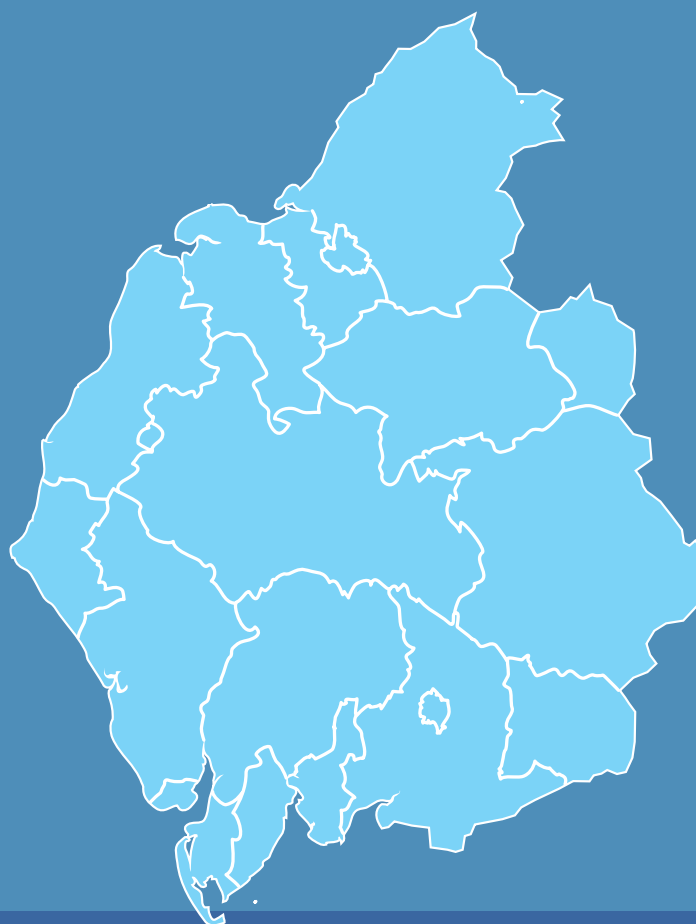


Cumbria Housing Strategy 2006/2011



Cumbria Sub-Regional Housing Group

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Foreword

As Chair of the Cumbria Sub-Regional Housing Group Executive I am delighted to introduce the first 'Fit for Purpose' Sub-Regional Housing Strategy not just in the North West Region, but in the country.

This has been the product of commitment and hard work by all the partners on the group, details of whom are shown on the chart on page 12.

Cumbria has diverse landscape, economy, character and housing market and 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.

This overarching strategic document 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.

I hope you find this document both interesting and informative.

A handwritten signature in blue ink that reads "Richard V. Turner". The signature is written in a cursive style with a large initial 'R'.

Richard Turner (Cllr)

The Purpose of the Cumbria Housing Strategy

1. Background

- 1.1. Cumbrian authorities and their partners have traditionally worked in collaboration to develop housing services within the County. Now. With a stronger regional framework we need to strengthen the sub-regional identity of Cumbria within that framework.
- 1.2. All of Cumbria's stakeholders agreed that by working together we 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 the housing markets to respond to social and community needs.
- 1.3. To deliver sustainable communities our sub-regional Fit-for-Purpose Housing Strategy will be integrated with complementary planning, transport and economic development strategies.

2. Vision

- 2.1. 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.
- 2.2. This 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. This Strategy is therefore the first part of a longer term approach and a shared commitment by the leading housing, economic and planning agencies in the County to make Cumbria's housing markets more responsive to social and economic needs.



3. Living in Cumbria

- 3.1. Cumbria is administered by six local authorities , a county council and two national park authorities. In addition, there are a number of agencies that play an important role within Cumbria including the urban and rural regeneration companies and five local strategic partnerships. Pulling all this together we have one Cumbria Strategic Partnership.
- 3.2. Cumbria 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.
- 3.3. For the purpose of our Housing Strategy we have identified 20 distinct housing markets within Cumbria which are:

Alston Moor
Barrow, Dalton and Askam area
Carlisle City
Cartmel Peninsula
Central Lakes
Cockermouth
Dales
Eden Valley North
Eden Valley South
Kendal
Millom
Rural Carlisle East
Rural Carlisle West
Rural Kendal
Rural North Lakes
Ulverston and Furness
West Lakes
Wigton
Whitehaven
Workington and Maryport



4. Cumbria’s Housing Issues

- 4.1. 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
- 4.2. Some of these issues have a spatial dimension, for example, affordable housing is more of an issue in the rural areas, regeneration 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.

5. Balancing Housing Markets

- 5.1. 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.

- 5.2. In Cumbria we have agreed a series of indicators that together measure the balance within any given housing market. These are detailed in Appendix A.
- 5.3. 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 community if they have special housing or life skill needs.

6. Researching Housing Markets

- 6.1. There are various pieces of research needed to inform the assessment of whether a housing market is balanced.
- 6.2. The Cumbria Sub-Regional Housing Group set up the Data Collection Group to co-ordinate all the information needed for each Cumbrian Housing Market Assessment. Each Housing Market Assessment will meet the needs of the housing and planning professionals tasked with developing Cumbria's future housing and land use policies and together these will produce a coherent sub-regional assessment. This will inform us about what we need to do.
- 6.3. The benefits of our approach are:
 - We will have up to date information about what is happening in our housing markets.
 - Research about our housing markets will reflect housing market boundaries not administrative boundaries.
 - We will understand the reasons why people choose to live in certain places.
 - The data can be aggregated up as required to reflect the regional priorities and monitoring, for example for the Regional Spatial Strategy.
 - A strong and robust foundation is provided to inform Local Development Frameworks.
- 6.4. The South Lakeland housing market assessments (Cartmel Peninsula, Dales, Central Lakes, Kendal, Rural Kendal and Ulverston & Furness) were the first to be completed (in June 2006). These revealed very high needs for more affordable housing in all these markets (5-year requirement of 3424 homes in total).

7. Cumbria in Context

- 7.1. There are a number of factors which have a significant impact on housing markets. The two main issues are social and economic change within the County.
- 7.2. In addition, there are sub-regional, regional and national policy frameworks that inform this Strategy.

8. Cumbrian Economy

- 8.1.
- A remote area with declining levels of value added economic activity means there will be less money available to invest in housing by individuals.
 - High house prices in and around the National Parks exclude local people from living in these communities threatening social and economic sustainability.
 - There is uncertainty over the future of key areas of the Cumbrian economy. This makes decision making for investment in housing difficult. Examples include the nuclear industry, defence manufacturing and agriculture.
 - Growth in low wage and 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.
 - The house-building industry is important to Cumbria but there is an emerging capacity and skills shortage.

9. Cumbrian Social Change

- 9.1. Cumbria faces major demographic changes over the next ten years. Since 1991, the number of young people aged 15-29 has dropped by 24,000 or 24%. By contrast, 26.7% of householders are pensioners compared with the national average of 23.7%. Since 1991, the number of people over 65 has increased by 8% and those over 85 by 37%. The Office of National Statistics predicts that the population of over 85s in Cumbria will increase by 117% from 2003 to 2028. This year, 2006, there are an additional 700 people in the 85+ age group in Cumbria.
- 9.2.
- An ageing population means increasing demand for flexible housing solutions for older people.
 - High external demand from retired households for homes in areas such as the National Parks.
 - Homelessness rising as a result of rising property prices and relationship breakdowns.
 - There are few black and minority ethnic communities but an increasing number of migrant workers choosing to live and work in Cumbria.
 - Smaller households result in increasing demand for specific property types as well as overall demand.
 - Increasing aspirations for owner-occupation and second home ownership.

10. Equality and Diversity

Introduction

- 10.1. Few challenges facing Britain are more complex and more rewarding than building community cohesion so people can feel at home amidst a rich diversity of cultures.
- 10.2. The challenge is complex because it requires sensitivity and understanding about the connections that exist between factors such as race, class, poverty, faith, geography and heritage. It requires a real desire to listen to people, to hear their hopes and fears and to respond to an extraordinary range of difference within human experience without losing sight of our common humanity. It requires an acknowledgement of the healthy clash of lifestyles that can arise between younger and older generations even within the same family. It also requires a willingness to think and debate the strategic issues that shape the direction our community is taking.
- 10.3. Socio-economic and demographic trends in the UK show that the population is ageing, becoming more ethnically diverse and more mobile. The growth in asylum seekers, migrant workers and refugees increases the diverse nature and challenging needs of the population as a whole.

- 10.4. Equality and Diversity issues are high on the government agenda. Modernising Local Government (1999), highlights the challenges of the diversity agenda to include raising awareness; leadership; management capability and delivering equal opportunities. The need to recognise and respond to diversity has been highlighted in a number of recent reports and initiatives including the McPherson Report, the Race and Housing Inquiry, the Community Cohesion Task Force and, most recently, the Communities Plan.
- 10.5. The agenda has also been accentuated by recent legislation which introduces major responsibilities and rights for groups who commonly experience disadvantage including:
- The Disability Discrimination Act (1995), which introduced measures to end discrimination faced by disabled people.
 - The Disability Act 2005.
 - The Race Relations (Amendment) Act (2000) places a statutory duty on public sector bodies to eliminate unlawful discrimination and promote equality of opportunity and good race relations between different racial groups.
 - European Directives (Article 13) which forbid discrimination on the grounds of religion, belief, disability, disability, age, sexual orientation and ethnic origin.

The Cumbria Attitudes Survey 2004

- 10.6. The existence of prejudice has been substantiated by Cumbria Attitudes Survey which was undertaken in 2004. Key findings show that:
- Almost three quarters of respondents 73% are prejudiced against at least one minority group.
 - Of these 35% express prejudice towards three or more minority groups.
 - Most prejudice is levied at people from minority ethnic groups, including asylum seekers and immigrants, and gypsies and travellers.
 - In citing key influences to their attitudes of different minority groups, the media was felt to play the biggest role with 69% of respondents stating that newspapers or television was a key influence on attitudes. This is much higher than a national survey undertaken in 2001 where 49% of respondents felt that newspapers and television influenced attitudes.
 - People were less likely to be prejudiced where they personally knew a person from a minority group showing that raising awareness has a key role to play in eliminating discrimination.
 - BME groups were felt to receive less favourable treatment from the Courts, Police Service and Housing.
- 10.7. The survey results are available on Cumbria County Council's web site at www.cumbriacc.gov.uk. This clearly presents challenges to housing services, for example in the way allocations are carried out – do BME groups perceive that they will be offered inferior dwellings compared to the white majority population, is their fair access to grants, such as disabled facilities grants or renovation grants, and are BME groups also able to access affordable housing and advice services in an equal way to the majority white population?

BME Consultation 2005

- 10.8. A comprehensive consultation exercise took place April-May 2005 with the BME population throughout Cumbria including gypsies and travellers. In total 56 focus groups were held and 28 individual interviews with over 300 people. Questions were asked regarding housing issues in terms of access to services, experiences of use of the housing services including homelessness and advice.
- 10.9. There were several issues regarding housing, for example, less than 25% of respondents knew how to access information about housing – an issue we must address. We will work with our partners to ensure requests for translators/interpreters are met, we will make our web-sites more accessible and we will ensure literature is readily available in different languages.
- 10.10. Results from the survey can be found in The Housing, Equality and Diversity Strategy 2005 – 2010 produced by South Lakeland District Council. This Strategy will be used as a basis for good practice throughout the County.

Gypsies and Travellers

10.11. A joint protocol has been developed and signed up to by all the District Councils in Cumbria regarding the issue of unauthorised encampments. The Government has recently acknowledged that more sites are needed for the gypsy and traveller community and it is likely that housing and planning will have a role to play in identifying any suitable sites for this purpose. A Countywide needs assessment is to be carried out by the Data Collection Group. This will help us to determine priorities and identify need for sites within the County.

Older People

10.12. Older people can experience disadvantage and discrimination in a number of different ways:

- Services provided by key agencies such as housing, health and social services can be fragmented which results in older people being passed from each agency in order to assess individual needs.
- Older people can often be disadvantaged, particularly if they are unaware of where to go for help, they may find themselves having to explain their circumstances several times before accessing the advice or support they require.

10.13. We will work in partnership with other agencies to modernise older people's services to remove unnecessary processes and bureaucracy.

Young People

10.14. Young people can be disadvantaged through the use of allocation policies, for example – specifying that only people of 40 years or over can live in town centre accommodation, or specifying that ground floor accommodation is only available for people over 60.

10.15. South Lakeland District Council has produced a young people's housing participation plan that details how young people can be consulted and involved in future housing developments. This will be used as a basis for good practice throughout the County.

Gender

10.16. The Equality Bill places a duty on public bodies to promote gender equality, public bodies are to 'have due regard to the need to eliminate unlawful discrimination and to promote equality between men and women' this does not extend to transsexual or transgender people.

10.17. Public bodies will have to ensure that policies and procedures do not discriminate against men and women. We will undertake impact assessments to ensure policies and procedures are non-discriminatory.

Sexuality

10.18. The North West Equality and Diversity Strategy estimates that the Lesbian, Gay, Bisexual and Transgender (LGBT) community accounts for 6-7% of the population. At present there is very little known about the needs of this group, though it is clear that there is a great deal of prejudice (Cumbrian Attitudes Survey 2004). The LGBT community can be subject to harassment or bullying wherever they live, but for those who live in social housing it is imperative that sufficient weight in tenancy agreements is afforded to tackle such harassment, threatening behaviour, and/or violence/threats of violence. We will work with Social Landlords to ensure tenancy agreements include clauses with regard to harassment and bullying and that this will not be tolerated.

Disability

10.19. The Supporting People Five Year Strategy 2005-2010 identifies some specific priorities for disabled people including undertaking a comprehensive needs analysis throughout Cumbria with a focus on Black and Minority Ethnic (BME) tenants as regards their specific housing related needs. The Strategy is available from Cumbria County Council, a copy can be found on the web site www.cumbriacc.gov.uk

10.20. In relation to housing, sometimes policies can disadvantage disabled people. We will work with our partners to carry out impact assessments to ensure that policies are non-discriminatory.

