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Summary and Recommendation:

The six District Councils and their partner agencies have been developing the draft to replace the Cumbria Housing Strategy, 2006 – 2011 with a new strategy to last until 2015. The most recent electronic draft as at 10 October is attached as Appendix A and the action plans as Appendices B1 to B4. These are being updated before the Panel meets and the latest drafts will be sent to members before the meeting.

The document is still subject to amendment by the partner agencies so it is thought appropriate at this stage to invite comments from the Panel before bringing the resultant strategy back with a recommendation to a future meeting.

1 BACKGROUND

- 1.1 The Cumbria Housing Strategy, 2006 – 2011, was the first sub-regional housing strategy to be produced and to have received “fit for purpose” accreditation from the DCLG under the evaluation system then used by government.
- 1.2 The partner agencies together forming the Cumbria Housing Executive Group decided that such a collaboration was worth repeating and created the Cumbria Housing Project with the remit of producing another strategy to take us through to 2015. The partners are listed in the first paragraph on page 2 of Appendix A.

2 INFORMATION

- 2.1 The narrative document is attached as Appendix A, which is a deliberately high level and concise statement capturing the key issues of:
 - evaluating our present housing markets and the needs of our communities
 - the challenges posed by government-led reform and an unstable economic environment
 - how to support our communities to achieve their housing and related aspirations.

- 2.2 The key arteries through which it is intended to deliver Cumbria-wide strategic objectives are found in the action plans attached as Appendices B1 to B4.

3 IMPACT ON COPELAND

- 3.1 The text in the appended documents is consistent with the objectives in the Copeland Housing Strategy, 2011 – 2015, and the actions listed in our Year 1 Delivery Plan, which the Panel agreed at their meeting on 16 August 2011.
- 3.2 The benefit of a Cumbria Housing Strategy is that it provides a framework for your officers and your representative on the Cumbria Housing Executive Group to work with our neighbour authorities and other partners for the benefit of residents in Copeland and elsewhere in the County. It will also enable us to learn from one another and to adopt the best practices found in the county.

4 FINANCIAL AND HUMAN RESOURCES IMPLICATIONS (INCLUDING SOURCES OF FINANCE)

- 4.1 There are no implications in this report that impact directly upon Copeland's existing budgets and sources of finance. However, by working together it is hoped to attract additional resources.

A shared vision, a single voice for housing in Cumbria

**The Cumbria Housing Strategy and Investment Plan
2011 – 2015**



Purpose

This strategy has been produced in partnership through the Cumbria Housing Executive Group. The Group comprises representatives from the 6 District Councils (as the strategic housing authorities), the Lake District National Park, Cumbria County Council, a Registered Providers' (housing associations) representative and the Chair of the Housing Forum.¹ Representatives on the Cumbria Housing Executive Group have clear mandates to work together to realise our vision:

A shared vision, a single voice for housing in Cumbria. We are committed to working together to add value; to create, sustain and enhance homes and communities for the benefit of all.

We recognise that by working together with our wider partnerships, we can add real value to creating and sustaining homes and communities across Cumbria, that respond to changing social and economic needs. The purpose of this strategy is to set out our collective plan detailing our vision, high level key themes and objectives from 2011 to 2015 and to articulate how we will:

- Speak with a single voice to promote the uniqueness and diversity of Cumbrian communities;
- Influence wider agendas to the benefit of all people in the communities across the districts of Cumbria;
- Deliver against our agreed key themes.

Key themes

Based on evidence and local expertise we have identified three key themes where we want to make progress over the course of this strategy; these do not reflect the entirety of the issues faced by Cumbrian communities but are the key areas where Cumbria Housing Executive Group feel we can add value and make a difference.²

Key Theme 1: Housing Growth, Affordability and Community Sustainability

We want housing which supports a growing economy and sustainable communities and where the need for affordable and market housing to support economic opportunities identified by the LEP, are delivered. We want to see the housing needed to develop the rural economy, delivered. We want to maximise funding opportunities around growth and use collective procurement to achieve cost effective delivery of new public sector housing. We want the development of new housing to be underpinned by improvements to the physical infrastructure and to support improvements to health and well-being.

¹ The Housing Forum is a wider networking group of housing, house builders, health, planning, economic development and community groups.

² Appendix 3 contains the SWOT analysis undertaken to inform the identification of the key themes.

