

Strategic Housing Programme 2009 – 2011: for consultation

1. **Introduction & Purpose**

Two years after the publication of the “fit for purpose” Cumbria Housing Strategy, 2006 – 2011, the Council restructured its strategic housing service and established a new team. Recruitment was completed between July and October 2008 and an improvement programme began. This also followed a critical housing inspection by the Audit Commission, published in April 2008, which found the Council’s service to be poor.

This document will describe how the progress and achievements of the improvement programme will impact on the housing needs of Copeland’s communities between 2009 and 2011. By the end of the period the Council will participate in the preparation of the next Cumbria Housing Strategy to take us from 2011 to the second half of the decade.

2. **National Context**

In summary, this is found in the following publications and legislation since 2005.

Sustainable Communities: Homes for All (2005, DCLG)

Sustainable Communities: People, Places & Prosperity (2005, DCLG)

2007 Green Paper: Homes for the Future; more affordable, more sustainable

Housing & Regeneration Act, 2008

Lifetime Homes, Lifetime Neighbourhoods: A National Strategy for Housing an Ageing Society (2008)

During 2009 there has been a range of government initiatives to assist the housing market through the recession and help maintain house building, including the provision of new affordable homes. They have also included a mortgage rescue scheme; bringing forward funding for new affordable homes; new court protocols to limit repossessions; new freedoms for council house building.

3. **Regional Context**

In summary, this is found in the following.

NW Regional Spatial Strategy, 2008

NW Regional Economic Strategy, 2006

NW Regional Housing Strategy, 2009

4. Sub-Regional Context

Again, in summary, this is also found in the following.

Cumbria Housing Strategy, 2006/2011

Cumbria Community Strategy, 2008/2028

Future Generation: Strategy for Sustainable Communities in West Cumbria, 2007/2027

Cumbria Supporting People Strategy, 2008/2011

There is a Cumbria Housing Executive with professional and elected representation from all district councils and partner agencies in the county. This is a valuable facility which oversaw the production of the Cumbria Housing Strategy and will represent the affordable housing interest in the forthcoming Single Conversation with the Homes & Communities Agency. The Single conversation is referred to on page 9 of this document.

5. Setting the Local Scene

Most of Copeland's 284 sq. miles is rural, with two thirds in the Lake District National Park. But the majority of the just over 70,000 population live in the relatively narrow coastal strip. The four main population centres are Whitehaven, Egremont and Cleator Moor in the north of the Borough and Millom in the south. Depending on the definition preferred there are around 36 villages, including hamlets.

The Council has published a Corporate Plan/Best Value Improvement Plan for 2007 to 2012. Most recently, it has a Corporate Improvement Plan for 2009/2010.

Corporate Equality Scheme

This incorporates the Council's Disability Equality Scheme, Race Equality Scheme and Gender Equality Scheme and was revised in February 2008. The Council has attained level 2 of the Equality Standard for Local Government and is working towards Level 3. Our Corporate Improvement Plan, 2009/10, includes targets for an Access to Services Strategy by October 2009 and to achieve a thorough understanding of the profile of all our customers by December 2010.

In Housing Services, a concern to promote equality and diversity must inform everything we do. In 2009/2010 we will:

Further develop and implement existing equality and diversity policies, including gaining an understanding of the housing needs of migrant workers;

Begin action on the findings of equality impact assessments undertaken in 2009 – by October 2009. See page 8 for reference to the needs of Gypsies and Travellers.

6. Copeland's Housing Issues

The tenure mix in the Borough is around 72% owner occupation, 21% rented from Registered Social Landlords and 7% private rented. In no order of priority we have identified five inter-related issues:

- private & public sector housing renewal & regeneration
- need for new affordable homes
- making best use of stock
- reducing homelessness
- supporting vulnerable people

They are close to those identified in the Cumbria Housing Strategy, which were:

- shortage of affordable housing
- creating decent homes and environments
- housing homeless people
- regeneration
- homes with support or additional facilities.

Copeland's strategic housing programme is therefore a Borough-specific interpretation of the sub-regional strategy. It supports the aims of balancing housing markets and encouraging the development of sustainable communities.

At its simplest a balanced housing market is where local people can afford to find and pay for a decent home where they want to live. This is in a sustainable community which again, at its simplest, is where people can afford and want to live, work and enjoy their leisure both now and in future generations. This is the derivation of the title of the Council's Sustainable Communities Strategy, Future Generation.

7. Housing Renewal & Regeneration

Private Sector

The report of the Council's most recent private sector condition survey was completed in August 2007. Its main findings were:

- 67.2% of dwellings met the requirements of the Decent Homes Standard and were regarded as satisfactory

8. New Affordable Homes

Affordable housing is comprehensively defined in the Department of Communities & Local Government's Planning Policy Statement 3 and will not be repeated here. Its key feature is that it remains affordable for people on lower incomes in the future or, if this restriction is lifted, for the subsidy to be recycled into alternative affordable housing provision.

The aim of Chapter 16 of the Cumbria Housing Strategy to 2011 is: "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."