Other Equality Groups

10.21. People can experience harassment and discrimination for a number of reasons, these can include:

- Ex-Offenders
- Class
- Background
- Culture
- Marital Status
- Faith/Belief
- Mental Health
- Learning Disability
- Caring responsibility

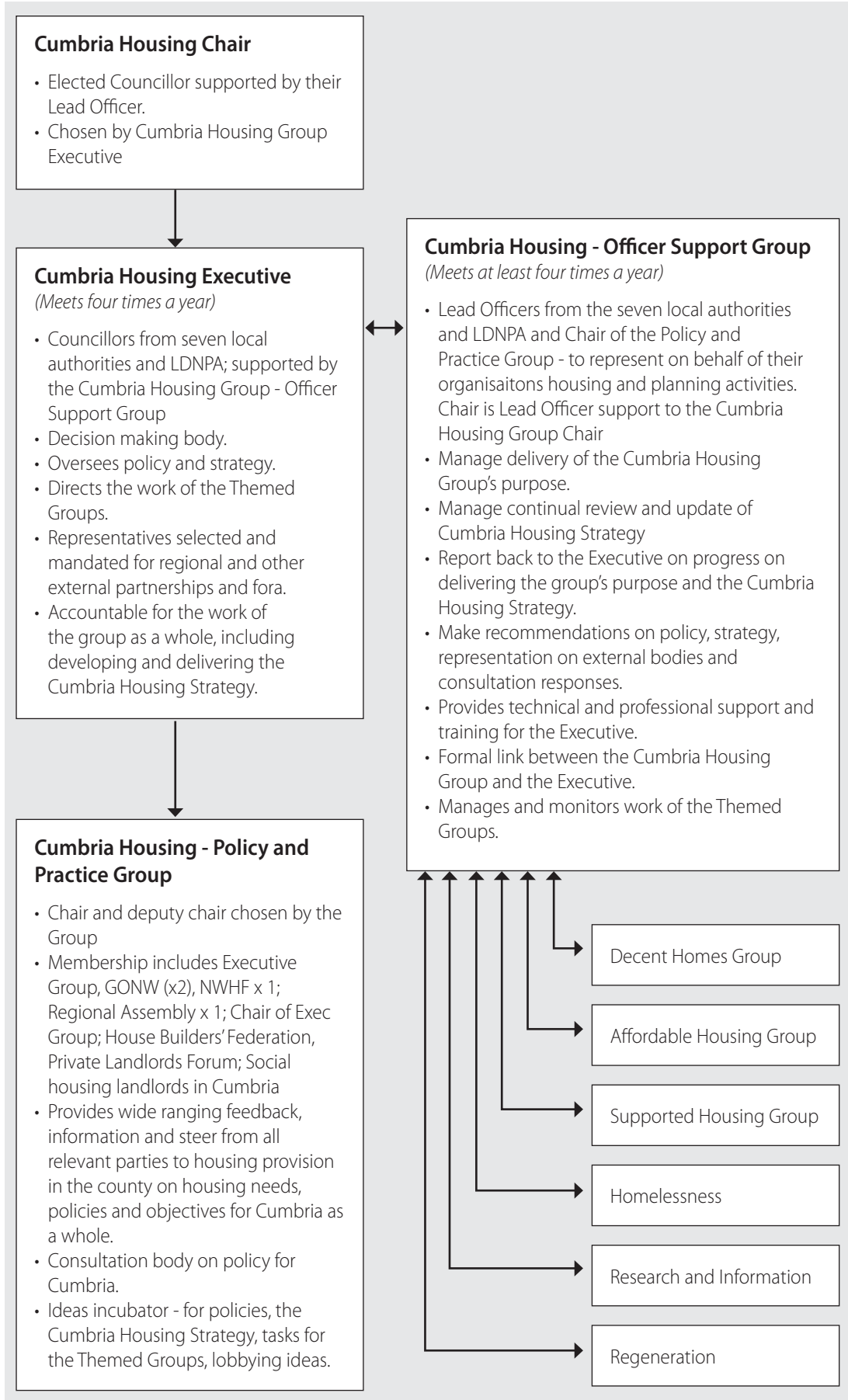
10.22. People may fall into several of these groups, for example a BME disabled woman of Muslim faith. We will work to eliminate disadvantage and institutional discrimination for any of the above reasons. We will collect data on the number of prejudicial/racial incidents reported to landlords, this would be passed to the 'hate crimes officer'. The information will also let us know what issues people are facing; we will then work with our partners to develop strategies.

11. Sub-Regional Policy Framework for Cumbria

- 11.1. Sustainable Cumbria is a twenty year Strategy for public agencies to bring together their policies and activity to create a successful, prosperous County. It is now a key part of the regional plan for North West England. By March 2007, the Cumbria Strategic Partnership will have agreed with the government a series of Local Area Agreements on how the partnership and its members will improve services in Cumbria. At a neighbourhood level, the Cumbria Strategic Partnership is supported by five Local Strategic Partnerships (LSPs). There are LSPs in Carlisle, Eden, South Lakeland, Barrow and one for West Cumbria.
- 11.2. Cumbria Vision was established by the North West Development Agency (NWDA) to help the Cumbria Strategic Partnership deliver both the Regional Economic Strategy and the economic objectives of Sustainable Cumbria.
- 11.3. The priority geographical areas for action are: Barrow and the West Coast in terms of need and enduring problems; Kendal in terms of emerging problems but evident potential; and Carlisle and the Lake District where there is the opportunity to make much more of the natural and man-made advantages, to the benefit of the whole of Cumbria.
- 11.4. The priority themes of Sustainable Cumbria are:
- Communications
 - Rural regeneration
 - High quality tourism
 - A diversified economy
 - Housing
- 11.5. Within the Joint Structure Plan, Local Transport Plan, Regional Spatial Strategy, Regional Housing Strategy and the Regional Economic Strategy there are a number of specific sub-regional policies that affect housing policy in Cumbria.

Cumbria Housing Group Structure

11.6.





12. How the Cumbria Housing Strategy fits into the way services are developed and delivered for Cumbria

Regional Policy

- 12.1. The Cumbria Housing Strategy will play a part in informing and developing regional government policies and activity to make the North West as a whole a more successful English region.
- 12.2. **Regional Housing Strategy:** has four main priorities, supported by the Housing Policy Themes of the Cumbria Housing Strategy. These are urban renaissance and dealing with changing demand (Regeneration), providing affordable homes to maintain balanced communities (Affordable Housing), delivering decent homes in thriving neighbourhoods (Creating Decent Homes), meeting the regions needs for specialist and supported housing (Homes with Support or Additional Facilities).
- 12.3. 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 area based initiatives to renew housing and improvements of the physical environment in neighbourhoods.
 - support for rebalancing housing markets to reduce homelessness.
 - recognition of the need to prioritise supported housing investment in response to locally identified needs.
- 12.4. **Regional Economic Strategy (RES):** provides a regional framework for economic development, skills and regeneration. The objective is make sure that all this activity in the region is more focused on what is necessary to transform the North West economy into one that can help reduce economic disparities between the northwest and the rest of Britain. It concentrates on five areas of work: business, skills and employment, regeneration, infrastructure and quality of life. Of particular interest to Cumbria are plans to improve the region's tourism offer, develop transport links and exploit our knowledge base.
- 12.5. The impact of these policies on Cumbria's Strategy for housing is a need to restructure housing markets to match emerging employment trends and opportunities.
- 12.6. **Regional Spatial Strategy (RSS):** the draft RSS for the North West of England provides a framework for the physical development of the region over the next fifteen to twenty years. It is prepared by the North West Regional Assembly which is the designated regional planning body. The RSS is an integral part of what is now a statutory development plan for every local authority in the North West.

12.7. The proposed draft figures below will need to be cross-referenced with our Housing Market Assessments:

Distribution of Regional Housing Provision in Cumbria 2003-2021 – Current Structure Plan and Proposed Regional Spatial Strategy (RSS)				
Local Authority Area	Current Annual Structure Plan Policy H.17 <i>(Homes in the LDNP are considered part of the relevant district council's allocation)</i>	RSS Proposed Total Housing Provision 2003-2021 <i>(net of clearance replacement)</i>	RSS Proposed Annual Average Rates of Housing Provision <i>(net of clearance replacement)</i>	RSS Proposed Indicative Target Proportion of Housing Provision to Use Brownfield Land and Buildings
Allerdale	250 (includes 40 in north Cumbria)	4,800	267 (outside of National Park)	At least 80%
Barrow in Furness	110	2,700	150	At least 80%
Carlisle	315 (includes 65 in north Cumbria)	8,100	450	At least 50%
Copeland	190	4,140	230 (outside of National Park)	At least 80%
Eden	170	4,300	239 (outside of National Park)	At least 50%
Lake District National Park (LDNP)	0	2,100	117	At least 50%
South Lakeland	265	7,200	400 (outside of National Park)	At least 50%
Cumbria	1,300	33,340	1,853	
Source	<i>Policy H17 of the Joint Structure Plan</i>	<i>Regional Spatial Strategy – North West England – December 2005</i>		

N.B. The Cumbria part of the Yorkshire Dales National Park, which includes Sedbergh and Dent, is covered by the North Yorkshire Structure Plan and Yorkshire Dales National Park Authority.

- 12.8. The above annualised housing requirement figures are based on a number of factors, including household trends in Cumbria, and previous 5-year and 10-year build and planning permission rate trends for new housing construction. These cover all new housing development, including the social rented sector as well as the new private sector housing stock.
- 12.9. The following figures of planning permissions and house build completions illustrate, for example, the previous trends in Cumbria since April 2002.

DISTRICT	April 2002 to March 2003		April 2003 to March 2004		April 2004 to March 2005	
	Permissions	Completions	Permissions	Completions	Permissions	Completions
Carlisle	286	499	189	462	785	493
Allerdale	237	280	333	NA	503	111
Eden	345	NA	205	NA	43	183
Copeland	210	195	560	143	290	280
South Lakeland	445	419	369	214	261	247
Barrow	220	165	230	114	183	85

- 12.10. The current annualised housing requirement figures in the draft Regional Spatial Strategy have arisen following broad agreement between the Districts, Boroughs and City Council Planning Departments, and the Government Office for the North West (GONW) and the North West Regional Assembly (NWRA). The latter being responsible for preparing the draft Regional Spatial Strategy for the North West of England (January 2006). Detailed consideration of these figures is still open for discussion at the Examination-in-Public into the draft Regional Spatial Strategy (RSS) in October 2006.
- 12.11. Importantly, the results of the housing needs surveys will further help to inform the distribution and the overall numbers of new housing that will have to be provided in the County over the next 15 years to meet the needs of people in Cumbria. The Housing Strategy and the 20 distinct housing markets are important, in so far as they will also help to define the likely type, size and tenure of new housing according to defined local needs. Planning Authorities need to consider possible 'front-loading' of their annualised housing provision to tackle affordable housing shortages.

- 12.12. All this information contained within the Housing Strategy will therefore help to inform the discussions to be held at the Regional Spatial Strategy Examination-in-Public into the overall level of new housing necessary in the County up until 2021. It will also help to inform the more detailed land-use planning policies and the distribution of all new housing at a local District, Borough and City level, which will be brought forward and delivered through the new generation of Local Development Documents (LDDs), which will replace current generation of Local Plans.
- 12.13. Underpinning the housing market assessments and the housing needs surveys is a further layer of information relating to levels of affordability in the County, based on house price data and incomes in Cumbria generated down to ward level. This information will also help to inform the overall level of need, as well the type, size and tenure of new housing, which should equally inform the Local Development Framework process.

National policies

- 12.14. There is a substantial number of national policy initiatives that have been incorporated within this Strategy, for example:
- 12.15. Sustainable Communities: Homes for All
- ‘Homes for All’ is a five-year plan building on the Sustainable Communities Plan, which seeks to signpost a change in housing quality and supply, encourages wider home ownership, promotes mixed communities, encourages greater choice for renters and promises greater support for the homeless.
 - Making sure all homes within Cumbria meet the Decent Homes Standard (see the Creating Decent Homes theme).
 - Planning Policy Statement 3.
 - Potentially moving towards market-based housing allocations.
- 12.16. Choice-based Lettings
- There are currently two projects underway which are looking into how choice-based lettings can be introduced in Cumbria.
- 12.17. Home Energy Conservation Act (HECA)1995
- Introduced to address energy efficiency issues in the domestic housing stock.

13. Investing in Cumbria’s homes

- 13.1. We will use all our resources as effectively as possible by:
- targeting new resources in accordance with Housing Market Assessments.
 - maximising existing resources by working collaboratively across the county.
- 13.2. 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.

13.3. Private sector investment in buying and developing homes in Cumbria

	Value of Homes Bought and Sold in Cumbria	Number of Homes Bought and Sold in Cumbria	Number of New Homes Built in Cumbria
2001-2	£929,919,545	11,677	1,162
2002-3	£1,134,904,791	12,396	1,263
2003-4	£1,393,447,259	12,498	1,061
2004-5	£1,440,586,672	10,733	964
2005-6			1049 estimated

13.4. House Building figures for Cumbria

	New private house building	New social house building
2000-1	502	117
2001-2	1086	76
2002-3	1169	94
2003-4	962	99
2004-5	837	127
2005-6	894	110

Purpose: To show the discrepancy between houses being built and households being formed – is the gap a contributory factor towards rising prices, waiting lists etc

13.5. Household projections: County Summary; Government Office Regions (thousands)

	1981	1991	1996	2001	2006	2011	2016	2021
North West	2,551	2,720	2,812	2,875	2,932	2,997	3,061	3,110
Cumbria	178	197	205	213	219	226	234	240

13.6. Public Capital Investment in Cumbria's Housing – financial investment

Source	Past Investment		Planned		Predicted	
	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09
Housing Investment Programme (HIP) local authorities	5,704	3,622	3,489	8,688	7,395	Pending outcome of Comprehensive Spending Review 2007
National Affordable Housing Programme –grant to housing associations		9,206,261	3,209,481	4,881,727	5,842,199	
F&WCHMP	3.5m in 2006/7 5.5m in 2007/8					
Regional Housing Board SCP	4m over 2005-2007					
Second Homes Council Tax for Housing	68,400	1,030,280	1,269,670	1,176,320	1,183,180	
Homes improved by local housing authorities – renewal areas	53	22	45	83	89	93
Homes improved by local housing authorities – individual properties	648	912	783	554	NA	NA
Disabled facilities grants completed	284	282	365	515	515	515
Homes cleared and demolished	55	5	66	20	90	90
Empty properties brought back into use	6	11	22	33	30	28

14. Second Homes

- 14.1. There are 7,374 second homes in Cumbria, the majority – 4,136 – concentrated in and around the Lake District and Yorkshire Dales National Parks. Most of the others can be found in the Eden Valley, South East Cumbria and the Solway Coast Area of Outstanding National Beauty.
- 14.2. All of Cumbria's local authorities have used the opportunity given by the government's new rules to end the full discount on second homes to raise additional money for investment in all services in these areas. South Lakeland District Council, which has the highest number of second homes, committed all of this funding to provide additional affordable homes in its local housing markets.
- 14.3.

Good Practice in Cumbria ...

Working together to develop new ways of providing affordable housing

In 2005 the North West Regional Housing Board allocated £4m to Cumbria for affordable housing. The Cumbria Sub-Regional Housing Group established a process to commission, implement and monitor projects on a County-wide basis. These projects will deliver 63 new affordable homes by March 2007 using new methods of financing and developing homes, which have never been used before. The project demonstrated the commitment of Cumbria's housing organisations to work together in a common cause – in this case to prove that there are better and more effective ways of providing affordable housing than those currently in use.

15. Housing Policy Themes

- 15.1. To balance the housing markets for all Cumbria's communities, we need to know not only about our housing markets, but also have the specialist knowledge that provides greater understanding of each aspect of housing so we can respond better to social and economic change. The Cumbria Sub-Regional Housing Group set up a small number of Task Groups, each with a distinct remit to look at a particular housing theme. The outcome of their work can be found in the following themed sections –
- **affordable housing** – how we will make homes more affordable and responsive to local need in sufficient quantity.
 - **creating decent homes** – how we will improve the standard of housing and homes.
 - **housing the homeless** – how we will provide better services for those who are homeless.
 - **regeneration** – how we will improve the way housing supports economic opportunities and regeneration.
 - **homes with support or additional facilities** – how we will provide better housing services for those who are most vulnerable.
- 15.2. Each themed section:
- provides an analysis of the main issues in Cumbria as they exist today and are likely to exist in the future.
 - a selection of proposals, tools and policy objectives from which we can select the most appropriate suite of actions to balance each housing market.
 - a selection of thematic performance indicators from which a suite can be selected for each housing market.
 - a summary of thematic priorities.
- 15.3. The Task Groups are our 'centres of excellence and expertise' for their given subject area. Their role is to keep all of us in Cumbria fully up to date with the latest policy developments and informed about the best options we can use to improve housing in Cumbria.

16. Affordable Housing

Definition

16.1. Affordable housing means:

Non-market housing, which can include social rented housing and intermediate housing:

- Social rented housing

Rented housing owned by local authorities and housing associations for which guideline target rents are determined through the national rent regime set out in the 'Guide to Social Rent Reforms' published in March 2001.

Also rented housing owned by other persons and provided under equivalent rental arrangements to the above as agreed with the local authority or funded with grant from the Housing Corporation, as provided for in the Housing Act 2004.

- Intermediate housing

Housing at prices or rents above those of social rent but below market prices or rents. Can include sub-market renting, low-cost home ownership and shared ownership.

16.2. Local occupancy housing means:

New housing in which the needs of local people are given a priority. Local occupancy clauses will be applied to achieve this. Definitions of 'local' will be applied by the relevant planning authority. No price control mechanisms will be applied hence these homes cannot be classed as 'affordable housing'.

Aim

- 16.3. 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.

Context

- 16.4. The Housing Market and Needs Assessments highlight the lack of affordable housing in many places in the County. Traditionally this has been most acute in the Lake District and Yorkshire Dales National Parks and south and east of Cumbria. However the problem has now expanded to include other areas such as the North of the County, and parts of West Cumbria.
- 16.5. The causes of this problem are a combination of high housing costs outstripping local wages and demand exceeding supply in many areas. Rural housing markets are under pressure from second home and holiday homeowners and those seeking retirement homes. This is exacerbated by planning restrictions which limit the number of new homes that can be built. Given the low incomes common to most rural communities and rising property prices many local households, particularly newly forming ones, are unable to afford to buy a home. Most of these rural communities have seen high losses of social rented stock through Right to Buy sales. The net result is increased levels of homelessness (particularly young people) in rural areas and younger people leaving the area. This position is threatening the viability of local services and the economy more generally.

Key Facts

- 16.6. • A Joseph Rowntree Foundation study in Autumn 2004 showed that the affordability gap between house prices and incomes is worse in the South Lakeland area than anywhere else in the North of England.
- South Lakeland (£179,250) and Eden (£178,750) have the first and second highest median house prices in the North West of England (Ecotec study Q1 2006)
 - In South Lakeland house prices have risen by over 80% since 2002 whilst household incomes have only risen by 14%. Other areas have seen similar results.

Priorities

16.7.

In order of priority:

- **Provision of new affordable housing in areas of evidenced need, i.e. low cost home ownership or sub-market rented housing.**
- **Provision of new local occupancy housing (additional to affordable housing) to meet proven local needs, i.e. housing with local occupancy restrictions.**

Priority Areas – Affordable Housing

16.8. Our choice of priority areas is based on current available research, however we may change this when the results of our first Cumbria Housing Market Assessments are published in 2006.

16.9. Top Priority Housing Markets:

North Lakes; Central Lakes; Cockermouth; Eden Valley North; Eden Valley South; Kendal; Rural Kendal; Dales; Ulverston and Furness; Cartmel Peninsula (subject to Housing Market and Needs Assessments results).

16.10. Secondary Priority Housing Markets:

Secondary priority areas may be added depending on the results of the Housing Market and Needs Assessments.

Priority Areas – Local Occupancy Housing

16.11. The following housing markets are prioritised (in accordance with the Cumbria Structure Plan) due to the particular pressure from inward migration and second/holiday homes in these areas:

North Lakes (just Eden part); Central Lakes; Eden Valley North; Eden Valley South; Kendal; Rural Kendal; Dales; Cartmel Peninsula.

16.12. Planning policies require that most housing will be directed to the key and local service centres (the Housing Markets chart shown on page 6 shows the key service centres, local service centres are yet to be agreed). However, affordable housing can be provided in other sustainable settlements subject to evidenced local need.



Policies

16.13.

Policies to Deliver Affordable Housing	Action to be Taken to Deliver Affordable Housing	Outcome
A1: Provision of affordable housing (without public grant) through planning gain, using s106 agreements	<p>Establish agreement with planning authorities to be able to exceed their housing allocations where this will deliver affordable housing where there is a proven need.</p> <p>Influence and ensure planning authorities implement affordable housing policies within their LDF in accordance with the Joint Structure Plan.</p>	<p>This will ensure a significant proportion of all new housing is affordable for local people.</p>
A2: Allocation and development of sites solely for affordable housing	<p>Produce standardised s106 agreements for use by all planning authorities in Cumbria in order to improve and speed up the production of such agreements.</p>	<p>This will enable affordable housing to be planned for into the future.</p>
A3: Continued use of exceptions sites.	<p>A Cumbria-wide basis for negotiating affordable housing prices to meet local needs is to be worked up with the involvement of registered social landlords and private housing developers.</p>	<p>This will enable developers to build affordable housing on appropriate sites that become available where there are no allocated sites.</p>
A4: Provision of 'local occupancy' housing in addition to affordable housing		<p>This will be provided in areas of greatest housing stress to enable local people to access new housing.</p>
A5: Continued support and provision of affordable homes via Housing Corporation funding.	<p>Production of a five-year Cumbria-wide Affordable Housing Programme.</p> <p>Review the Housing Corporation's 'partnering' policy, in relation to Cumbria, with an emphasis on financial implications.</p> <p>Roll out the planning protocol - successfully piloted in South Lakeland – Cumbria-wide (for planning officers to give 'in principle' support to affordable housing schemes prior to applications for public funding).</p>	<p>Affordable housing to meet proven local need in priority areas. This will be mainly through housing associations.</p>

16.13.
continued

Policies to Deliver Affordable Housing	Action to be Taken to Deliver Affordable Housing	Outcome
A6: Develop innovative ways of delivering affordable housing	The following delivery models will be investigated and where appropriate piloted within Cumbria and if successful applied throughout the priority areas, these will incorporate additional sources of funds for affordable housing:	Additional affordable housing through less conventional routes.
A7: Seek additional sources of funding for affordable housing	<p>Equity release</p> <p>DCLG shared equity model – where lenders retain a share of the property</p> <p>Yorkshire Dales 'half a house' shared equity model – where private finance is raised from investors to buy a share in the property</p> <p>Asset trust funders of social housing without public grant</p> <p>Community land trusts</p> <p>Northern Affordable Homes shared ownership model – where private finance is used and investment returns are made from rental charges</p> <p>Intermediate rented housing – to deliver rents in between social and market levels</p> <p>Key worker housing</p> <p>Private Finance Initiative (PFI) to deliver affordable housing</p> <p>Housing co-op model</p> <p>Investigate a number of funding sources, including: North West Development Agency (NWDA), English Partnerships and building society community funds.</p>	
A8: Make better use of existing housing stock for affordable housing	Devise plans to enable existing shared ownership and discounted sale homes to remain affordable as it is recognised that some affordable housing schemes developed several years ago are no longer affordable to many people. The use of public funds for this will be explored.	This includes maintaining existing affordable housing and bringing empty homes back into use.
A9: Secure additional land/buildings in order to develop affordable housing	<p>Target public sector authorities to release land/buildings for affordable housing at sub-market rates.</p> <p>Target non-statutory organisations with land holdings, such as the National Trust and Churches Together, to release land for affordable housing.</p>	Will result in sufficient land/buildings being available to be developed for affordable housing.
A10: Engage with housing associations, private developers and other key stakeholders to proactively deliver affordable housing	<p>Hold an annual Cumbria housing development forum (including local authority housing officers, planners, housing associations and private housing developers).</p> <p>An annual training event for planning committee members is held to improve awareness of affordable housing issues.</p>	Delivery of affordable housing.

Implementation

16.14. There are a number of ways of tackling the affordable housing issue; these are most easily broken down into three key areas:

Effective use of planning

16.15. Although in some parts of Cumbria planning gain has been used to deliver affordable housing for several years it is recognised that greater action is needed to make more effective use of the planning system. The Cumbria and Lake District Joint Structure Plan is a statutory document that guides changes in land use. The new Plan is due to be adopted in 2006. This will inform the preparation of the Regional Spatial Strategy (RSS) and guide development to 2016. It sets out the overarching planning policy guidance for Cumbria. These will be implemented locally through Local Plans - later to be Local Development Frameworks (LDFs). The latest Joint Structure Plan sets out a number of policies in respect of affordable housing – these are shown at Appendix B. Local Planning Authorities are expected to introduce the above policies within their LDFs when they are prepared. However the deliverability of these policies must be reviewed regularly to ensure effectiveness. The Cumbria part of the Yorkshire Dales National Park, which includes Sedbergh and Dent, is covered by the North Yorkshire Structure Plan and Yorkshire Dales National Park Authority.

16.16. Some Local Planning Authorities have already introduced some of the Joint Structure Plan policies:

- Lake District National Park Authority – H20.
- South Lakeland District Council – ST11 (excludes Ulverston and Furness where evidence suggests approximately 50% of new homes should be affordable) and H19. This is within its Interim Approach to Housing Development which is currently being reviewed.

16.17. Eden District Council requires a minimum 50% affordable housing on all sites. Allerdale Borough Council requires 25% affordable housing on sites of 25 dwellings or more or 1 hectare in size. Carlisle City Council requires 25% to 30% affordable housing. Barrow and Copeland do not have planning policies for affordable housing.

16.18. To most effectively deliver new affordable housing it is vital that housing and planning representatives work in partnership. In recent years this relationship has been improved significantly.

16.19. A variety of tenures of affordable housing have been delivered in Cumbria through planning gain using section 106 agreements. These have produced affordable housing in perpetuity ranging from social rented housing to meet the needs of households at the lower end of the affordability spectrum who cannot afford private rents or to buy; to intermediate housing for sale to meet the needs of households at the higher end who cannot quite afford open market house prices. In most cases these homes will be delivered without recourse to public grant funding, this will only be considered where added value can be gained from this, e.g. extra affordable units.

16.20. A county-wide basis for negotiating affordable housing prices to meet local needs is to be worked up with the involvement of housing associations and private housing developers with standardised s106 agreements for use by all planning authorities in Cumbria. Due to the scarcity of suitable land on-site provision of affordable housing is expected. However, off-site provision will be considered where this can be proved to be beneficial to meeting proven need. Commuted sums are generally not acceptable and would only be accepted in exceptional circumstances.

16.21. A sequential test will be applied in the first instance:

- 1 – on-site provision of affordable housing
- 2 – off-site provision of affordable housing
- 3 – commuted sum

16.22. The appropriate mechanism will then be considered in line with the following priorities:

- 1 – housing associations provision (rented, shared ownership or shared equity)
- 2 – private shared ownership or shared equity
- 3 – discounted sale or private rented

16.23. It is important that housing and planning authorities work effectively with private developers, housing associations and others to deliver affordable housing.

Other methods of providing affordable housing

16.24. Aside from planning gain there are numerous other methods applied in Cumbria to deliver affordable housing, most of these involve housing associations. The following methods are currently used throughout Cumbria and will continue to be applied:

- Delivery of housing association and, where appropriate, private housing schemes using the Housing Corporation's full range of products within their National Affordable Housing Programme - including the production of a five-year County-wide programme.
- Purchase of existing homes for shared equity through a housing association (using Regional Housing Board and Second Homes funds).
- Development of new shared equity homes using Regional Housing Board funds.
- The Cumbria Deposit Guarantee Scheme assists local people in housing need to obtain private rented accommodation by virtue of providing guarantees to landlords rather than cash deposits.

16.25. Additionally the following methods are applied in certain parts of the County:

- 'Living over the shop' initiatives (South Lakeland).
- Promote leasing of private homes to housing associations for affordable housing (Eden and South Lakeland).
- Working in partnership with local Housing Trusts who own land to consider developing this for affordable housing either by the Trust or a housing association (South Lakeland).
- Use of renovation grants in return for affordable housing (Eden and South Lakeland). South Lakeland's policy is due to be reviewed in December 2006.
- Local Occupancy restrictions on Right To Buy sales (all of Eden and most of South Lakeland).
- Use of covenants on homes sold under the Right to Buy policy to facilitate affordable housing where the garden has room for a building plot (South Lakeland).



Land and Buildings

- 16.26. It is important that proactive work is undertaken in partnership with a range of organisations to find land and buildings where affordable housing can be developed. Furthermore it is crucial to make use of the current housing stock and protect existing affordable housing.
- 16.27. The following actions are currently used throughout Cumbria and will continue to be applied:
- Identifying potential affordable housing sites, including redundant employment premises and exceptions sites, in liaison with planning authorities, e.g. through Urban Capacity Studies.
 - Work in partnership with Parish Councils, particularly via Parish Plans, to identify potential affordable housing sites.
 - Investigate potential affordable housing sites identified via local housing need surveys.
 - Actively seek to identify and bring empty properties back into use as affordable housing.
- 16.28. Most suitable housing authority land has now been sold. It is therefore important to consider other sources, such as that of Cumbria County Council.
- 16.29. We intend to work with the National Trust to ensure that it accepts that, in relation to its housing policy, it is a significant provider in parts of the Lake District National Park and, as such, in accordance with its policy objectives, it should help meet identified social housing needs in that context.

Past Performance

New affordable housing by District (2001 – 2006)

16.30. Housing Association Homes

	2001/02 outturn	2002/03 outturn	2003/04 outturn	2004/05 outturn	2005/06 outturn	Total	Ave pa
Allerdale	54	21	56	12	44	187	37
Barrow	6	17	6	6	6	41	8
Carlisle	0	22	0	6	0	28	6
Copeland	0	0	0	0	0	0	0
Eden	33	35	23	15	3	109	22
South Lakeland	7	29	49	35	48	168	34
Total	100	124	134	74	101	533	107

16.31. Private Homes

	2001/02 outturn	2002/03 outturn	2003/04 outturn	2004/05 outturn	2005/06 outturn	Total	Ave pa
Allerdale	0	0	0	0	5	5	1
Barrow	0	0	0	0	0	0	0
Carlisle	0	0	17	21	8	46	9
Copeland	0	0	0	0	0	0	0
Eden	0	14	12	15	0	41	8
South Lakeland	39	25	13	4	47	128	26
Total	39	39	42	40	60	220	44

16.32. Total Completions

	2001/02 outurn	2002/03 outurn	2003/04 outurn	2004/05 outurn	2005/06 outurn	Total	Ave pa
Allerdale	54	21	56	12	49	192	38
Barrow	6	17	6	6	6	41	8
Carlisle	0	22	17	27	8	74	15
Copeland	0	0	0	0	0	0	0
Eden	33	49	35	30	3	150	30
South Lakeland	46	54	62	39	95	296	59
Total	139	163	176	114	161	753	151

Source – Local Authority HIP returns.

Targets

16.33. The targets are to be set which will take into account past performance, policy, resources and identified need.

16.34. Key Target 1

Complete 1054 new affordable homes in Cumbria in the period April 2006 to March 2011.

The affordable housing targets will be reviewed once the revised Regional Spatial Strategy is agreed.

Affordable housing targets April 2006 – March 2011

16.35. Targets are the minimum number of homes expected to be completed.

16.36. Public funded

This includes mixed funded schemes. It is not just housing association schemes but any affordable housing scheme developed with some public funds.

	5-year target	Average per year	Notes
Allerdale	241	48	Based on 5% annual increase on expected completions in 2006/7
Barrow	55	11	Based on 35% increase on previous 5 years outurn
Carlisle	35	7	Based on 25% increase on previous 5 years outurn
Copeland	50	10	Estimate
Eden	136	27	Based on 25% increase on previous 5 years outurn
South Lakeland	210	42	Based on 25% increase on previous 5 years outurn
Total	727	145	

16.37. Private funded

These are schemes developed solely using private funds.

	5-year target	Average per year	Notes
Allerdale	28	6	Based on 5% annual increase on expected completions in 2006/7
Barrow	0	0	
Carlisle	58	12	Based on 25% increase on previous 5 years outurn
Copeland	30	6	Estimate
Eden	51	10	Based on 25% increase on previous 5 years outurn
South Lakeland	160	32	Based on 25% increase on previous 5 years outurn
Total	327	65	

16.38. **Total targets**

	5-year target	Average per year	Notes
Allerdale	269	54	Based on 5% annual increase on expected completions in 2006/7
Barrow	55	11	Based on 35% increase on previous 5 years outturn
Carlisle	93	19	Based on 25% increase on previous 5 years outturn
Copeland	80	16	Estimate
Eden	187	37	Based on 25% increase on previous 5 years outturn
South Lakeland	370	74	Based on 25% increase on previous 5 years outturn
Total	1054	211	

16.39. Notes:

1. Cumbria has six housing authorities. Parts of four of these areas come under the jurisdiction of the Lake District National Park Authority in terms of its planning function. The targets have not been disaggregated to include an in the LDNP, outside the LDNP target for each area. This is unnecessary complication as the targets are minimum levels. For monitoring this LAA target each new affordable unit in the Lake District National Park will be included within the appropriate district targets. In planning terms however the LDNP is a distinct unit with its own housing numbers allocation, therefore information on which sites are within or outside the National Park will be collected.
2. Targets for each housing market area will be set within the Housing Market Action Plans.

16.40. **Local occupancy targets April 2006 – March 2011**

Key Target 2

Complete 805 new local occupancy homes in Cumbria in the period April 2006 to March 2011.