Key Theme 2: Vulnerable People, Supporting Independence

We want vulnerable people to be empowered to live independently with the ability to purchase the care/support needed to maintain their tenancy and fully engage in their local community, either through access to personal budgets, direct payments and/or Supporting People provision regardless of gender, ethnicity, disability, age, sexuality, or faith. We want vulnerable people to have access to extra care housing (as and when appropriate); to energy saving and disability adaptations grants (i.e. through an effective and efficient Disability Facilities Grant programme); to banking and credit; and to paid employment or a supported employment programme moving people towards the world of work. We want vulnerable people to be empowered to maximise their life chances as young adults by having access to accommodation that supports their employment, education and training.

Key Theme 3: Better Use of Stock

We want to maximise the potential of the existing (private and public sector) housing stock so that significant progress is made in adapting homes to meet special needs, bringing empty and under-occupied homes into beneficial use, eliminating sub-standard housing, improving energy efficiency and matching the stock to the needs of tenants through an expanded choice based letting scheme. We want tenancy strategies in place that seek to ensure that social housing assists in meeting current and future housing need, maintains stable communities and that best uses stock to eliminate overcrowding and under occupancy. We want mechanisms established to ensure that second homes/holiday homes do not form more than 20% of the local housing market.³

Background

In Cumbria the housing sector has been working in partnerships for a number of years to develop a cohesive response to the housing issues faced by all the diverse communities across the districts. A Cumbrian Housing Strategy was developed for the period 2006-2011; this was the first sub-regional housing strategy in the country. The vision for this strategy was that, “Cumbria will have balanced housing markets supporting the social and economic changes that our county will undergo over the next 20 years.” The previous strategy 2006 – 2011 identified five key housing issues across Cumbria:

- Shortage of Affordable Housing;
- Creating decent homes and environments;
- Housing the homeless;
- Regeneration; and

³ Cumbria Rural Housing Trust: An Effective Way to Sustain our Rural Communities Part 1: The Effects of Affordable Housing in Rural Communities.

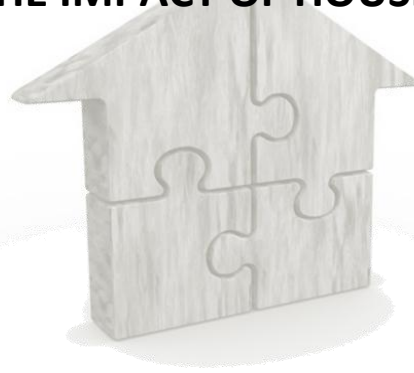


- Homes with support or additional facilities.

Since 2006 the economic climate has fundamentally changed and more changes are underway to deal with the implications of this. The timing is therefore right for a new strategy to be developed which responds to the needs of the diverse communities across the districts and county.

This document will review the current national and local context to provide an overview of where we are, where we want to be and outlining our shared aspirations for the future.

THE IMPACT OF HOUSING ON...



...Economic growth

In the North West there are 27,000 new households forming per year and only 9,800 new homes (09/10) (1).

House building throughout England is at its lowest level since 1924 (2).

Construction contributes £543m in GVA to Cumbria (7.3%) and 21000 direct jobs (8.9%) (3).

Poor housing is linked to lower educational attainment, a greater likelihood of unemployment, and poverty (4).

19% of medium sized Cumbrian businesses state that "the availability of appropriate accommodation for staff is a significant barrier to performance and efficiency" (5).

The demographic in Cumbria is changing; with an aging elderly population (projected increase of 41.7% in over 60s by 2030) there's a need to retain and attract an economically active work force. 54% of Cumbrian young people rank housing as their most important issue (6).

...Balanced sustainable communities

44% of residents state that affordable decent housing is the third most important issue for good neighbourhoods after crime and health (7).

Four in five ex-offenders who are homeless are reconvicted within a year and nearly half of male young offenders and 42 per cent of female young offenders have experienced homelessness (8).

31% of Cumbrian residents say housing needs improving (9).

Affordable housing sustains rural communities (10).

The median house price in Cumbria is 5.5 times the median income. There is areas Lake District National Park where this is 11.7 (11).

...Health and well being

Housing, health, care and support sectors should ensure people remain healthy and engage with their communities: no action would mean a 325% increase in costs by 2041 (12).

Homelessness directly impedes on a persons physical and mental health and wellbeing. 511 households were accepted as homeless in Cumbria in 2009-10 (13).