Copeland's target in the Cumbria Housing Strategy is for 80 additional affordable homes between 2006 and 2011. However, the Council reported zero affordable completions from 2001/2002 to 2007/2008. It is therefore imperative to replace past neglect with a programme that will take us to the target and beyond. This began in 2008/09 with 22 newly built or acquired homes, split between the Home Housing Group and Two Castles Housing Association in Egremont.

The programme of the Home Housing Group as at July 2009 is as shown below
Unless otherwise stated, they are for rent.

Number	Type	Location	Timescale
20	2 bedroom flats	Walkmill Court Whitehaven	Complete spring 2010
11	2 bedroom bungalows	Walkmill Court	Complete spring 2011
8	2 bedroom bungalows	Rottington Road, Millom	Complete end 2009
37	13 x 2BR bungalows for shared ownership 15 x 2 BR bungalows 5 x 3BR bungalows for disabled people 4 x 4BR houses	Woodhouse Evolution, Whitehaven	Detailed planning consent gained. Application for HCA grant submitted. To start on site by October 2009
43	Mix of family houses	Grammerscroft, Millom	Two phases beginning 2010/11 and 2012/13
Total 119			

Other developments in the current pipeline are:

Impact Housing Association have acquired the former YMCA building in Whitehaven, which will be secured for supported housing, most likely for young people.

Barratt Homes have applied to the Homes & Communities Agency for “kickstart” funding for their formerly stalled site at Frizington.

The Council is marketing a site in Kells, Whitehaven, and the development brief includes 22 affordable homes.

We have strengthened our relationships with Registered Social Landlords (RSLs) through 2008/09 and by March 2010 we will have held our first inclusive RSL Forum.

The government announced a challenge fund for local authority new build in the spring of 2009. The next bidding deadline is 31 October 2009. We shall decide by end September whether to enter a bid for funding under the scheme, which must be built on local authority owned land. Although the resultant homes would be owned by the Council, the scheme allows them to be managed and maintained by a Registered Social Landlord on a managing agent basis.

Accommodation Needs of Gypsies & Travellers

There is currently no provision in Copeland. A sub-regional study was undertaken in 2007, which identified a need for a minimum requirement of 5 transit pitches between 2007 and 2016 in Copeland outside of the Lake District National Park Authority’s area. We, with our partner Cumbria authorities, will examine how to meet this need during 2009/2011 and consider a funding bid for development when a suitable site has been found.

Strategic Housing Market Assessment (SHMA)

In 2008/09 we began a Cumbria-wide collaborative project on the current round of Strategic Housing Market Assessments. There are three markets in Copeland:

Whitehaven is the most diverse market and the most densely populated, including the towns of Whitehaven, Cleator Moor, Egremont and villages between Distington in the north and the settlements around the Sellafield sites to the south.

Millom is the smallest market area, to the south of the Borough, including the town itself and Haverigg, Holborn Hill and Newton wards.

West Lakes is geographically the largest, largely rural with a sparsely distributed population. It covers Bootle, Ennerdale, Gosforth, Millom Without and Seascale wards.

The Copeland SHMAs went to public consultation on 31 July 2009. The key issues

identified at this stage are:

In Millom the median house price to median income ratio is 3.9 to 1.

In West Lakes the median house price to median income ratio is 7.3 to 1.

In Whitehaven the median house price to median income ratio is 3.5 to 1. However, at the lower quartile it is 4.2 to 1.

There is a significant affordability gap in all three markets and in urban as well as rural settlements. Even in Whitehaven, where the gap is least, the house price to income relationship is such that at the lower quartile it is most unlikely that first time buyers can purchase a property that meets the Decent Homes Standard (which is why our financial assistance policy provides for this group – see reference above to private sector renewal).

The absence of affordable housing in some market areas is a barrier to sustainability of their settlements. This issue is linked to the ones above and below.

There is a substantial increase forecast in the older age groups, particularly 75+, and significant decrease in younger age groups. These trends are greater than the national average. They have huge implications for housing with care and support as well as for the available working age population and therefore on recruitment, retention and economic growth. Economic development is a big housing issue and vice versa, including housing and employment opportunities of young people of working age.

The response date for SHMA consultation is on 11 September 2009. This will be followed by consideration and revision by end October with a recommendation to the Council's committee cycle for approval by the end of December 2009. This will include a statement of the number of additional affordable homes required per annum for each market area.

Strategic Land Availability Assessment (SHLAA) & Local Development Framework (LDF)

A SHLAA is proceeding in parallel with the SHMA. The two assessments will complement each other and inform the Council's approach to balancing housing markets. It is expected to complete by end November 2009 and become part of the evidence base of the Council's Local Development Framework, which at this stage is expected to be adopted in the summer of 2011.

Cumbria Housing Needs Survey

Our first sub-regional housing needs survey was undertaken in 2006. The next will be in 2010/2011 and is planned to be completed in time to inform the Council's Local

Development Framework before the latter is adopted.