	5-year target	Average per year
Eden	300	60 (no completions expected before 2008/9)
South Lakeland	500	100 (annual completions expected to increase from 2008/9)

Performance indicators

- 16.41. A number of key performance indicators have been developed to help monitor the affordable housing section of the Strategy. The key performance indicators (KPI) will be used to measure progress against the above targets.
- 16.42. **KPI A1** – Number of public funded affordable homes completed per annum;
- a) Housing association homes with Housing Corporation funding
 - b) Private homes with Housing Corporation funding
 - c) Housing association homes with other public funding
 - d) Private homes with other public funding (including housing trusts)
- 16.43. **KPI A2** – Number of new privately funded affordable homes completed per annum.
- 16.44. **KPI A3** – Number of new 'local occupancy' homes completed per annum.

17. Creating Decent Homes

Definition

17.1. Creating Decent Homes means:

To maintain and improve the homes in Cumbria so that each home:

1. Meets current statutory minimum standard for housing
2. It is in a reasonable state of repair
3. It has reasonably modern facilities and services
4. It provides a reasonable degree of thermal comfort.

17.2. 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

17.3.

- To work towards ensuring that all residents have a home which meets the statutory minimum standard for housing.
- That all houses should provide a reasonable degree of thermal comfort.
- To carry out stock condition surveys across a common methodology to provide baseline data.
- Bring empty properties back into use where homes are needed.
- Helping vulnerable owner-occupiers to continue to live independently.
- To improve standards of property maintenance and management in the privately rented sector.
- To encourage homeowners to invest in maintaining and improving their own homes.

Context

17.4. House condition surveys were carried out in Barrow in 2006, Eden in 2005, Carlisle 2005, South Lakeland in 2004, Allerdale in 2003 and Copeland in 1999. The wide timescale does not facilitate consistency of statistics as legislation has changed from the Housing Fitness Standard to the Housing Health and Safety Rating System (HHSRS).



17.5. Figures under the old Fitness Standard show the following levels of unfitness for each of the Districts

Allerdale	6% (2635)
Barrow	6% (1600)
Carlisle	3% (1490)
Copeland	9% (2136)
Eden	3% (565)
South Lakeland	4% (1114)

17.6. The figures below show that Cumbria should meet the national target for decent homes in the social sector by 2010. However, in the private sector there is still a considerable amount of work to do which has been reflected in our priorities.

Current proportions of the number of Decent Homes occupied by vulnerable people, in private sector properties		
Allerdale	45%	(Source – DCLG Ready Reckoner)
Barrow	45%	(Source – DCLG Ready Reckoner)
Copeland	50%	(Source – DCLG Ready Reckoner)
Carlisle	62%	(Source – LHCS)
Eden	70%	(Source – LHCS)
South Lakeland	54%	(Source – DCLG Ready Reckoner)

Current figures for the social landlords		
	% of Homes classed as Decent	Total properties owned by each Landlord
Accent	95	452
Home Group	Not available	Not available
Barrow Borough Council	82	2843
Derwent and Solway	Not available	Not available
Copeland Homes	Not available	Not available
Two Castles	96%	1387
South Lakes Housing	90%	3266
Eden HA	86%	1464
Mitre HA	92%	130
Westfield HA	98%	448
Carlisle HA	50%	6294
Impact HA	98%	2760

Stock condition/socio-economic information that has been obtained through the Local House Condition Surveys indicate that there are still a substantial number of vulnerable people living in poor housing conditions.

Priorities

- 17.7.
- 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.
 - Achieving compliance with legislative requirements for those in privately rented accommodation in particular Houses in Multiple Occupation (HMO) licensing.

Policies

17.8.

Policies to Deliver Decent Homes	Action to be Taken	Outcome
D1: Health and Safety Rating System	Ensure that all properties comply with the standard and take appropriate enforcement action where appropriate	Provide a standard for all properties across the County
D2: Vulnerable People in unacceptable housing conditions	<p>Identify properties which are in disrepair and whose occupants are least able, either through financial, circumstances or infirmity to carry out necessary improvements</p> <p>Provide a wide coverage of Home Improvement Agency services</p> <p>Work with other health and care agencies to target vulnerable clients in need of home improvements</p> <p>Provide grant assistance through authorities Housing Renewal Policies</p> <p>Consider the use of loans and equity release products</p>	Ensure people are able to remain in their homes for as long as possible
D3: Assistance for those in privately rented accommodation	<p>Provide guidance and advice for tenants and landlords on rights and responsibilities</p> <p>Use encouragement and incentives to private landlords but enforcement powers as appropriate</p>	Ensure the protection of private tenants from poor housing standards
D4: Houses in Multiple Occupation (HMO)	<p>Provide standard conditions and licence fee for HMO properties across Cumbria</p> <p>To work with the Cumbria Fire and Rescue Service, the police and others to ensure fire safety of all HMOs</p> <p>License all those HMOs which are required under the Housing Act 2004</p> <p>Provide grant assistance to landlords in some areas to help meet the fire precautions requirements</p>	Provide a consistent licensing procedure across the County
D5: Bringing Empty Properties back into use	<p>Target empty properties in areas of high demand for accommodation and in areas where they are contributing to the crime rate of an area</p> <p>Provide financial incentive to owners</p> <p>Produce an Empty Properties Strategy across Cumbria</p> <p>Work with housing associations to lease properties from owners for those in housing need</p>	Increase the available supply of decent properties and enhance the local environment
D6: Improving Energy efficiency	<p>Work with the Cumbria Energy Advice Centre to promote subsidised energy efficiency measures</p> <p>Promote the Governments Warmfront Scheme</p> <p>Promote renewable energy through grants</p> <p>Improve energy efficiency of privately rented properties through grant assistance in some areas</p>	Work towards the Decent Homes Standard
D7: Stock Condition Information	<p>Produce a protocol for all authorities to use in gathering information about stock condition</p> <p>Have a full picture of the condition of the stock by 2010</p>	Produce consistent baseline data across the County

Implementation

Decent Homes Standard

- 17.9. Taking into account the number of people who are on a means tested benefit, there is a very strong case for grant provision for these particular people. Anecdotal evidence has indicated that if grants were not made available, many people would not carry out the necessary works to their properties.
- 17.10. However many people have considerable amount of equity in their homes which could with the right help and support be released to fund the necessary improvements needed to make their homes decent. Developing this support and help will be a priority for us in Cumbria over the next few years.
- It is hoped that a consistency of approach in collecting stock condition data will be reached by 2010/11.
 - There are still a number of Cumbria LA's who will not reach the target of 65% of decent homes, occupied by vulnerable people by 2006/07, and some of these LA's do not have the capital funding to reach this target.
- 17.11. A near county-wide network of Homes Improvement Agencies, co-ordinated by Anchor Housing provides a service to vulnerable people who are unable or unwilling to deal with grant applications. They also investigate private sources of funding should the client fail to meet the grant requirements.
- 17.12. Funding available to implement Decent Homes is summarised as follows:

Local Authority	Funding required	Funding Available 2006/07	Funding Available Over next 5 years
Allerdale	Not available	No specific, ring-fenced funding available	No specific, ring-fenced funding available
Barrow	£7 million	Not available	Not available
Carlisle	£4 million	£750,000	£3.75m
Copeland	£26 million	£1 340,600	£4.8m
Eden	£3.6 million	£400,000	£1.5m
South Lakeland	2.4 million	£250,000	£1.25m
Westfield HA	None – all houses meet Decent Homes Standard		
Impact HA	None – All houses meet Decent Homes Standard		
Eden HA	£2.4m	£691,000	£2.4m
Barrow stock	£1,180,000	£236,930	£943,370
Two Castles HA	None – All houses meet Decent Homes Standard		
Carlisle HA	£50,762,000	£13,467,000	£50,762,000*
South Lakes Housing		£5.9m	£26m

**CHA will shortly be carrying out a budgetary review of figures other than 2006/07*

Empty Properties

- 17.13. There are over four thousand empty properties in Cumbria vacant for more than six months. They are scattered throughout the County and are empty for a variety of reasons and represent a wasted resource while so many people are in housing need.
- 17.14. A Strategy for Carlisle and Eden currently exists to bring empty properties back into use and this will be rolled out across the County to raise the profile of the services which are on offer to assist owners including financial incentives. South Lakeland also has a strategy for this within its Private Sector Housing Strategy. Authorities will also consider the use of the Empty Dwelling Management Orders to secure accommodation in certain circumstances.
- 17.15. In Eden and South Lakeland schemes have been set up to encourage owners to lease properties to housing associations for up to 5 and 10 years respectively.

- 17.16. Many authorities have removed the Council Tax discount on empty properties which has increased the revenue to the Council and enables more proactive measures to be taken as well as a disincentive to owners to leave it empty.

Energy Efficiency

- 17.17. The Home Energy Conservation Act 1995 introduced a national target to reduce CO2 emissions and improve domestic energy efficiency by 30% by the year 2010 by local authorities. There is also a standard in the Decent Homes standard to ensure that properties have both effective insulation and efficient heating.
- 17.18. It is recognised that cold homes have a direct impact upon the health of the occupants and quality of life. This is especially true where properties have repair issues such as dampness.
- 17.19. The majority of properties in Cumbria fail the Decent Homes Standard because of thermal inefficiency. Carlisle, South Lakeland, Eden and Barrow are working in partnership with the Cumbria Energy Efficiency Advice Centre who provide advice and measures to help address the problem and are able to attract match funding for measures from utility companies, in particular, Scottish Power. Allerdale and Copeland are working on a project tailored to their local needs. These initiatives work alongside grants available through the Warm Front scheme which particularly targets vulnerable people.

Privately Rented Properties

- 17.20. Privately rented properties constitute approximately 10% of the total housing stock across the County. It tends to be the properties in the worst condition and occupied by the least advantaged residents.
- 17.21. Houses in multiple occupation are increasingly being used in areas of high affordability such as Eden and South Lakeland as it is the only accommodation available for low paid seasonal workers or students. Some areas have seen a large increase in the buy-to-let market due to sharp increases in property prices. This is also leading to an over crowding issue in some areas and properties have been found containing three times permitted number of occupants particularly migrant workers.
- 17.22. Authorities have worked together to provide a set of standard conditions and fee for the new licensing regime introduced in April 2006. The numbers expected to be licensable are as follows :
- | | |
|------------------|---------|
| • Allerdale | 15 – 20 |
| • Barrow | 10 |
| • Carlisle | 80 |
| • Copeland | 12 |
| • Eden | 22 |
| • South Lakeland | 50 - 60 |

Targets

- 17.23. The following targets have been set:
- To achieve 100% Decent Homes Standard for the social housing sector by 2010.
 - Increase the number of Decent Homes, occupied by vulnerable people, in the private sector by 5% by 2010.
 - Reduce the number of Empty Properties by 5% by 2010.
 - Implement HMO licensing by 2006/07.

17.24.

Good Practice in Cumbria...

- All local authorities in Cumbria have signed up to a fee for HMO licensing and have agreed a set of conditions with the Fire Authority to be used in issuing licences.
- Eden and Carlisle have produced an Empty Properties strategy with the Empty Homes Agency which is to be extended to all other local authorities.
- Anchor Staying Put is working across the majority of the County to provide a Home Improvement Agency service for vulnerable people.

18. Housing the Homeless

Definition

18.1. Housing the Homeless means:

Making sure people have a safe, secure home they can call their own.

Aims

18.2. A multi-agency group has developed a Homelessness Strategy (2003-2008) for the County which seeks to develop opportunities across all tenures to tackle homelessness. Our Strategy will be reviewed with regard to the new Regional Homelessness Strategy.

18.3. The aims of the Strategy are:

- To set out a new strategically planned direction for homelessness services in the county.
- Identify resources and future resources to tackle homelessness.
- Achieve local, regional and national homelessness strategic targets.
- Outline Strategy-monitoring procedures
- Providing first class advice and preventative service to potentially homeless people
- Ensure appropriate temporary accommodation is available for different needs groups
- Move people into settled accommodation as quickly as possible.

Context

18.4. The table below shows the number of people in Cumbria presenting as homeless.

	2003/4	2004/5	2005/6	2006/7
No. of homelessness presentations	2,459	3,097	2,394	2,397
No. accepted as duty	874	1,080	1,046	1,033
Expenditure on temporary accommodation and B&B	£561,599	£804,972	£1,089,398	£871,620
Expenditure on homelessness prevention	£107,636	£159,756	£204,028	£203,000
Income from DCLG for homelessness	£135,883	£156,565	£206,000	£216,000

18.5. Causes for this increase in homelessness are varied across the Region and include; relationship breakdown, house price increases and the end of assured shorthold tenancies.

18.6. There is a lack of suitable permanent and affordable accommodation for all households. This has led on to an increased use of temporary accommodation, including bed and breakfast, to enable Local Authorities to meet their statutory duties.

Priorities

- 18.7.
- **Develop and improve the services that help prevent people from becoming homeless.**
 - **Develop higher standards of temporary accommodation offered to homeless people and to avoid wherever possible the use of bed and breakfast accommodation.**
 - **Expand the housing options for all households especially in high cost/demand areas to help reduce homelessness across Cumbria.**
 - **Develop better support services to help homeless people.**
 - **Local authorities to take a more proactive, stronger and strategically coherent lead role in improving housing advice and the services available to homeless people.**

Policies

- 18.8. As part of preparing the Cumbria Housing Strategy a number of additional policies and actions have been developed in solving the problem of homelessness, reflecting the major increase in this problem since our original Strategy was developed in 2003.
- 18.9. An action plan is being used to progress the strategic objectives. These are as follows:

Policies to Deliver	Action to be Taken to Reduce Homelessness	Outcome
H1 – The development and improvement of services that help prevent people from becoming homeless	<p>Investigate and disseminate good practice regarding empty homes in order to prevent homelessness.</p> <p>Implement fast track Housing Benefit verification and processing for those at risk of homelessness.</p> <p>Develop links with mortgage lenders to promote early referral to independent advice to prevent evictions.</p> <p>Support mediation services to provide county wide coverage.</p> <p>Investigate organisations across Cumbria who may be able to offer support to people with rent arrears, e.g. Credit Unions</p> <p>Produce an information pack providing information to private landlords on legal obligations to tenants to help prevent homelessness and how to offer decent temporary accommodation to local authorities</p>	<p>A reduction in number of empty properties</p> <p>Reduce time taken to process HB for homeless people</p> <p>Reduce repossessions due to mortgage arrears</p> <p>Reduce family breakdown and neighbour disputes</p> <p>Reduction in rent arrears to prevent homelessness</p> <p>Reduction in homelessness within the private sector and an increase in the number of properties available for temporary accommodation within this sector</p>
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	<p>Agree a baseline standard for all temporary homeless accommodation.</p> <p>Develop a protocol to facilitate the shared use of temporary accommodation between housing authorities – where this is a positive outcome for applicants.</p> <p>Map what specific accommodation is available for people homeless as a result of domestic violence.</p> <p>Develop county wide protocol for the use of domestic violence safe houses.</p> <p>Address the problems of housing potentially dangerous homeless people through the 'Housing of dangerous offenders' protocol.</p>	<p>Improvement in the standard of temporary accommodation</p> <p>An increase in choice and resources</p> <p>Increase the choice and suitability of accommodation for victims of domestic violence.</p> <p>Increase in choice and resources</p> <p>Minimise the risk of violence or threats of violence</p>
H3 – The expansion of housing and resettlement options for all households especially in high cost/demand areas to help reduce homelessness across Cumbria	<p>Expand floating support services to the private rented sector.</p> <p>Support county wide coverage of the Deposit Guarantee Scheme.</p> <p>Develop a referral protocol to provide systematic referrals from homeless services to other services when clients need help.</p>	<p>Increased support to prevent tenancy breakdown leading to homelessness.</p> <p>Greater access to private sector tenancies</p> <p>Additional support services made available to homeless people</p>

18.9.
continued

Policies to Deliver	Action to be Taken to Reduce Homelessness	Outcome
<p>H4 – Improved multi agency working to effect better services</p>	<p>Establish joint working protocols with the following agencies:</p> <ul style="list-style-type: none"> • Social Services – young people. • Social services – intentionally homeless families. • Connexions • Prisons • Probation • Youth Offending Teams • Primary Care and Mental Health Trusts <p>Encourage work with schools re education about housing and homelessness.</p> <p>Provide regular training for front line staff</p>	<p>Improvement in multi agency working to prevent homelessness where possible and tackle homelessness more effectively when it does occur.</p> <p>Young people more informed about housing options</p>
<p>H5 – Effective and efficient Performance Management</p>	<p>Develop a set of common service standards for homeless services across Cumbria.</p> <p>Review homeless policies and procedures and develop consistent higher standards across Cumbria</p> <p>Introduce systematic customer feedback across Cumbria</p>	<p>Improved consistency of services</p> <p>Improved consistency of services</p> <p>Achieve regular feedback in order to improve services</p>
<p>H6 – Development of Strategic Issues</p>	<p>Investigate methodologies to assess the level of rough sleeping across Cumbria</p> <p>Establish consistent charging policies across the County for temporary accommodation.</p> <p>Develop the means of monitoring the implementation of the Strategy on a multi agency basis.</p> <p>Commit to the delivery of the Cumbria Homelessness Strategy at a county level.</p> <p>Review the Strategy by 2008</p>	<p>Improve knowledge of rough sleeping problems</p> <p>Consistency of charges to improve quality</p> <p>Improve awareness, responsibility and implementation of the Strategy</p> <p>Achieve support at a high level to enable delivery of targets.</p>

Implementation

- 18.10. Districts have been pursuing ways of developing additional units of temporary accommodation such as leasing schemes, using empty properties in the private sector, provision of hostels, provision of direct access accommodation, use of enforcement powers to bring more units into use and use of existing units for temporary accommodation.
- 18.11. The multi-agency approach has therefore enabled a more coordinated approach to prevention and support services including many voluntary agencies.
- 18.12. District Council's have made use of the DCLG homelessness grant to improve services to prevent homelessness across the County. In particular the resources have been used to help prevent homelessness including employment of specialised homeless prevention officers.

Targets

18.13.

Good Practice in Cumbria

The Cumbria-Wide Homelessness Forum is delivering and monitoring improved services and there is an on-going data collection exercise co-ordinated by Shelter.

The Homelessness Strategy and the arrangements in place will continue to drive the work of all agencies across the County.



19. Regeneration

Definition

19.1. Regeneration means:

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

Aims

19.2.

- To produce balanced housing markets.
- To align economic performance in the Housing Market Renewal areas with the regional average.
- To improve employment opportunities in under performing areas, and support areas of potential growth.
- To tackle physical dereliction.
- To increase the level of social inclusion, so that the ability for everybody to take advantage of extended opportunity is greater.

Context

19.3. The background to the Regeneration theme of the Cumbrian Housing Strategy is one of poor economic performance, and of poor prospects for future economic growth. Specific issues include:

- The Cumbria Economic Assessment 2004 considered a range of potential scenarios that might lead to improvements in growth.
- Growth through entrepreneurialism, population growth, increasing the skills base and inward investment are thought to be unlikely.
- Growth through development of clusters of industries is considered to have potential for sectors including energy, maritime, tourism, and food and drink.
- Gross Value Added (GVA) shows that although the Cumbrian economy has grown, it has slipped further behind the national average. Between 1995 and 2002 GVA had grown nationally by 36%, but in Cumbria it had only grown by 11%. GVA in per head of population, grew by 13% in Cumbria, but had declined from 92% of the national average in 1995 to 74% of the national average in 2002. Only the Highlands and Islands, West Wales and the Welsh Valleys and Cornwall had a significantly lower GVA per head than Cumbria.
- Although unemployment in Cumbria is lower than the national average, significant unemployment exists in the urban centres of West Cumbria and Furness - in Barrow (Barrow Island 7.7%), Whitehaven (Sandwith 5.9%) and Workington (Moss Bay 5.7%). There are also areas where economic inactivity rates are high - 24.5% in Allerdale, 25.5% in Barrow and 23.5% in Copeland. In England and Wales 3.9% of the population receive Incapacity Benefit. In Cumbria 4.4% of the population claim benefits of this type while in Barrow it is 8.1% - more than twice the national average.
- Average wages in the county are well below the national average and the gap is widening. During 1999 the gross weekly earnings of employees within Cumbria was 87% of the national average and this had declined to 86% of the national average in 2003.
- The lack of affordable housing is preventing opportunities for employment retention in rural areas.
- We appreciate that there are significant regeneration projects throughout the County which will affect our economic future. Some but not all of these may have housing implications: for example, the Masterplan for West Cumbria; the development of the West Cumbria Regional Park; the re-development of Derwent Forest (albeit not urban); the restoration of the Northern reaches of Lancaster Canal (particularly as Canal Head in Kendal); the development of Southend Road, Penrith; K-Village,

Kendal; the development of Whitehaven and Workington town centres; Maryport Marina/harbour development; Whitehaven Marina/harbour development; the Pow Beck initiative, Whitehaven; the renewal initiatives for South Carlisle (districts of Harraby, Upperby and Currock); the Waterfront, Barrow, including Dock Estate and Channelside; and the regeneration of Ulverston Canal.

Priorities

19.4.

- **Implementing the Housing Market Partnership in Furness and West Cumbria.**
- **Supporting the ongoing development of Carlisle Renaissance.**

Policies

19.5.

Policies to Deliver Regeneration	Action to be Taken to Deliver Regeneration	Outcome
R1: Carry out selective clearance in the Furness and West Cumbria Housing Market Partnership (F&WCHMP) area	Housing Market Renewal will be delivered through the Furness and West Cumbria Housing Market Renewal Partnership. A programme of £18m will be delivered over 2006-8. The accountable body for earmarked HMR funding will be Cumbria County Council, on behalf of West Lakes Renaissance. Separate implementation teams will be set up for Barrow and West Cumbria.	Successful delivery of the Trailblazer programme in 2006-8 leading to a successful award or funding for future years.
R2: Carry out refurbishment and environmental improvements where appropriate to support market renewal	Carry out approved HMR programmes in Barrow Urban Core, Barrow Island, Whitehaven Town Centre, South Whitehaven, Westfield/Frostoms, Senhouse Gateway, and Maryport.	Improved living environment in areas vulnerable to housing market failure.
R3: Develop appropriate new housing to support market renewal		Improved housing mix in vulnerable housing markets
R4: Develop Local Development Frameworks to support market renewal	Work with local planning policy departments to ensure that LDFs support market renewal.	New housing development complements HMR programme.
R5: Improve cost-effectiveness and training opportunities through collaborative procurement	Collaborative procurement will be explored to achieve savings on capital expenditure in the maintenance activities of social landlords, whilst at the same time securing local accessible employment through upskilling and meeting known labour shortages in areas of need.	Improved cost effectiveness and training opportunities achieved.
R6: Realise opportunities for housing development on brownfield sites	Ensure that major physical regeneration projects incorporate appropriate opportunities for housing development that supports economic growth. Carlisle Renaissance will provide a vehicle to promote the effective use of brownfield land, and to promote sustainable communities and area renewal.	Effective development linked to land remediation

19.5.
continued

Policies to Deliver Regeneration	Action to be Taken to Deliver Regeneration	Outcome
R7: Maximise the role of housing associations in community development	Housing associations will deliver effective community development activity to reduce worklessness and promote social inclusion. This will include	Improved community capacity and social inclusion
R8: Capacity building to promote access to employment, training and ICT, to address worklessness and skills	Community development initiatives (outlined in good practice examples).	Improved skill levels amongst target communities
R9: Co-ordination of housing-related services at the neighbourhood level with other service providers	Neighbourhood Management initiatives in Barrow and West Cumbria will be funded through Safer and Stronger Communities Fund (SSCF). These new programmes will be implemented through the respective LSPs, and will need to be co-ordinated strongly to housing activity in these areas. Working at the neighbourhood level will also be promoted in areas that do not benefit from SSCF. The aim will be for services across Cumbria to be more responsive at the very local level.	Improved satisfaction with target Neighbourhood Management Neighbourhoods
R10: Improvement to local neighbourhoods through environmental enhancement		

Implementation

- 19.6. The Cumbria Housing Strategy will facilitate the priorities and objectives identified in the Regional and Sub Regional Economic Strategies. One of the key roles of the Housing Strategy is to facilitate major and sustainable economic remodelling. Investment in housing will be seen as a means of leveraging in the maximum amount of private sector investment, rather than as a self-standing objective in itself. In this way we can work towards providing a range of housing which is needed to create sustainable and balanced communities.
- 19.7. The housing on offer needs to support work to prevent decline in Furness and West Cumbria, make sure that Carlisle retains and enhances its attraction as a centre for economic growth, and promote diversity in the more rural parts of Cumbria.
- 19.8. We already have in place in the county's two largest urban conurbations clear visions for growth:
- 19.9. Carlisle Renaissance will remodel the City Centre using a zoned approach. This will create a new Civic Quarter, improve access to the City Centre, and create new opportunities for commercial, cultural and residential development. The government has indicated its support for this fundamental review of Carlisle. It will draw more business into the City Centre as well as facilitate a phased development of new housing.
- 19.10. Barrow Marina Village will provide modern business space alongside opportunities for retail, leisure and residential use. This will support other developments in the local housing market, and provide a more sustainable future for the town as a whole.
- 19.11. Both of these developments integrate economic development and new housing. The Cumbria Housing Strategy will support a similar coherent approach linking housing and the economy across the county – for example by making sure that infrastructure such as schools and communications are integrated into the development of the economy.
- 19.12. Planning regimes need to be sensitive to local needs. The Cumbria Housing Strategy will achieve this by using the structure of the Cumbria Strategic Partnership to challenge plans where there is a lack of clear vision. There needs to be a shared realization amongst housing professionals, planners and economic development and regeneration organisations that housing exists to support the economies of local areas, and that we need to make sure that the visions for these two issues are developed hand in hand.



Targets

- 19.13. • Demolition of 400 obsolete properties in HMR areas between 2006-9.
- Renovation of 400 properties with a sustainable future in HMR areas 2006-9.
 - Construction of 100 new homes in HMR areas between 2006-9.
 - Improvements of 2% over 2006 baseline in resident satisfaction with neighbourhoods by 2007.
 - Reduction of 13% from 2006 level in areas affected by litter and detritus, graffiti, fly posting and fly tipping by 2007.
 - Training places created through shared procurement (target to be agreed).
 - 10 brownfield sites brought into housing use between 2006-09.

Performance Indicators

- 19.14. Performance indicators have been developed to help monitor the regeneration work of the Cumbria Housing Strategy. Local Performance Indicators (LPI) will be chosen and used in those markets where they most usefully help us measure progress towards a better balanced housing market.
- 19.15. Each housing market will have its own individual set of performance indicators, designed to reflect what most needs to be done to balance that particular housing market. The indicators are chosen from the LPIs detailed below.
- Demolitions in HMR areas
 - Renovations in HMR areas
 - New homes built in HMR areas
 - Improvement in housing conditions in target areas for SSCF
 - Improvements in resident satisfaction with neighbourhoods
 - Increase in standards of cleanliness (litter and detritus, graffiti, fly posting and fly tipping)
 - Training places created through shared procurement
 - Positive employment outcomes through community development
 - Number of brownfield sites brought into housing use

19.16.

Good Practice in Cumbria...

Furness and West Cumbria Housing Market Partnership (HMP)

When the Government created the Housing Market Renewal Pathfinder areas in 2002, a number of local partners realised that similar issues existed in parts of Cumbria. This was taken forward through the Cumbria Housing Group (CHG) and key representatives from DCLG and Government Office were lobbied to support a similar programme for Furness and West Cumbria. We joined a network of aspiring pathfinders which meant we could use the expertise of the CIH and NRF to promote the case for an HMP in Cumbria. We agreed that due to the economic importance of restructuring our housing markets, our Urban Regeneration Company West Lakes Renaissance should co-ordinate and lead our work to secure an HMP for our area. A research collation project was commissioned, followed by development of a prospectus for HMP in Furness and West Cumbria. This resulted in the announcement by the DCLG of additional resources for HMP in this area from 2006-8.

The good working relationships that had been established through CHG were fundamental to the success of this piece of work – another example of our ability to work together for the good of Cumbria.

19.17.

Good Practice in Cumbria...

Derwent and Solway Digital Inclusion Initiative

This will:

- Install a wireless network service that will provide 99% broadband coverage (initially in Workington) for home computers, laptops, etc.
- Provide a low-cost wireless broadband service.
- Provide marketing expertise in order to encourage uptake.
- Provide affordable hardware and software.
- Formulate an ICT skills programme that can be provided across the community.
- Set up a community web portal to provide digital content services including access to community banking, best value utility deals, best value electrical goods and free telephony.



20. Homes with Support or Additional Facilities

Definition

20.1. This means:

Homes and housing services for people who need help and support to be able to live as independently as possible within the Community.

Aim

20.2.

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.

Context

- 20.3. Supported housing is concerned with the housing needs of a diverse range of people, and this chapter has been broadly based on the client groups identified in the Supporting People Strategy. It also reflects the requirements of needs groups who may not require housing support services but need accommodation with particular facilities.
- 20.4. Cumbria has a shortage of supported and move-on accommodation for many client groups, which means that individuals who are ready to progress to more independent living, perhaps with floating support, are often unable to do so. This in turn prevents supported accommodation from being accessed by other people in housing need.
- 20.5. There is also a need for more floating support across the county, both generic and in relation to specific client groups (see Priorities by client group).
- 20.6. The provision of housing related support services is increasingly determined by the availability of Supporting People funding. Currently there is a lack of Supporting People funds available for the development of new services. Over the last year the Commissioning Body has agreed a Strategy and implemented a review process to ensure resources are targeted and used effectively. The Strategy has identified where services are required and plans to meet them are being developed as outlined below.
- 20.7. Demand for disabled facilities grants continues to grow. This represents one area in which providing additional facilities to people allows them to remain in their own home and makes better use of existing housing stock. We have developed a framework for delivery based on the Government's good practice guidance to ensure consistency of service across the County.

Priorities

20.8.

- **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

20.9.

Policies to deliver Supported Housing	Action to be Taken to Deliver Supported Housing	Outcome
S1 - Reduce the number of socially excluded people who are unable to access appropriate housing support	Continue provision of supported housing and floating support services using Supporting People funding Investigate and utilise alternative funding sources (including service charges and multi-agency pooled funds) in order to maintain current services where appropriate and to increase provision where a need is identified Re-model existing provision where appropriate (i.e. where there is a low demand including some sheltered schemes for elderly people)	Better access to services for vulnerable groups.
S2 - Work with the Cumbria Supporting People Team to assess supported housing needs	Undertake assessment of housing and support needs for client groups identified in the SP Strategy where information is not currently available	A robust needs assessment that will inform both capital and revenue funding decisions in the future
S3 - Extend joint commissioning process	Extend joint commissioning approach – with key partners in housing, health, social services and probation	Better use of funds and better services
S4 - Increase provision of move on accommodation across the County	Quantify the amount of move on accommodation required for any relevant client groups; and identify any funding sources available Increase use of existing social housing stock Investigate opportunities for the provision of new move on accommodation	This will reduce 'blocking' of services where clients are ready to move on to a more independent setting – thus improving individual outcomes as well as freeing up valuable services for other clients in need
S5 - Increase provision of floating support	Identify need and consider alternative funding sources Make better use of existing floating support schemes – reconfigure where necessary Undertake county wide review of floating support	Increased access to floating support thus improving individual outcomes and helping to prevent homelessness
S6 - Work in partnership to establish protocols and procedures for different client groups	Establish multi-agency panel for vulnerable young people Continue to develop protocols for homeless 16 and 17 year olds; offenders with substance misuse problems and other difficult to house clients Implement county wide domestic violence procedure Disabled facilities grant framework developed across Cumbria	Consistent services across Cumbria

The Cumbria Supporting People 2-Year Plan has four key themes. Three of these themes reflect the client categories defined in the ODP Consultation Paper, "Creating Sustainable Communities"

Implementation

Theme 1.