Poor housing conditions increase the risk of severe ill health or disability by up to 25% during childhood and early adulthood (14).

24.1% of Cumbrian households are in Fuel Poverty (spending over 10% of their income on maintaining a suitable heating regime); above the national average of 15.6% (15).

Cold homes are linked to increased risk of respiratory and rheumatoid diseases, hypothermia and poor mental health (residents with rooms at 21°C are 50% less likely to suffer depression and anxiety than those at 15°C). There were 350 excess winter deaths in Cumbria during winter 2008/09 (16).

Vision

Our new partnership vision for 2011 – 2015 is:

***A shared vision, a single voice for housing in Cumbria.
We are committed to working together to add value; to create, sustain and
enhance homes and communities for the benefit of all.***

The National Context

The economic downturn, starting in 2008, saw dramatic falls in Britain's economy with a corresponding increase in the budget deficit and the national debt. Recent research published in May 2011 predicted that "a return to a healthy/normal housing market is unlikely for the duration of the current Comprehensive Spending Review (2011-2015)."⁴ The reality, as suggested by the research, is that what will emerge from this will be a fundamentally changed housing market with quite different challenges. In addition to operating in this highly challenging financial environment, the past 12 months have seen some core policy and funding reforms, which will have a significant impact on the delivery of housing well into the future. These include:

Housing & Welfare Reforms

Emerging Policy

- "Local decisions: a fairer future for social housing" (November 2010): this proposed radical reforms of the provision of social housing around 5 key objectives and included details on the Affordable Homes Framework. The Framework (launched in February 2011) set out how the development of new affordable housing will be funded over the next 4 years and how the new Affordable Rent product will work. Affordable Rent will be the primary housing product supported by the Homes and Communities Agency (HCA) funding and will enable providers to set rent at up to 80% of market rent.
- The Localism Bill (December 2010) saw the Government set out the legislative framework for the proposals which had been announced in the Comprehensive Spending Review and the Local decision: a fairer future for social housing.
- On 16th February 2011 the Welfare Reform Bill was introduced to Parliament. The Bill legislates for the biggest change to the welfare system for over 60 years.

⁴ Leather, P 2011

Potential Impact

The Localism Bill, which is still making its way through the legislative process, embodies the government's stated objective to decentralise power to the lowest tier. The bill includes measures to allow local authorities to decide who goes on their housing waiting lists, although central government will set the categories considered to have the greatest housing needs. It includes plans to make it easier for tenants to move to other social housing and for an internet-based "national home swap scheme." Changes to the "homelessness duty" will mean local authorities can offer people private sector accommodation instead of being obliged to offer social housing. Housing providers will be able to offer new social housing tenants shorter, fixed-term tenancies and convert re-lets into affordable rent charging up to 80% of the market rent with any increases supporting additional borrowing for new affordable homes.

The Bill is a significant devolution of power giving communities rights to "plan" their own towns and villages through community right to build, community right to buy and a community right to challenge. Another element of the Bill is the endorsement of Community Land Trusts. Community Land Trusts are a means for local communities to deliver against local priorities in a variety of guises including affordable housing with the aim of assisting those who work locally, to live locally. Community Land Trusts have an important role in delivering aspirations relating to the creation of sustainable rural communities within a balanced housing market.

Under the Affordable Homes Framework registered providers will be expected to supplement grant funding by converting vacant social homes into other tenures, generating cross subsidy and using s106 and public sector land opportunities. The framework is designed to offer greater freedoms to convert social rented properties to other models to create funding for more new homes so converting social rented properties to affordable rent, shared ownership, disposals or a mix.

The proposed reforms include a cap of total household benefits, reforms to Disability Living Allowance and the introduction of Universal Credits which will provide a single streamlined benefit. Recent research suggests that proposals to pay housing benefit straight to tenants as part of the introduction of Universal Credit are opposed by most tenants as well as landlords and lenders: nine out of 10 social housing tenants responding to the survey want their housing benefits to continue to be paid directly to their landlord.⁵

⁵ Research published September 2011 by Policis consultancy, commissioned by Big Issue Invest and supported by the National Housing Federation.