The Single Conversation

In the spring of 2009 the Homes & Communities Agency (HCA) launched their Single Conversation. This refers to a comprehensive coverage of investment in housing, infrastructure, regeneration and community activities in an area. For the purposes of the Single Conversation the defined area will be Cumbria.

The intention is to ensure that housing investment should complement economic development and spatial planning to provide a single integrated approach to meeting the needs of Cumbria. A Local Investment Plan will need to be agreed and this will lead to a local Investment Agreement.

The indicative first steps that have been taken include the formation of a Single Conversation Co-ordinating Group on which the Cumbria Housing Executive is represented. The HCA is keen to agree a local investment plan by April 2010.

Summary of Targets

By mid October 2009 we will decide whether to bid for the challenge fund for local authority new build affordable housing.

By end 2009 we will complete our Strategic Housing Market Assessment, 2009, and Strategic Housing Land Availability Assessment (the latter to include land in the Council's ownership).

By March 2011 we will have achieved 100 affordable completions or acquisitions from the baseline date of April 2008.

By end March 2011 we will complete the Copeland element of a Cumbria Housing Needs Survey.

In 2011/2012 we will adopt our Local Development Framework, to include planning and affordable housing policies and targets for the provision of additional affordable housing.

By March 2010 we will ensure robust representation of our affordable housing interests in the Homes & Communities Agency's Single Conversation framework.

In 2009/2010 and 2010/2011 we will examine the scope for developing a transit site for Gypsies & Travellers, including a bid to the Homes & Communities Agency for development funding.

6 Making best use of stock

Private Sector & Empty Homes

In parallel with working towards the best use of existing stock we must also invest in its condition by eliminating non-decency in the public sector and reducing it in the private sector. This was described in chapter 4.

The most visible impact of best use lies in returning empty homes to occupation or, if this is unviable, demolition for redevelopment. Copeland has performed poorly in this regard, having restored no empty private sector homes to use in recent years. This is now being addressed.

Chapter 4 refers to our current home renewal policy which provides financial assistance to qualifying first time buyers of homes which have been empty for at least six months and fail the Decent Homes Standard at the time of application. This is currently hindered by mortgage lending practices which are limited to around 85% of purchase price and leave a prohibitive gap for home seekers even though prices have fallen significantly from their peak in 2007.

In the medium to longer term, when the market recovers, lenders will have the confidence to lend more and our policy will have greater effect. But since 1 January 2009 two cases of financial assistance were approved for first time buyers of homes which have been empty for at least six months.

This is a positive step but insufficient. We have recently acquired specialised software which can link with other data sources and enable us to track ownership, management or control of empty homes more effectively. In 2009/2010 and beyond we will pursue the opportunity it creates to address the future use of the 574 empty private sector homes in the Borough which have been vacant for at least 6 months.

We encouraged the purchase of the former YMCA building in Whitehaven, which had been empty for many years and we will support a grant application to the Homes and Communities agency to bring it back to occupation.

We will promote best use in the private rented sector through our twice yearly private landlords' forums, the first of which was held in March 2009.

7 Reducing Homelessness

This is the subject of our separate, specific Homelessness Strategy, 2008 – 2013. Readers who wish to examine the issues in more depth are encouraged to refer to that document, which is on the Council's website.

In brief summary, the purpose of a homelessness strategy is to:

- prevent homelessness whenever possible

8 Supporting Vulnerable People

In 2008/09 we began a vigorous improvement programme for the provision of Disabled Facilities Grants (DFGs) for residents, in line with a Local Area Agreement target for Cumbria. In 2007/08 we took an average of 33 weeks from referral to approval of grants, which was a poor performance. In 2008 the housing service was restructured and the opportunity taken to increase staffing resources in this area. A full staffing complement has been in place from end October 2008 and by March 2009 we had reduced the time taken to approve grants to 21.75 weeks.

Approvals of grants will always exceed the numbers completed in the year because the householder, the contractor and the supplier have control over the timing of building works and services. The Council is the grant administering authority tasked with supporting the process with public funds.

Supporting People Programme

The Council has been a member of the Supporting People Commissioning Body for Cumbria since the programme's inception in 2003. This provides the revenue funding for personal support services that enable vulnerable people to live independently in the community and prevent crises like homelessness or unplanned hospital admission.

£776, 357 of the Cumbria programme is allocated to support services contracts provided for Copeland residents. Of this the largest part is for older people, including those who are frail. Other substantially funded services are for people with learning disabilities, mental health needs and generic services.

In broad terms, accommodation based support services are provided in housing schemes into which people must move in order to receive the support there. Sheltered housing schemes for older people are the classic example of this type. Non accommodation based services refer to the opposite, where support is delivered to people where they live without the necessity of them having to move into specialised accommodation.

The supply of accommodation based services in Copeland is as follows.

- Older people with support needs (295)
- Frail elderly people (60)
- People with mental health needs (23)
- People with learning disabilities (19)
- Young people at risk (8)
- Offenders and others at risk (13).

The supply of non accommodation based services is:

