at 29.3% is greater than the Cumbrian average of 27.5% but less than the North West average of 30.4%
- The ethnic make up of the market area differs from that of both the North West and England and Wales significantly.
- The White-British population accounts for 98.8% of the total population of the Whitehaven HMA in comparison to 92.2% for the north West and 87.5% for England and Wales.
- Census information on Households and Ethnic Groups to be included here after April 2009.

Housing Provision

- **Affordability**

House price/ Household Income 2005	House Price (£)		Income (£)		Ratio	
	Mean	**Median**	**Mean**	**Median**	**Mean**	**Median**
Whitehaven HMA	97,742	82,000	27,344	23,289	3.5x	3.5x
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)

- **New build**

Housing Planning Permissions	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01	Total	Annual Rate
Whitehaven	182	205	453	159	N/A	N/A	999	250

(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.**

- **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	6	0	0	0	0	0

Affordable Housing as % of total new dwellings granted planning permission	3.3	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 £82,000 with a median income of £23,289. 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 £81,511.
- Anecdotal evidence suggests that affordability in the area is not an issue.
- House prices vary throughout the market area. Areas such as St Bees have higher property prices than areas such as Mirehouse or Woodhouse.
- First time buyers would be able to access housing gin the market area. The properties they could afford may not be what they aspire to live in.

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 Council went through Large Scale Voluntary Transfer in 2004.
- In the period prior to transfer, the number of properties being sold through Right to Buy increased dramatically.
- The borough as a whole saw an increase in sales of council properties from 129 sales in 2003 to 264 sales in 2004.
- An ex Right to Buy property can be bought for around £75,000 in the market area.

o **Renting trends**

Rent Costs				
House Type	**Housing Association weekly rent 2005/2006**	**Rent as a % of average weekly income**	**Private Sector Rents weekly 2005/06**	**Rent as a % of average weekly income**
1 bed flat	£51.97	11.6	£70.00	15.6
2 bed flat	£57.74	12.9	£75.00	16.7
2 bed house	£57.80	12.9	£80.00	17.8
3 bed house	£63.15	14.1	£85.00	18.9
2 bed bungalow	£57.69	12.8	£80.00	17.8

(Source, Rent Service information)

	Private Sector Rents	Social Housing Rents
1 bed flat	£70 pw	£51.97
2 bed flat	£75 pw	£57.74
Terraced House		
2 bed	£75 pw	£57.80
3 bed	£80 pw	£63.15
Semi - Detached		
2 bed	£80 pw	£57.80
3 bed	£85 pw	£63.15
4 bed	£90 pw	£66.26
Detached House		
3 bed	£100 pw	£63.15
4 bed	£120 pw	£66.26
Bungalow		
1 bed	N/A	£50.63
2 bed	£80 pw	£57.69
3 bed	£85 pw	N/A
	Source: Rent Service 2005	Source: CH Mean Rents 2005

(Source, Rent Service 2005 and RSL Mean Rents)

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

(INFORMATION UNAVAILABLE AT PRESENT)

- The turnover in RSL properties in the market area has been high now for several years
- Termination reasons given are the tenant becoming deceased, moving into a residential home and transers

- RSL housing officers state that one bed flats are difficult to let in all areas within the market area
- The reason given for the above is the size of the flats
- Some houses in the Mirehouse area are regarded as difficult to let
- Demand in the market area centres around two and three bed properties. These properties are generally a good size; some of the two bed houses do however have a small second bedroom
- Rents for both social housing and private lets are still affordable
- The demand for social rented properties is high

Affordable housing requirements

(Based on DCLG Housing Needs and Market Assessment Model)

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

Existing households in need of alternative accommodation

Type of Household	Count
General	233
Older Person	

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

Type of Household	Proportion
General	62%
Older Person	

Newly forming households in need of alternative accommodation

Type of Household	Count
General	40
Older Person	

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

Type of Household	Proportion
General	60%
Older Person	

NB. The DCLG Housing Needs and Market Assessment model takes into account committed supply of affordable housing units, resale of affordable housing units and turnover of social rented properties to determine the annual requirement of **0** units for the **Whitehaven** market area over 5 years.

Homelessness

Homeless Cases	Presentations	Acceptances
2004- 05		
January - March	65	24
April - June	89	34
July - September	60	16
October - December	89	29
2005 - 06		
January - March	84	19
April - June	105	22
July - September	111	28
October - December	87	19

(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)

- The level of homelessness activity is highest in the Whitehaven market area.
- The most popular given reason for homelessness is parent no longer willing ot accommodate
- The number of households stating that they are unable to afford rent/mortgage payments is quite small
- The above would suggest that housing gin the market area is relatively affordable and is not causing a significant issue for the residents of the market area.

Second Homes and Empty Properties

Second and Vacant Properties	Whitehaven HMA		Copeland		Cumbria		North West	
All household spaces: With residents	22882	95	29486	94	209,027	92%	2,812,789	95%
All household spaces: With no residents: Vacant	1091	4.5	1459	4.6	9,443	4.2%	124,600	4.2%
All household spaces: With no residents: Second residence / holiday accommodation	160	0.5	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.

- There are not a large number of second homes in the housing market area. A figure of 0.5% is smaller than the borough average of 1.4% and the Cumbrian average of 3.2%

- The areas in the Lake District National Park are more attractive to those wanting a second or holiday home
- Empty properties are apparent in some parts of the market area
- The main reasons given for these are due to death, the owners not being able to afford to make the property habitable and also the current grants policy. The latter is due to an owner occupancy criteria whereby the applicant must have been the owner occupier for 3 years

Additional Tables

Employment Sectors	Whitehaven Count	HMA %	Copeland %	Cumbria %	North West %
ALL PEOPLE	22463	100	100	100	100
1. Managers and Senior Officials	2276	10.2	10.6	12.9	13.7
2. Professional Occupations	1784	7.9	8.5	9.1	10.5
3. Associate Professional and Technical Occupations	2885	12.8	13.1	11.4	12.8
4. Administrative and Secretarial Occupations	2478	11.1	10.8	10.5	13.1
5. Skilled Trades Occupations	3460	15.4	16.4	16.3	11.7
6. Personal Service Occupations	1638	7.3	7.2	7.2	7.6
7. Sales and Customer Service Occupations	1571	6.9	6.5	7.8	8.3
8. Process; Plant and Machine Operatives	3058	13.6	12.6	10.9	9.8
9. Elementary Occupations	3313	14.8	14.3	13.9	12.5

(Source: Census 2001)

Industry of Employment	Whitehaven %	Copeland %	Cumbria %	North West %
Agriculture and fishing (SIC A,B)	1.9	3	0.37	0.51
Energy and water (SIC C,E)	3.8	3.7	0.87	0.32
Manufacturing (SIC D)	28	27.1	15.05	13.79
Construction (SIC F)	9.2	9	5.49	4.99
Distribution, hotels and restaurants (SIC G,H)	18.5	18.3	30.49	24.95
Transport and communications (SIC I)	4	3.9	4.94	5.98
Banking, finance and insurance, etc (SIC J,K)	9.4	9.3	11.36	17.37
Public administration, education & health (SIC L,M,N)	21.6	22	24.01	27.30
Other services (SIC O,P,Q)	3.6	3.7	7.41	4.80

(Source: Census 2001)