

# Cumbria Housing Strategy 2006/2011

## Executive Summary



**Cumbria Sub-Regional Housing Group**

## Introduction

Cumbria has diverse landscape, economy, character and housing markets and so we have attempted to prioritise the needs of the area by dividing the County into distinct Housing Market Areas. A full housing market assessment study of each of these areas has informed us not just about housing need but also about how the community functions, what holds it together and what its aspirations are.

The Cumbria Housing Strategy is an overarching strategic document which sets in place a framework for consistent policies and practices across the County; the Housing Market Area Plans will supplement this document with the detail of how we will deliver improvement in each of these areas.



## Background

Cumbrian authorities and their partners have worked in collaboration for many years to develop housing services within the County. Now, with a stronger regional framework, we need to strengthen the sub-regional identity of Cumbria.

All of Cumbria's stakeholders agreed that by working together they would be able to improve the planning, implementation and delivery of all housing services within the sub-region. Particular emphasis is on the way our housing and planning services can improve the ability of Cumbria's housing markets to respond to social and community needs.

## Vision

Our vision is that Cumbria will have balanced housing markets supporting the social and economic changes that our county will undergo over the next 20 years.

The Fit for Purpose Strategy sets out clearly how Cumbria will over the next five years use all the resources available within existing national and regional policy frameworks to balance Cumbria's housing markets. Although the focus of this Strategy is on the period 2006 to 2011, the long-term objective is by 2026 to have achieved that balance in all our markets.



## Living in Cumbria

Cumbria is a two tier authority with six district councils. It has the regional city of Carlisle and the regional town of Barrow-in-Furness. It is also home to the large towns of Maryport, Ulverston, Whitehaven, Workington, Penrith and Kendal. The rest of it is mainly rural with a large number of hamlets, villages and small market towns.

For the purpose of our Housing Strategy we have identified 20 distinct housing markets within Cumbria which are shown on the map.



## Cumbria's Housing Issues

We have identified five important housing issues across Cumbria in line with the Regional Housing Strategy to inform this Strategy:

- Shortage of affordable housing
- Creating decent homes and environments
- Housing the homeless
- Regeneration
- Homes with support or additional facilities

Some of these issues have a spatial dimension, for example, affordable housing is more of an issue in the rural areas, whilst regeneration is an issue in the West Coast, Furness and Carlisle areas. Housing the homeless, creating decent homes and environments and homes with support or additional facilities are relevant throughout the County. Our thematic chapters and the Housing Market Action Plans detail how and where we will invest and use the resources we have available to us to balance our housing markets.

## Balancing Housing Markets

Our simple definition of a balanced housing market is one where local people can afford to find a home and a place where people want to stay.

In Cumbria we have agreed a series of indicators which together measure the balance within any given housing market. Our chosen measures are focused on those things that go towards creating a balanced market.

- House prices and rents are affordable to the vast majority of households
- House price inflation is not excessive when compared to other areas and is not out of line with income growth
- There are no areas of collapsing house prices and low demand for rented housing
- Waiting lists for housing association and council homes are such that people in housing need do not have to wait for an unreasonable time for a suitable home
- There is no problem of high numbers of long- term empty properties
- The housing market is not distorted by an excess proportion of holiday homes, second homes and investment properties
- New developments are in line with new and changing demand and need for housing and support the social and economic development of the area
- There is an adequate supply of available land, which balances the use of Greenfield and Brownfield sites, for developers to meet needs for new housing both now and in the future
- The condition of housing is decent
- Specialised housing services are available to prevent people having to move away from their home and community if they have special housing or life skill needs



## Cumbria in Context

- High house prices in and around the National Parks exclude many local people from living in these communities threatening social and economic sustainability
- This makes decision making for investment in housing difficult. Growth in low wage, insecure service sector jobs impact on the housing options
- Cumbria's incomes are below national and regional averages
- Plans for a University of Cumbria may add to pressure at the less costly end of the housing market
- Limited economic and housing opportunities for young people undermine balanced communities and lead to outward migration
- Limited supply of suitable land drives up the cost of housing development
- An ageing population means increasing demand for flexible housing solutions for older people

### The regional policies for Cumbria are:

- *support for the Furness and West Cumbria Housing Market Partnership*
- *funding for affordable housing in high cost rural areas*
- *support for rebalancing housing markets to reduce homelessness*
- *recognition of the need to prioritise supported housing investment in response to locally identified needs*

***The impact of these policies on Cumbria's Housing Strategy is a need to restructure housing markets to match emerging employment trends and opportunities.***



## Investing in Cumbria's homes

We will use all our resources as effectively as possible by:

- targeting new resources in accordance with Housing Market Assessments; and
- maximising existing resources by working collaboratively across the county.

There are various resources available to us to deliver the vision of the Housing Strategy, for example:

- Making better use of staff time by working collaboratively, sharing expertise and sharing work between us to avoid wasteful duplication.
- Public sector investment will be focused in those areas of activity that contribute to balancing housing markets to meet social, economic and community needs.
- Use planning policy, informed by the Cumbria Housing Markets Assessments, to maximise the contribution of private housing investment towards balancing housing markets by making full use of PPS 3 proposals, Local Development Frameworks and more prescriptive and enforceable S.106 agreements.
- Make better use of enforcement powers to improve and influence the way housing is managed and maintained.

## Housing Policy Themes

### 1. Affordable Housing

This is defined as non-market housing, which can include social rented housing and intermediate housing; and local occupancy housing which is new housing in which the needs of local people are given a priority.

Aim
<ul style="list-style-type: none"> <li>To tackle the shortage of affordable housing in areas of Cumbria where need and demand for additional housing is high, where this impacts adversely on social inclusion and balanced communities</li> </ul>
Priorities – in order
<ul style="list-style-type: none"> <li>Provision of new affordable housing in areas of evidenced need, i.e. low cost home ownership or sub-market rented housing</li> <li>Provision of new local occupancy housing (additional to affordable housing) to meet proven local needs, i.e. housing with local occupancy restrictions</li> </ul>
Policies to Deliver Affordable Housing
A1: Provision of affordable housing (without public grant) through planning gain, using s106 agreements
A2: Allocation and development of sites solely for affordable housing
A3: Continued use of exceptions sites
A4: Provision of 'local occupancy' housing in addition to affordable housing
A5: Continued support and provision of affordable homes via Housing Corporation funding
A6: Develop innovative ways of delivering affordable housing
A7: Seek additional sources of funding for affordable housing
A8: Make better use of existing housing stock for affordable housing
A9: Secure additional land/buildings in order to develop affordable housing
A10: Engage with housing associations, private developers and other key stakeholders to proactively deliver affordable housing

### 2. Creating Decent Homes

This section deals with the improvement of the fabric and standards of housing stock in all tenures across the County. Cumbria is working towards meeting the Decent Homes standard for all who live in social housing and for those most in need who live in privately owned properties.

Aims
<ul style="list-style-type: none"> <li>To work towards ensuring that all residents have a home which meets the statutory minimum standard for housing</li> <li>That all houses should provide a reasonable degree of thermal comfort</li> <li>To carry out stock condition surveys across a common methodology to provide baseline data</li> <li>Bring empty properties back into use where homes are needed</li> <li>Helping vulnerable owner-occupiers to continue to live independently</li> <li>To improve standards of property maintenance and management in the privately rented sector</li> <li>To encourage homeowners to invest in maintaining and improving their own homes</li> </ul>
Priorities
<ul style="list-style-type: none"> <li>Targeting resources to achieving the Decent Homes Standard for those in Social Housing and those classed as vulnerable in private housing focusing on areas identified as those having the highest numbers of non-decent homes</li> <li>Achieving compliance with legislative requirements for those in privately rented accommodation in particular Houses in Multiple Occupation (HMO) licensing</li> </ul>
Policies to Deliver Decent Homes
D1: Health and Safety Rating System
D2: Vulnerable People in unacceptable housing conditions
D3: Assistance for those in privately rented accommodation
D4: Houses in Multiple Occupation (HMO)
D5: Bringing Empty Properties back into use
D6: Improving Energy efficiency
D7: Stock Condition Information

### 3. Housing the Homeless

A multi-agency group has developed a Homelessness Strategy (2003-2008) for the county, which seeks to develop opportunities across all tenures. Our strategy will be reviewed with regard to the new regional Homelessness Strategy.

Aims	
	Making sure people have a safe, secure home they can call their own
Priorities	
	<ul style="list-style-type: none"> <li>• Develop and improve the services that help prevent people from becoming homeless</li> <li>• Develop higher standards of temporary accommodation offered to homeless people and to avoid wherever possible the use of bed and breakfast accommodation</li> <li>• Expand the housing options for all households especially in high cost/demand areas to help reduce homelessness across Cumbria</li> <li>• Develop better support services to help homeless people</li> <li>• Local authorities to take a more proactive, stronger and strategically coherent lead role in improving housing advice and the services available to homeless people</li> </ul>
Policies to Deliver	
H1	The development and improvement of services that help prevent people from becoming homeless
H2	The development of higher standards of temporary accommodation offered to homeless people and to avoid wherever possible the use of bed and breakfast accommodation
H3	The expansion of housing and resettlement options for all households especially in high cost/demand areas to help reduce homelessness across Cumbria
H4	Improved multi agency working to effect better services
H5	Effective and efficient Performance Management
H6	Development of Strategic Issues

### 4. Regeneration

Stabilising fragile housing markets, promote economic growth, supporting community development and enhance the built environment.

Aims	
	<ul style="list-style-type: none"> <li>• To produce balanced housing markets</li> <li>• To align economic performance in the Housing Market Renewal areas with the regional average</li> <li>• To improve employment opportunities in under performing areas, and support areas of potential growth</li> <li>• To tackle physical dereliction</li> <li>• To increase the level of social inclusion, so that the ability for everybody to take advantage of extended opportunity is greater</li> </ul>
Policies to Deliver Regeneration	
R1:	Carry out selective clearance in the Furness and West Cumbria Housing Market Partnership (F&WCHMP) area
R2:	Carry out refurbishment and environmental improvements where appropriate to support market renewal
R3:	Develop appropriate new housing to support market renewal
R4:	Develop Local Development Frameworks to support market renewal
R5:	Improve cost-effectiveness and training opportunities through collaborative procurement
R6:	Realise opportunities for housing development on brownfield sites
R7:	Maximise the role of housing associations in community development
R8:	Capacity building to promote access to employment, training and ICT, to address worklessness and skills
R9:	Co-ordination of housing-related services at the neighbourhood level with other service providers
R10:	Improvement to local neighbourhoods through environmental enhancement

## 5. Homes with Support or Additional Facilities

Homes and housing services for people who need help.

### Aim

- Our aim is to provide homes and housing services for people who need additional help and support so that they can live as independently as possible within the Community

### Priorities

- To secure sufficient funding to support the continued increase in demand for disabled facilities grant
- To ensure that our priorities align with those of the Supporting People Strategy and 2-year Plan

### Policies to deliver Supported Housing

- S1 Reduce the number of socially excluded people who are unable to access appropriate housing support
- S2 Work with the Cumbria Supporting People Team to assess supported housing needs
- S3 Extend joint commissioning process
- S4 Increase provision of move on accommodation across the County
- S5 Increase provision of floating support
- S6 Work in partnership to establish protocols and procedures for different client groups



## Action Plans

For each of these themes a sub-group of the Cumbria Housing Group has been formed to take forward and help deliver action plans. These groups will also inform all of us in Cumbria about latest policy developments and good practice we can use to improve housing in the county.

## Local Authorities

**Allerdale Borough Council**, Allerdale House, Workington, CA14 3YJ  
Tel: 01900 702702 | [www.allerdale.gov.uk](http://www.allerdale.gov.uk)

**Barrow Borough Council**, Town Hall, Duke Street, Barrow-in-Furness, LA14 2LD  
Tel: 01229 894900 | [www.barrowbc.gov.uk](http://www.barrowbc.gov.uk)

**Carlisle City Council**, The Civic Centre, Carlisle, CA3 8QG  
Tel: 01228 817000 | [www.carlisle.gov.uk](http://www.carlisle.gov.uk)

**Copeland Borough Council**, The Copeland Offices, Catherine Street, Whitehaven CA28 7SJ  
Tel: 0845 0548600 | [www.copelandbc.gov.uk](http://www.copelandbc.gov.uk)

**Eden District Council**, Town Hall, Penrith, CA11 7QF  
Tel: 01768 817817 | [www.eden.gov.uk](http://www.eden.gov.uk)

**South Lakeland District Council**, South Lakeland House, Lowther Street, Kendal LA9 4UF  
Tel: 01539 733333 | [www.southlakeland.gov.uk](http://www.southlakeland.gov.uk)

**Cumbria County Council**, Headquarters, The Courts, Carlisle, CA3 8NA  
Tel: 01228 606060 | [www.cumbria.gov.uk](http://www.cumbria.gov.uk)

## Housing Associations

**Impact Housing Association**, Nook Street, Workington, CA14 4EH  
Tel: 01900 842100 | [www.impacthousing.org.uk](http://www.impacthousing.org.uk)

**Home Housing**, Moor Park, Crosby, Maryport, CA15 6SG  
Tel: 01900 815661 | [www.homehousing.org.uk](http://www.homehousing.org.uk)

**Eden Housing Association**, Blain House, Bridge Lane, Penrith, CA11 8QU  
Tel: 01768 861400 | [www.edenha.org.uk](http://www.edenha.org.uk)

**Derwent & Solway Housing Association**, Stoneleigh House, Park End Road, Workington, CA14 4DN  
Tel: 01900 607500 | [www.harvesthousing.org.uk](http://www.harvesthousing.org.uk)

**Two Castles Housing Association**, 3 Paternoster Row, Carlisle CA3 8TT  
Tel: 01228 541161 | [www.twocastles.org.uk](http://www.twocastles.org.uk)

**Carlisle Housing Association**, English Gate Plaza, Botchergate, Carlisle, CA1 1RP  
Tel: 0845 345 8500 | [www.riverside.org.uk](http://www.riverside.org.uk)

**Westfield Housing Association**, Minto Centre, Nilsson Drive, Westfield, Workington, CA14 5BD  
Tel: 01900 602906

## Key Documents

CSRHG Executive Summary & Housing Summary  
Penrith Housing Study 2006  
Housing Market Study – Preparing for change

To download any of the above please visit [www.impacthousing.org.uk](http://www.impacthousing.org.uk)