Improving services to people living independently with support only

Physical Disabilities

- 20.10. The needs of the majority of residents with physical disabilities will usually be addressed through adaptation of their existing property with new specialist accommodation in areas which have limited amount of such accommodation.
- 20.11. Supporting People Priorities:
- Increased provision of Supported Housing and Floating Support for people with physical and/or sensory impairment.
 - Undertake comprehensive Needs Analysis throughout Cumbria with focus on BME tenants' specific housing related need.
 - Joint working with Strategic Partners in health, social services, and housing to ensure jointly commissioned and resource efficient provision.
- 20.12. District Council Priorities:
- Develop and implement a specialist floating support service.
 - Work with Social services and other partners to ensure that Disabled Facilities funding is targeted appropriately.
 - Investigate the need for priority to be given to the development of adapted, accessible housing for people with physical disabilities and learning disabilities.
 - Further investigate housing options for physically disabled people with care needs as alternatives to residential care.
 - Ensure all housing association homes are built to lifetime home standards and are wheelchair accessible.
 - Increase security, on a dispersed basis, the development of new adapted housing association homes where need exists.

Older People

- 20.13. This Strategy recognises the needs to improve the range and quality of housing, care and support options for older people, and; to ensure that housing and services are designed and delivered in a way that supports the continued independence of people as they grow older.
- 20.14. Cumbria faces major demographic changes over the next ten years. Since 1991, the number of young people aged 15-29 has dropped by 24,000 or 24%. By contrast, 26.7% of householders are pensioners compared with the national average of 23.7%. Since 1991, the number of people over 65 has increased by 8% and those over 85 by 37%. The Office of National Statistics predicts that the population of over 85s in Cumbria will increase by 117% from 2003 to 2028. This year, 2006, there are an additional 700 people in the 85+ age group in Cumbria.
- 20.15. The increase in the number and proportion of older people in Cumbria presents several challenges to partners from health, housing and adult social care as they seek to meet increasing demand alongside the need to modernise services to meet the changing aspirations of older people who want to live independent and fulfilling lives. This Strategy supports a range of approaches to meet this challenge.

Priorities

20.16.

- **Develop further Extra Care Housing Schemes.**
- **Improve the quality of Sheltered Housing stock.**
- **Ensure that new homes are built to meet accessibility standards and offer a 'home for life' in terms of their design.**
- **Improve the availability of affordable housing for those seeking to 'downsize' from the family home.**
- **Implement and develop Telecare (an enhanced community alarm service) to help manage risks in the home for people with care needs.**
- **Increase the provision of Nursing Home beds to meet the predicted increase in demand.**
- **Provide information and advice on equity release schemes.**

Implementation

- 20.17. The development of Extra Care Housing is dealt with in detail in Cumbria's 'Extra Care Housing Strategy 2005 –10. Cumbria was successful in securing funding from the Housing Corporation in March 2006 to enable the development of the County's 8th Extra Care Housing Scheme in Kendal (37 homes).
- 20.18. Supporting People plan to complete strategic reviews of both sheltered housing and community alarm services during 2006-07. Whilst local LSVT Housing Associations and District Councils are implementing investment plans to improve the quality of Sheltered Housing in several areas of the County.
- 20.19. Good practice is evident from the development of Cumbria's Telecare service (described in the Wanless Social Care Review) and in the award winning Extra Care Housing Scheme (Duddon Mews) in Millom, which received National recognition for partnership working in the field of mental health.
- 20.20. Home Improvement Agencies play an important role in providing services to older people. In South Lakeland Anchor Staying Put has established, with the Council, a handy person service aimed primarily at older people.

Developing Telecare and the Virtual Care Village Model

- 20.21. The rural nature of Cumbria has presented particular problems in developing appropriate models of Extra Care Housing, and in organising the care services to support tenants and other older people living in the surrounding communities. The approach adopted has attempted to address these issues by creating clearer links between Extra Care Housing, the commissioning and delivery of domiciliary care, and the introduction of Telecare (Assistive Technology).
- 20.22. An important component in the development of the Virtual Care Village Model is the implementation of a mainstream Telecare service. Cumbria has adopted an incremental approach to developing a Countywide Telecare service. This builds on the previous learning from the small-scale pilot for older people with dementia by piloting a mainstream service on a small scale in one area of the County, Carlisle. It is intended that the Carlisle project will offer a structured learning opportunity, which will provide information to inform the 'roll-out' of the service across the whole County, using resources made available through the Department of Health 'Prevention Technology Grant' available in 2006-08 together with a shift in spend from residential to community based services.
- 20.23. SP Key implementation targets for 2006 –2007:
- Complete strategic review of sheltered housing services.
 - Complete strategic review of community alarm services.
 - Review Home Improvement Agencies.
 - Determine a commissioning plan for disabled adults seeking supported accommodation.

Theme 2.

Improving services to people experiencing or at risk from social exclusion

Young People

- 20.24. There are a number of specific groups within this population who experience greater difficulties than others when accessing suitable accommodation. They are ill equipped to manage basic housekeeping, budgeting and lack the life skills to cope with the responsibility of independent living. These are:
- 16/17 year olds
 - Looked after children / care leavers
 - Young Offenders
 - Drug/alcohol misusers
 - Those with learning disabilities
 - Those with mental health or personality disorders.
- 20.25. These particular groups of young people require suitably supported accommodation with a structured program of training and education to equip and assist them to develop the necessary skills to manage their lives and sustain their accommodation.
- 20.26. The Supporting People Draft 2 Year Plan 2006-2008 lists the following objectives:
- Floating support – priority Copeland and Barrow: 30 units (medium term).
 - Develop emergency access accommodation for 16/17 year olds (West Cumbria, Barrow and Carlisle, 3x5units, medium term).
 - Supported accommodation 24 hour sleep-in (Barrow, 10 units, medium term).
 - Develop a number of training flats for young people to learn independent living skills with floating support.

Teenage Parents

- 20.27. The supported housing priority of the Teenage Pregnancy Partnership Board is to expand floating support services across Cumbria by ensuring capacity and training within existing schemes or by jointly commissioning new services.
- 20.28. The priority is to replicate the Carlisle floating support scheme across Cumbria, with priority to West Cumbria and Barrow in Furness. These areas are undergoing neighbourhood renewal and regeneration initiatives.
- 20.29. The Supporting People Draft 2 Year Plan 2006-2008 identifies floating support, in all areas, as a priority (30 units, medium term)

Substance Misuse

- 20.30. There are 2,300 high harm drug users (regular/dependent use of heroin and/or crack-cocaine) in Cumbria, of which 1,100 are currently accessing drug treatment services. There are clear relationships between substance misuse and the incidence of offenders serving custodial sentences, domestic violence and teenage pregnancy, while the majority of high harm drug users experience co-existing mental ill health. As such addressing substance misuse will be important in providing appropriate housing services to a wide range of groups. To enable this we will improve links with Cumbria Drug and Alcohol Action Team to enhance arrangements for the collaborative commissioning of integrated service packages.
- 20.31. The Supporting People Draft 2 Year Plan 2006-2008 lists the following objectives:
- Implement Substance Misuse review recommendations.
 - Increase the numbers of drug users entering housing support for 2006/07 to 165.
 - Increase the numbers of drug users entering housing support for 2007/08 to 170.

20.32. It is also recognised that existing service provision could be improved by awareness training for homelessness staff; improved linkage with domestic violence and anti social behaviour strategies; improved communication with private sector landlords; and integration of employment opportunities and rehabilitation services with accommodation.

Offenders and Ex Offenders

20.33. There are 1500 offenders under supervision by Probation, over 600 ex-offenders returning to Cumbria from prison per year, and a further several hundred people who are at risk of offending. It is thought that around 50% of these people have a need for housing related support, particularly ex-prisoners. Accessing and sustaining accommodation is becoming more difficult for offenders and ex offenders due to changes in the housing market and more exclusive lettings and allocations policies.

20.34. It is recognised that improved joint working between Probation, local authorities, homelessness services and housing providers can help this client group to find and sustain accommodation. A joint protocol is being developed for the rehousing of dangerous offenders – including those in the MAPPA system.

20.35. The Cumbria Supporting People Strategy has identified the following needs:

- Development of services to meet the needs of offenders/ex offenders who are also substance misusers.
- Review of restrictions on lettings.
- A small number of offenders/ex offenders have a low-level mental health problem. Their accommodation needs could be met within existing provision.
- Floating Support services should be used to support successful transition.
- SP also recommend developing up to 10 units for the most vulnerable people- identified as having enduring mental health problems and complex needs.
- Roughly a third of young offenders require accommodation. Supporting People suggest that 30 – 40 units of supported accommodation will be required across the county. Foyer type models being a possible option.
- A rural floating support scheme for about 15 people at any one time.
- A small scheme of about 5–10 units for older men with complex needs in Carlisle.
- Emergency accommodation, possibly 3-4 places for very short stays.
- SP identify an urgent need for intensive services for high-risk offenders. Hostel accommodation for up to 10 people and a further 15 units of floating support.

HIV

20.36. Currently there are no Supporting People funded housing-related support services for people living with HIV/Aids as the primary client group and no service users declared to the provider through the Client Record Form data that they were HIV positive or had Aids during 2003/4. Floating support services and substance misuse services may work with people living with HIV/Aids. Although it is acknowledged that many HIV-positive people do not declare their condition due to the continuing stigma associated with the condition, the data suggests that HIV is likely to be a complicating factor rather than a primary need for potential service users in Cumbria. Cumbria Supporting People will therefore improve the flexibility of commissioned services so that they can work with people living with HIV/Aids.

Domestic Violence

20.37. The County wide Domestic Violence Project aims to utilise the resources and expertise of partner organisations to provide a co-ordinated and multi-agency approach to tackling domestic violence in Cumbria.

20.38. The County project in its Strategy for 2006-9 aims to set quality standards and best practice guidance with regard to domestic violence and monitor and evaluate performance against agreed performance indicators. 19% of all homeless people in Cumbria helped by local authorities cited violent relationship breakdown as the reason they lost their home.

- 20.39. The Supporting People Strategy highlights the lack of suitable temporary accommodation for people who have experienced domestic violence. There is no dedicated temporary housing in Allerdale, Copeland or Barrow. Both Copeland and Allerdale have a specialist Floating Support scheme. Barrow does not have any specialist housing however, there is the Safe Project which has been providing outreach support for people who have experienced domestic abuse.
- 20.40. Best Value Performance Indicators BV176 and BV225 require a number of Domestic Violence Refuge spaces per 10,000 population. By this estimate, 9 spaces are required in Allerdale, 7 in Barrow, 7 in Copeland and 4 in South Lakeland (taking into account current provision).
- 20.41. Supporting People suggest that a study is made of what the specific requirements are which is also reflected in the Cumbria Homelessness Strategy. There is an action point in the Strategy to develop a county wide protocol for the use of safe houses to increase choice and suitability of accommodation for people fleeing domestic abuse.

Refugees and Asylum Seekers

- 20.42. The Supporting People Strategy has highlighted the lack of services within Cumbria and has identified the priorities listed below; there is no current Supporting People funding allocated to this client group.
- 20.43. The Supporting People Strategy lists the following priorities for the next five years:
- Assess the needs of Refugees and Asylum Seekers in Cumbria
 - Work with existing floating support services in Cumbria
 - Improve the flexibility of any future commissioned services and any new service development
- 20.44. Key SP Improvement activities 2006 – 2007:
- Complete strategic review of Floating Support Services
 - Implement recommendations of substance misuse review
 - Reprovide Carlisle's Women's Refuge
 - Reprovide Carlisle Men's accommodation
 - Improve flexibility of commissioned services to meet needs of asylum seekers, gypsies and travellers and people with HIV and AIDS
 - Develop county approach to people who are excluded and unable to access appropriate support
 - Joint contracting and commissioning with TPPB for Carlisle Teenage Parent Service

Theme 3.

Improving services to people in receipt of care and support.

Mental Health

20.45. The following priorities, extracted from the Supporting People 5 year Strategy, were agreed with Providers, Cumbria Social Services, Primary Care Trusts, North Cumbria Mental Health Trust, Morecambe Bay Primary Care Trust and service users:

- Additional supported accommodation in East and West Cumbria.
- Additional supported accommodation in South Cumbria - Windermere/Ulverston/Barrow areas for enduring mental health clients with higher needs.
- Additional floating support.

Learning Disabilities

20.46. According to the Supporting People 5 year strategy, there are 1103 people with a learning disability living in Cumbria. People with learning disabilities are living longer as health care improves, thus increasing demand for accommodation and/or support.

20.47. The aims laid out by the Countywide Strategy for People with Learning Disabilities include:

- Expanding the range of Housing Care and Support options.
- Planning for choice and respecting preferences of individuals and their families.

20.48. The following needs have been identified in the Supporting People 5 year Strategy:

- An additional 30 units of supported accommodation per district in Allerdale, Copeland, Carlisle and Eden (there is an undersupply of supported accommodation for people with learning disabilities in these districts, particularly in Eden).
- Develop and/or expand further floating support for people with Learning Disabilities in Allerdale, Barrow, Copeland, Eden and South Lakeland (provision in Carlisle is significantly higher than the other districts).

Key improvement activities in 2006-2007

- 20.49. • Establish joint pricing and commissioning plan for Learning Disability Service.
- Establish joint commissioning plan for Mental Health Services.
 - Resubmit bid in 2006/07 to Housing Corporation for 40 unit extra care scheme in partnership with Barrow, Accent Group and Adult Social Care Directorate.
 - Implement new build 37 unit extra care scheme in Kendal with SLDC, Impact and Adult Social Care Directorate..

Performance Indicators

- 20.50. • Number of additional units of supported accommodation developed/provided, by client group
- Number of service users who have moved on in a planned way from supported housing.
 - Number of service users who are supported to establish and maintain independent living.
 - Number of recipients of floating support.
 - Take up (numbers) of specialised services (eg. Telecare).
 - Proportion of referrals accepted.
 - Waiting time for disabled facility grants.
 - Number/percentage of new social housing built to lifetime homes standards.

Targets

20.51. (to be agreed – some of which will be agreed in conjunction with the Supporting People 2 year plan 2006-08)

20.52.

Good Practice in Cumbria...

- All of the Cumbrian Local Authorities have worked together in partnership to develop a joint homelessness strategy. This has facilitated the development of joint working and a coordinated approach to issues like youth homelessness and domestic violence that are cross authority issues. The priorities for action were agreed not only between the seven local authorities (i.e. County and six districts) but also with voluntary sector partners – Shelter in Cumbria coordinated the development of the Strategy.
- Cumbria Domestic Violence Project aims to utilise the resources and expertise of partner organisations to provide a coordinated and multi-agency approach to tackling domestic violence in Cumbria. Partners include all of the criminal justice agencies, health, Impact housing, connexions and the County Council functions of policy, social services, youth offending and education. The County project in its strategy for 2006-9 aims to maintain the strategic relevance of domestic violence within Cumbria, to set quality standards and best practice guidance with regard to domestic violence, monitor and evaluate performance against agreed performance indicators.
- The Virtual Care Village: Adult Social Care, Housing, Health and the Voluntary Sector are working together to develop a mainstream Telecare service that will be rolled out across the County during 2006-08. The service will utilise assistive technology products to enhance existing community alarm systems and improve risk management in the home for people with high care needs who may have otherwise had to seek a move into residential care. The service should also improve the co-ordination and efficiency of community based health, social care and housing based support services by targeting resources to meet individual needs in response to an alarm.
- Duddon Mews Extra Care Scheme: achieved a national award for partnership working.
- Impact service to Teenage Parents: nationally recognised as good model.
- Eden Rural Foyer : only rural foyer in the country.





21. Cumbria's Housing Markets

- 21.1. All of Cumbria's twenty housing markets have benefited from a full study using the Cumbria Housing Market Assessment methodology. The information and intelligence we have learned has allowed us to:
- Create a full housing market profile and Action Plan for each housing market, detailing exactly what we propose to do in each market over the next five years to balance housing options with social, economic and community needs.
 - Produce a clear set of priorities for our Housing Themes by bringing together all the needs of our twenty housing markets, breaking them down into themes and then using our Housing Task Groups to work together and develop policies and actions that can be used wherever they are needed to balance housing markets.
 - Make informed decisions about how and where we will invest the resources we have available to us.
- 21.2. Each housing market has priorities for action based on the themes in this strategy. The Housing Market Area Assessments will form the second part of this strategy and be completed by April 2007.

A1. Appendix A:

Balanced Housing Market Indicators

- A1.1. We have developed a set of indicators to measure how balanced is each of our housing markets. They tie in with the Cumbrian Housing Needs and Market Survey methodology we have developed for regular - and in many communities annual - use across Cumbria. The indicators will be reviewed once we have the results of our first County wide housing markets and needs survey.
- A1.2. Each of our housing markets will have its own tailor made targets. If we are meeting these targets then our housing markets are balanced. If we are not meeting them, then we will find out why and do whatever is necessary to put right the imbalances.

A2. Buying a Home

- **Indicator: A price to earnings ratio for a flat and terraced and/or semi detached home in any given market of between 2:1 and 4:1.**
- A2.1. This equates to the normal lending criteria used by mortgage suppliers and allows for an assessment to be made of those areas where flats are not part of the traditional housing market – common in parts of Allerdale. A price to earnings ratio of below 2:1 suggests that demand is falling, which should be seen as a warning light of possible market failure. We did consider using the alternative of what can be bought for 25% of average in work income. However, this approach does not support prudent and sensible borrowing and lending. It does not take into account the possible impact of higher borrowing costs and arguably could be said to encourage buyers to take on ever higher levels of debt which may not be sustainable during times of economic hardship.

A3. Renting a Home

- **Indicator: Weekly rent should equate to no more than 25% of weekly in-work income.**
 - **Indicator: Social housing rents should be less than private sector rents.**
- A3.1. This measure shows the extent to which private rented housing is not affordable and conversely whether or not housing associations are still able to compete on price. If the housing association rents are higher than private sector rents, then it could be argued that market collapse is a possibility. This indicator will become more important to know when the Standard Housing Allowance replaces Housing Benefit for private sector tenants who will be able to exercise greater choice over where they choose to live.

A4. Accessibility of Social Rented Housing

- **Indicator: Fifty per cent of those on the waiting list housed during a year.**
- A4.1. This equates to a two year waiting time. More than this and demand is exceeding supply. Less than this and demand and supply are coming into line. If the figure is above 100% then market failure is a real possibility.

A5. Empty Properties

- **Indicator: No more than 3% of the housing stock empty for more than six months.**
- A5.1. More than this suggests that demand could be fragile. Once the figure climbs to 10% then the market is in serious danger of collapse. Less than 3% suggests demand is in excess of supply – 3% is the generally accepted level of empty properties needed to allow for a normal market to function.

A6. Second Homes

- **Indicator: When second homes form 10% or more of the market, this appears to affect the sustainability of any village.**

A7. Housing the Homeless

- **Indicator: no more than 0.3% of total households in the area for whom the local housing authority has accepted a responsibility to accommodate during any given year.**

A8. Creating Decent Homes

- **Indicator: 100% of all social housing to meet the Decent Homes Standard by 2010.**
- **Indicator: 70% of all private housing providing homes for vulnerable people to meet the Decent Homes Standard by 2010.**

A8.1. These targets are set to measure confidence by home owners – both as individuals and as organisations – in the long term desirability and viability of our communities. People choose to invest in maintaining and improving a community's housing when they want to stay living and working in that community.



B1 Appendix B:

Structure Plan Policies for Affordable Housing

B2. H19 Affordable housing outside the Lake District National Park

B2.1 Affordable housing to meet proven local need will be provided through:

1. the provision of an element of affordable housing as part of residential or mixed use development of sites of more than 0.4 hectares or 10 or more dwellings, or
2. the development of affordable housing in rural sites considered an exception to normal planning policy contained in Local Plans.

B3. H20 Housing in the Lake District National Park

B3.1. Within the Lake District National Park housing development will only be permitted where the development is of a scale and type which is designed to contribute to the identified housing needs of the locality and:

1. it is secured by condition, or legal agreement for occupation only by local persons, or
2. it comprises a scheme to provide social housing whereby occupancy is secured, in perpetuity, to local persons in housing need, being a scheme usually promoted by a registered social landlord.

B4. H21 Allocation of sites within the Lake District National Park for social housing

B4.1. Within the Lake District National Park sites will be identified for social housing to meet an identified need where:

1. they are appropriate in scale to an established community, and
2. their development respects the landscape setting, character and form of the larger settlements or villages to which they relate.

B4.2. Permission will be granted for the development of sites identified under this policy only for schemes whereby occupancy is secured, in perpetuity, to local persons in housing need, being schemes usually promoted by a registered social landlord.

B5. H22 Exception sites within the Lake District National Park

B5.1. Within the Lake District National Park permission will be granted for housing development on land which would not otherwise be released for housing only for schemes designed to provide social housing where occupancy is secured, in perpetuity, to local persons in housing need, being schemes usually promoted by a registered social landlord.

B6. ST11 The priority for new development in South and East Cumbria

B6.1. Will be to ensure that the needs of local people and communities are met. To enable this the occupancy of new housing required by Policy H17 will be restricted to people with a local connection to the area with at least 50% serving evidenced need for affordable housing. Local Plans will be expected to set out the circumstances in which flexibility may be necessary to ensure the viability of developing particular sites for housing.

C1. Cumbria Housing Strategy

ACTION PLAN

Monitoring

C1.1. Our action plan has identified our priorities. These will be further refined when the housing market studies have been completed. Our next task will be to identify key performance indicators which will be monitored within our new Housing Group Structure.

C2. Thematic: Affordable Homes

Policies to Deliver Affordable Housing	Outcome	Action	Lead Agency	Resources	Target / Performance Indicators	Start Date	Milestones	End Date	Progress to Date
A1: Provision of affordable housing (without public grant) through planning gain, using s106 agreements.	This will ensure a significant proportion of all new housing is affordable for local people.	Establishes agreement with planning authorities to be able to exceed their housing allocations where this will deliver affordable housing where there is a proven need. Influence and ensure planning authorities implement affordable housing policies within their LDF in accordance with the Joint Structure Plan. A Cumbria-wide basis for negotiating affordable housing prices to meet local needs is to be worked up with the involvement of registered social landlords and private housing developers. Produce standardised s106 agreements for use by all planning authorities in Cumbria in order to improve and speed up the production of such agreements	Carlisle CC LDNPA SLDC/ EDC/ ABC EDC	N/A N/A N/A N/A	Agreement in place by 2008 Policies in place within LDFs by Sep 08 Introduce policy by Oct 06 Agreement with key stakeholders by Dec 06	April 06 April 06 Feb 06 Jan 06	Produce briefing paper by October 06. Devise proposals by Oct 06 Produce draft by Aug 06 Produce model s106 by Jul 06	2008 Sep 08 Oct 06 Dec 06	None as yet. Monitoring and reporting system being developed. Discussed at Cumbria Housing Developer Forum 28.2.06 Agreements collated from County-wide

Policies to Deliver Affordable Housing	Outcome	Action	Lead Agency	Resources	Target / Performance Indicators	Start Date	Milestones	End Date	Progress to Date
A2: Allocation and development of sites solely for affordable housing.	This will enable affordable housing to be planned for into the future.	Influence and ensure planning authorities implement affordable housing policies within their LDF in accordance with the Joint Structure Plan (as per A1) .	LDNPA	N/A	Policies in place within LDFs by Sep 08	April 06	Devise proposals by Oct 06	Sep 08	Monitoring and reporting system being developed.
A3: Continued use of exceptions sites.	This will enable developers to build affordable housing on appropriate sites that become available where no allocated sites are available.	Influence and ensure planning authorities implement affordable housing policies within their LDF in accordance with the Joint Structure Plan (as per A1 and A2) .	LDNPA	N/A	Policies in place within LDFs by Sep 08	April 06	Devise proposals by Oct 06	Sep 08	Monitoring and reporting system being developed.
A4: Provision of 'local occupancy' housing in addition to affordable housing.	This will be provided in areas of greatest housing stress to enable local people to access new housing.	Influence and ensure planning authorities implement housing policies within their LDF in accordance with the Joint Structure Plan (as per A1, A2 and A3) . Produce standardised s106 agreements for use by all planning authorities in Cumbria in order to improve and speed up the production of such agreements (as per A1) .	LDNPA EDC	N/A N/A	Policies in place within LDFs by Sep 08 Agreement with key stakeholders by Dec 06	April 06 Jan 06	Devise proposals by Oct 06 Produce model s106 by Jun 06	Sep 08 Dec 06	Monitoring and reporting system being developed Agreements collaged from County-wide
A5: Continued support and provision of affordable homes via Housing Corporation funding.	Affordable housing to meet proven local need in priority areas. This will be mainly through housing associations.	Production of a five-year Cumbria-wide Affordable Housing Programme. Review the Housing Corporation's 'partnering' policy, in relation to Cumbria, with an emphasis on financial implications. Roll out the planning protocol - successfully piloted in South Lakeland - Cumbria-wide (for planning officers to give 'in principle' support to affordable housing schemes prior to applications for public funding).	SLDC Affordable Housing Group SLDC	National Affordable Housing Programme N/A N/A	Initial five-year programme in place by Oct 06 Provide results to Housing Corporation by Dec 07 Roll-out to others areas by Oct 06	April 06 April 07 Aug 05	RSL to provide information by Aug each year Briefing paper by Oct 07 Pilot protocol in South Lakes by Oct 05	Oct 06 then ongoing Dec 07 Oct 06	Information being collated from LAs N/A Piloted successfully in South Lakes - to be rolled out to other areas (pro-forma supplied to other LAs)

Policies to Deliver Affordable Housing	Outcome	Action	Lead Agency	Resources	Target / Performance Indicators	Start Date	Milestones	End Date	Progress to Date
A6: Develop innovative ways of delivering affordable housing	Additional affordable housing through less conventional routes.	The following delivery models will be investigated and where appropriate piloted within Cumbria and if successful used throughout the priority areas:							
		Equity release	D&S	Private finance	To be set following milestone	April 06	Produce report by Dec 06	See target	Investigation underway
		DCLG shared equity model — where lenders retain a share of the property	EHA	Private finance	As above	April 06	Produce report by Dec 06	See target	Initial Research commenced.
		Yorkshire Dales half a house shared equity model — where private finance is raised from investors to buy a share in the property	SLDC	LA second home funds, private finance	Scheme to start by Dec 06	April 05	Policy in place by Sep 06	Dec 06	Private finance secured. Policy currently being devised.
		Asset trust funders of social housing without public grant	ZC	Private finance	To be set following milestone	Jul 06	Produce report by Mar 07	See target	None as yet.
		Community land trusts	CRHT	Private finance	As above	April 06	Produce report by Dec 06	See target	None as yet.
		Northern Affordable Homes shared ownership model — where private finance is used and investment returns are made from rental charges	SLDC	Private finance	As above	April 06	Review Kirkby Lonsdale scheme by Aug 06	See target	Kirkby Lonsdale homes complete and sold to Council approved applicants
		Intermediate rented housing — to deliver rents in between social and market levels	SLDC	LA second home funds	Pilot scheme from April 07	April 06	Policy in place by Dec	April 07	Draft policy devised
		Key worker housing	Carlisle CC	Not known as yet	To be set following milestone	April 06	Produce report by Aug 06	See target	None as yet.
		Private Finance Initiative (PFI) to deliver affordable housing	IHA	Private finance	As above	April 06	Feasibility report by Nov 06	See target	None as yet
Housing co-op model	CRHT	Not known as yet	As above	April 06	Produce report by Mar 07	See target	Various meetings have been held with CRHT, WAC and interested parishes. Possible pilot projects in Coniston and Witherslack		

Policies to Deliver Affordable Housing	Outcome	Action	Lead Agency	Resources	Target / Performance Indicators	Start Date	Milestones	End Date	Progress to Date
A7: Seek additional sources of funding for affordable housing.	This includes private funds and will add to traditional public funding to develop more affordable housing.	Investigate a number of funding sources, including: North West Development Agency (NWDA), English Partnerships and building society community funds.	ABC	N/A	Produce report by Sep 06	Jan 06	N/A	Sep 06	Funding route established
A8: Make better use of existing housing stock for affordable housing.	This includes maintaining existing affordable housing and bringing empty homes back into use.	Devise plans to enable existing shared ownership and discounted sale homes to remain affordable as it is recognised that some affordable housing schemes developed several years ago are no longer affordable to many people. The use of public funds for this will be explored.	ECC	Not yet known	Apply new measures by Sep 07	April 06	Produce option appraisal by Sep 06	Sep 07	Investigations commenced
A9: Secure additional land/buildings in order to develop affordable housing	Will result in sufficient land/buildings being available to be developed for affordable housing.	Target public sector authorities to release land/buildings for affordable housing at sub-market rates. Target non-statutory organisations with land holdings, such as the National Trust and Churches Together, to release land for affordable housing.	SLDC ABC	Public sector assets Private assets	Protocols in place by Apr 07 Agreements in place by Apr 07	Nov 05 Nov 05	Contact agencies by Feb 06 Contact relevant organisations by Dec 05	Apr 07 Apr 07	Letters sent to various organisations Dec 05 Contact established with various agencies
A10: Engage with housing associations, private developers and others to proactively deliver affordable housing	Delivery of affordable housing.	Hold an annual Cumbria housing developer forum (including local authority housing officers, planners, housing associations and private housing developers). An annual training event for planning committee members is held to improve awareness of affordable housing issues.	Cumbria CC LDNPA	N/A N/A	One event annually One event annually	Jan 06 April 06	Provide first event Feb 06 Provide one event by Aug 06	Ongoing Ongoing	First event took place on 28 Feb 06 Discussions with SLDC, YDNPA and LDNPA ongoing

C3. Thematic : Creating Decent Homes

Policies to Deliver Decent Homes	Outcome	Action	Lead	Financial Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date	
D1: Health and Safety Rating System	Provide a standard for all properties across the County	Agree a standard inspection and enforcement policy	DH	N/A	Policy in use by all district LAs and social landlords	Sept 06	Draft agreed for consultation by Dec 06	April 07	Initial training taken place	
D2: Vulnerable People in unacceptable housing conditions	Ensure people are able to remain in their homes for as long as possible	Identify properties which are in disrepair and whose occupants are least able, either through financial, circumstances or infirmity to carry out necessary improvements	DC	House Condition survey costs	Prioritise housing market areas	Jan 08	Common methodology agreed	March 2010		
		Provide a wide coverage of Home Improvement Agency services	SP	SP Budget and DA match funding	Complete and implement the Cumbria HIA service review	June 06	TBA	March 07		
		Work with other health and care agencies to target vulnerable clients in need of home improvements	DA							
		Provide grant assistance through authorities Housing renewal Policies	DA	DA capital programme	Improve a minimum of 450 homes a year	June 06	N/A	Reviewed Annually	March 07	Housing Renewal policies in place for 2006/7
D3: Assistance for those in privately rented accommodation	Ensure the protection of private tenants from poor housing standards	Consider the use of loans and equity release products	DH		To have made recommendations for a county wide policy	Sept 06	Consultation completed	March 07		
		Provide guidance and advice for tenants and landlords on rights and responsibilities Use enforcement powers where necessary	DH DA		To produce a standard policy for enforcement across the County	Dec 06	Draft produced	March 08		
D4: Houses in Multiple Occupation	Provide a consistent licensing procedure across the County	Provide standard conditions and licence fee for HMO properties across Cumbria	DA	Income generated from fees	Produce standard procedure	April 06		July 06	Completed	
		To work with the Cumbria Fire and Rescue Service, the police and others to ensure fire safety of all HMOs	DH		Agreed protocol	July 06	Draft produced	July 07		
		License all those HMOs which are required under the Housing Act 2004	DA	Income generated from fees	HMO licence within legislative framework	April 06		Sept 06		
		Provide grant assistance to landlords in some areas to help meet the fire precautions requirements	DA	Capital grants	Include in housing renewal policy	Jan 07		March 08	Already included in some district areas	

Policies to Deliver Decent Homes	Outcome	Action	Lead	Financial Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
D5: Bringing Empty Properties back into use	Increase the available supply of decent properties and enhance the local environment	Target empty properties in areas of high demand for accommodation and in areas where they are contributing to the crime rate of an area Provide financial incentive to owners Produce an Empty Properties Strategy across Cumbria Work with housing associations to lease properties from owners for those in housing need	DH	Capital	Produce strategy	July 06	Draft produced	March 07	Some District strategies in place
D6: Improving Energy efficiency	Work towards the Decent Homes Standard	Work with the Cumbria Energy Advice Centre to promote subsidised energy efficiency measures Promote the Governments Warmfront Scheme Promote renewable energy through grants Improve energy efficiency of privately rented/ owned properties through grant assistance in some areas	DH	Capital funding & private funding through utility companies	Produce joint protocol brining together all the energy efficiency and fuel poverty initiatives across the County to share ideas and best practice	Jan 07		April 07	Various strategies in place
D7: Stock Condition Information	Produce consistent baseline data across the County	Produce a protocol for all authorities to use in gathering information about stock condition Have a full picture of the condition of the stock by 2010	DC	House condition survey costs	Common methodology adopted and survey completed	March 08	Surveys underway March 09	March 2010	

C4. Thematic : Housing the Homeless

Policies to Deliver	Outcomes	Objective/Action	Lead Agency	Financial Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
H1: Preventing Homelessness		Investigate and disseminate good practice regarding empty homes in order to prevent homelessness.	H	N/A	Good practice disseminated (cross ref: Decent homes)	July 06		April 07	
		Implement fast track Housing Benefit verification and processing for those at risk of homelessness.	DA		Agree consistent target turnaround across the County	June 06		April 07	Implemented in Some LA's
		Develop links with mortgage lenders to promote early referral to independent advice to prevent evictions.	H	DCLG funding	Links established	Jan 07	Identify and make contact	March 08	
		Support mediation services to provide county wide coverage.	H	N/A	Mediation service in place across County	July 06	Funding approved 07/08 Contacts made	April 07	Already avail. In some areas
		Investigate organisations across Cumbria who may be able to offer support to people with rent arrears, e.g. Credit Unions	H	Production of leaflet	Able to signpost	July 06	Draft leaflet	April 07	
		Produce an information pack providing information to private landlords on legal obligations to tenants to help prevent homelessness and how to offer decent temporary accommodation to local authorities	H		Pack produced	July 06		Aug 07	Avail in some areas

Policies to Deliver	Outcomes	Objective/Action	Lead Agency	Financial Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
H2: Temporary accommodation		Agree a baseline standard for all temporary homeless accommodation.	H	N/A	Standard produced and implemented	July 06	Drafts produced	Dec 07	
		Develop a protocol to facilitate the shared use of temporary accommodation between housing authorities – where this is a positive outcome for applicants.	H	N/A	Protocol agreed			Aug 07	
		Map what specific accommodation is available for people homeless as a result of domestic violence.	H	N/A	Register produced			March 07	
		Develop county wide protocol for the use of domestic violence safe houses.	H	N/A	Protocol produced and implemented			Completed	
		Address the problems of housing potentially dangerous homeless people through the 'Housing of dangerous offenders' protocol.	H	N/A	Protocol produced			Aug 07	In draft
H3: Rehousing and resettlement		Expand floating support services to the private rented sector.	H	SP	Introduce FS where required	March 07	Map existing support	March 08	
		Support county wide coverage of the Deposit Guarantee Scheme.	H	DCLG	Available county wide	July 06	Identify gaps in provision	March 07	
		Develop a referral protocol to provide systematic referrals from homeless services to other services when clients need help.	H	N/A	Protocol produced and implemented	Jan 07	Draft protocol	March 08	
		Develop additional services to help support households with challenging behaviour to be able to secure and sustain a home of their own.	H	SP	Additional services provided	Sept 06	SP Floating Support review	March 07	

Policies to Deliver	Outcomes	Objective/Action	Lead Agency	Financial Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
H4: Multi Agency Working		Establish joint working protocols with the following agencies: <ul style="list-style-type: none"> • Social Services – young people • Social services – intentionally homeless families • Connexions • Prisons • Probation • Youth Offending Teams • Primary Care Trusts Encourage work with schools re education about housing and homelessness. Provide regular training for front line staff.	H	N/A	Protocols produced	July 06	Draft protocols	March 08	
			H	N/A	Target 3 schools per district annually	Sept 06	Programme Agreed	Annually	Carried out in some areas on adhoc basis
			H	Training Budgets	Annual Training	Jan 07		Annually	Some already provided
H5: Performance Management		Develop a set of common service standards for homeless services across Cumbria. Review homeless policies and procedures and develop consistent higher standards across Cumbria. Introduce systematic customer feedback across Cumbria.	H	N/A	Standards agreed	March 07	Draft standards	March 08	
			H	N/A	Policies & Procedures in place	July 06	Draft policies	March 08	
			H	N/A	Feedback form implemented	July 06	Draft form	April 07	
H6: Strategic Issues		Investigate methodologies to assess the level of rough sleeping across Cumbria Establish consistent charging policies across the County for temporary accommodation. Develop the means of monitoring the implementation of the Strategy on a multi agency basis. Commit to the delivery of the Cumbria Homelessness Strategy at a county level. Review the Strategy by 2008.	H	N/A	Methodology agreed with DCLG	Aug 07		March 08	
			H	N/A	Policy implemented	March 07	Draft	March 08	
			H	N/A	Arrangements in place	Sept 06	Indicators agreed	March 08	
			H	N/A	Strategy adopted	July 06	Draft Strategy produced	Ongoing	
			H	N/A	Strategy agreed	July 06	Draft for consultation	March 08	

C5. Thematic : Regeneration

Policies to Deliver Regeneration	Outcome	Objective / Action	Lead Agency	Financial Resources	Target/Performance Indicators	Start Date	Milestones	End Date	Progress to Date
R1: Carry out selective clearance in the Furness and West Cumbria Housing Market Partnership (F&WCHMP) area	Successful delivery of the Trailblazer programme in 2006-8 leading to a successful award or funding for future years.	Housing Market Renewal will be delivered through the Furness and West Cumbria Housing Market Partnership. A programme of £18m will be delivered over 2006-8. The accountable body for earmarked HMR funding will be Cumbria County Council, on behalf of West Lakes Renaissance. Separate implementation teams will be set up for Barrow and West Cumbria. Carry out approved HMR programmes in Barrow Urban Core, Barrow Island, Whitehaven Town Centre, South Whitehaven, Westfield/Frostoms, Senhouse Gateway, and Maryport.	F&WC HMR Partnership	£9m HMR funding 2006-8	Acquisition of 65 properties during 2006/7	Oct06	Acquisition of properties	March07	Offer letter for HMR programme received for 2006/7.
R2: Carry out refurbishment and environmental improvements where appropriate to support market renewal	Improved living environment in areas vulnerable to housing market failure.	Carry out programme of environmental improvements in Barrow (Hindpool), South Whitehaven and Central Workington	F&WC HMR Partnership	£9m HMR funding 2006-8	Improved environment in target locations.	April06	Start on site at all target locations	April 08	Start on site achieved in some locations
R3: Develop appropriate new housing to support market renewal	Improved housing mix in vulnerable housing markets	Development of new housing in HMR intervention areas.	F&WC HMR Partnership	£9m HMR funding 2006-8 Housing Corporation ADP programme	Development of 114 units of new accommodation	April06	Start on site at target locations	April 09	Start on site achieved in some locations
R4: Develop Local Development Frameworks to support market renewal	New housing development complements HMR programme.	Work with local planning policy departments to ensure that LDFs support market renewal.	LSPs	None required	Successful achievement of HMR objectives	April 06	Development of LDF Core Strategies	April 08	Core strategies under development.
R5: Improve cost-effectiveness and training opportunities through collaborative procurement	Improved cost effectiveness and training opportunities achieved.	Collaborative procurement will be explored to achieve savings on capital expenditure in the maintenance activities of social landlords, whilst at the same time securing local accessible employment through upskilling and meeting known labour shortages in areas of need.	Cumbrian Social Landlords	Nil	Development of collaborative procurement process.	Oct05	Development of model	Ongoing	Model under development

Policies to Deliver Regeneration	Outcome	Objective / Action	Lead Agency	Financial Resources	Target/Performance Indicators	Start Date	Milestones	End Date	Progress to Date
R6: Realise opportunities for housing development on brownfield sites	Effective development linked to land remediation	Ensure that major physical regeneration projects incorporate appropriate opportunities for housing development that supports economic growth. Carlisle Renaissance will provide a vehicle to promote the effective use of brownfield land, and to promote sustainable communities and area renewal.	F&WC HMR Partnership Carlisle City Council	£9m HMR funding 2006-8 Carlisle Renaissance Funding	Development of sites in target areas for HMR and Carlisle Renaissance	April 06	Assembly of appropriate sites and developer selection Start on sites in target locations	2008	HMR target sites identified Carlisle Renaissance Strategy under development.
R7: Maximise the role of housing associations in community development	Improved community capacity and social inclusion	Housing associations will deliver effective community development activity to reduce worklessness and promote social inclusion.	RSLs	To be identified	To be developed	Ongoing	To be developed	Ongoing	RSLs are already engaged in a wide range of community development activity. This strategy seeks to recognise and integrate this across Cumbria.
R8: Capacity building to promote access to employment, training and ICT, to address worklessness and skills	Improved skill levels amongst target communities	Housing associations will deliver effective community development activity to reduce worklessness and promote social inclusion.	RSLs	To be identified	To be developed	Ongoing	To be developed	Ongoing	RSLs are already engaged in a wide range of training activity. This strategy seeks to recognise and integrate this across Cumbria.
R9: Co-ordination of housing-related services at the neighbourhood level with other service providers	Improved satisfaction with target Neighbourhood Management Neighbourhoods	Neighbourhood Management initiatives in Barrow and West Cumbria will be implemented through the respective LSPs, and will need to be co-ordinated strongly to housing activity in these areas. Working at the neighbourhood level will also be promoted in areas that do not benefit from SSCF. The aim will be for services across Cumbria to be more responsive at the very local level.	Furness and West Cumbria LSPs	SSCF Neighbourhood Element	Improved satisfaction and improved environmental PIs according to LAA	April 06	Establishment of Neighbourhood Management Teams	March 2010	Neighbourhood Management Teams under development
R10: Improvement to local neighbourhoods through environmental enhancement.	Improved satisfaction with target Neighbourhood Management Neighbourhoods	Neighbourhood Management initiatives will promote enhanced environmental quality	Furness and West Cumbria LSPs	SSCF Neighbourhood Element	Improved satisfaction and improved environmental PIs according to LAA	April 06	Establishment of Neighbourhood Management Teams	March 2010	Neighbourhood Management Teams under development

C6. THEMATIC: Homes with Support or Additional Facilities

Policies to deliver Supported Housing	Outcome	Objective/Action	Lead Agency	Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
S1: Reduce the number of socially excluded people who are unable to access appropriate housing support	Better access to services for vulnerable groups.	Continue provision of supported housing and floating support services using Supporting People funding Investigate and utilise alternative funding sources (including service charges and multi-agency pooled funds) in order to maintain current services where appropriate and to increase provision where a need is identified Re-model existing provision where appropriate (ie. where there is a low demand including some sheltered schemes for elderly people)	Supporting People	Supporting People Grant	Achieve targets in SP Yr Strategy	June 06		Mar 09	Various service reviews under way or anticipated
S2: Work with the Cumbria Supporting People Team to assess supported housing needs	A robust needs assessment that will inform both capital and revenue funding decisions in the future	Undertake assessment of housing and support needs for client groups identified in the SP Strategy where information is not currently available	SP/SH	N/A		June 06		Mar 07	Various needs reviews under way or anticipated
S3: Extend joint commissioning process	Better use of funds and better services	Extend joint commissioning approach – with key partners in housing, health, social services and probation	SH/ North & South Housing Fora	N/A	Agreed & implemented shared protocols	Sept 06		Mar 07	
S4: Increase provision of move on accommodation across the County	This will reduce 'blocking' of services where clients are ready to move on to a more independent setting – thus improving individual outcomes as well as freeing up valuable services for other clients in need	i) Quantify the amount of move on accomm. req'd for any relevant client groups; and identify any funding sources available ii) Increase use of existing social housing stock iii) Investigate opportunities for the provision of new move on accommodation	SH SH Housing Corporation/ SP	N/A N/A	i) Complete needs assessment ii) Agree & monitor numbers with social landlords iii) Secure additional properties and support	Sept 06 July 06 July 07	 ii) Agree shared lettings approach across all social landlords	Mar 07 Mar 07 April 08	

Policies to deliver Supported Housing	Outcome	Objective/Action	Lead Agency	Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
S5: Increase provision of floating support	Increased access to floating support thus improving individual outcomes and helping to prevent homelessness	Identify need and consider alternative funding sources Make better use of existing floating support schemes – reconfigure where necessary Undertake county wide review of floating support	SH/ SP	N/A		July 06		Mar 07	Significant amount of work already completed
S6: Work in partnership to establish protocols and procedures for different client groups	Consistent services across Cumbria	i) Establish multi-agency panel for vulnerable young people ii) Continue to develop protocols for homeless 16 and 17 year olds; offenders with substance misuse problems and other difficult to house clients iii) Implement county wide domestic violence procedure iv) Disabled facilities grant framework developed across Cumbria	SP SP Domestic Violence Strategy Board DA Joint Commissioning Group	N/A N/A Housing Corporation/ SP DCLG		June 06 June 06 April 07		Mar 07 June 07	Significant work already completed Significant work already completed Significant work already completed Significant work already completed

Action Plan Abbreviations

- CHG or CSRHG Cumbria Sub Regional Housing Group
- SH, R, DH, AH, H, DC CSRHG Thematic Groups (mirroring Regional Housing Strategy Thematic Groups): Supported housing or Housing with Support or Additional Facilities, Regeneration, Decent Homes, Affordable Housing, Homelessness, Data Collection
- DA or DC District Authority or District Council (Allerdale, Barrow, Carlisle, Copeland, Eden, South Lakeland)
- SP Supporting People

Local Authorities

Allerdale Borough Council, Allerdale House, Workington, CA14 3YJ
Tel: 01900 702702 | www.allerdale.gov.uk

Barrow Borough Council, Town Hall, Duke Street, Barrow-in-Furness, LA14 2LD
Tel: 01229 894900 | www.barrowbc.gov.uk

Carlisle City Council, The Civic Centre, Carlisle, CA3 8QG
Tel: 01228 817000 | www.carlisle.gov.uk

Copeland Borough Council, The Copeland Offices, Catherine Street, Whitehaven CA28 7SJ
Tel: 0845 0548600 | www.copelandbc.gov.uk

Eden District Council, Town Hall, Penrith, CA11 7QF
Tel: 01768 817817 | www.eden.gov.uk

South Lakeland District Council, South Lakeland House, Lowther Street, Kendal LA9 4UF
Tel: 01539 733333 | www.southlakeland.gov.uk

Cumbria County Council, Headquarters, The Courts, Carlisle, CA3 8NA
Tel: 01228 606060 | www.cumbria.gov.uk

Housing Associations

Impact Housing Association, Nook Street, Workington, CA14 4EH
Tel: 01900 842100 | www.impacthousing.org.uk

Home Housing, Moor Park, Crosby, Maryport, CA15 6SG
Tel: 01900 815661 | www.homehousing.org.uk

Eden Housing Association, Blain House, Bridge Lane, Penrith, CA11 8QU
Tel: 01768 861400 | www.edenha.org.uk

Derwent & Solway Housing Association, Stoneleigh House, Park End Road, Workington, CA14 4DN
Tel: 01900 607500 | www.harvesthousing.org.uk

Two Castles Housing Association, 3 Paternoster Row, Carlisle CA3 8TT
Tel: 01228 541161 | www.twocastles.org.uk

Carlisle Housing Association, English Gate Plaza, Botchergate, Carlisle, CA1 1RP
Tel: 0845 345 8500 | 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