Finance Reforms

Emerging Policy

- In October 2010 the Comprehensive Spending Review (CSR) set out how the government aimed to achieve its central objective of reducing the public spending deficit and delivering sound public finances combined with sustainable economic growth.
- The Localism Bill announced changes to housing finance.
- The coalition government announced their first budget in March 2011, the main aim of this, in housing terms, was to create the economic and financial stability to ensure a favourable environment for house building.
- Included within the Budget was the establishment of a number of new Enterprise Zones with superfast broadband, lower taxes, and low levels of regulation and planning controls.

Potential Impact

Key points within the CSR were the government's commitment to the Supported People programme, the core Disabled Facilities Grant allocation and homelessness services, as well as the continued funding for the Decent Homes programme. Funding was also announced for the New Homes Bonus, this incentivises authorities to approve the development of housing by matching the council tax raised on each new property developed, plus properties brought back into use (with an additional £350 per affordable home) for a period of six years. The Bonus commenced in April 2011.

The current arrangement for financing council housing is complex and does not enable long-term financial planning. This will be replaced with a new self-financing arrangement that will enable authorities to keep the rent money they raise and spend it locally. In Cumbria, Barrow Borough Council is the sole authority to retain direct control and management of its housing stock.

Key features in the budget included the introduction of First Buy: aimed at easing the entry of first time buyers into the market and effectively a replacement for HomeBuy Direct although less generous. A total of 22 Enterprise Zones have been created to date however Cumbria has not been successful in securing Enterprise Zone status. A 10% reduction in the Government spending on Council Tax Benefit was announced; with the decision to determine eligibility for the benefit becoming the responsibility of the Local Authority.

Planning Reforms

Emerging Policy

- The Government acknowledges that the planning system and other structures have an important role in creating an environment in which economic development can thrive and has taken the view that reforms are required to facilitate this process.
- The reforms will see the streamlining of Government planning policy to a single consolidated National Planning Policy Framework, including a “*presumption in favour of sustainable development*”. A draft National Planning Policy Framework has been launched with the final version expected by the end of 2011 or early 2012.
- There will be a continued requirement for local planning authorities to positively plan their areas including a continued need for them to provide a mix of housing sites and house types to meet current and future requirements. The NPPF will require local planning authorities to maintain and demonstrate a 5 year +20% (i.e. 6 years) land supply; this supply must be deliverable.

Potential Impact

Based on the provisions of the Localism Bill, the draft National Planning Policy Framework and other guidance, changes are likely to include:

- The abolition of Regional Strategies to be replaced by a duty to cooperate between local authorities and service providers; this will leave local planning authorities responsible for identifying and planning to meet their own needs for affordable and market housing, in cooperation with other authorities and stakeholders.
- The introduction of neighbourhood planning powers allowing communities to have the power to grant planning permission and prepare plans, contingent upon a local majority vote.
- A new ‘Community Right to Build’ giving communities the freedom to bring forward small developments and amenities.
- The toughening up of planning enforcement powers.
- Some changes to how monies gathered to mitigate the effects of development are managed through changes to how the Community Infrastructure Levy would operate.
- New forms of borrowing to fund the delivery of strategic infrastructure such as Tax Increment Funding (a mechanism to borrow against future business rate earnings to fund current developments) or the Community Infrastructure Levy.
- Increasing the scope for development to be permitted without planning permission.
- The NPPF seeks to introduce a “*presumption in favour of sustainable development.*” This will mean that, where there is no up to date Local

Development Framework in place, additional sites for housing development may be brought forward and these should be positively considered.⁶

Local Enterprise Partnerships

The Local Growth White Paper (October 2010) set out how the Government sees its role in empowering locally driven growth, encouraging business investment and promoting economic development. The paper highlighted a series of measures aimed at stimulating growth in the new economic environment such as the £1.4bn Regional Growth Fund, which is aimed at supporting the creation of private sector jobs. Results from the first and second rounds of bidding have produced no successful bids from Cumbria.

The White Paper also established twenty-four local enterprise partnerships combining public and private experience and expertise to drive sustainable economic growth and create new jobs in their communities. As a result Cumbria Local Enterprise Partnership (LEP) was established early in 2011 with a vision “To create one of the fastest growing economies in the UK, in an energised and healthy environment.” The LEP will provide a strategic lead in all activities contributing to the growth and vibrancy of the county’s economy. Their aim is to develop Cumbria’s economy while maintaining its uniqueness in terms of landscape, culture and quality of life. The LEP Board is creating a number of expert groups, of which Planning and Housing is one; links between this group and Cumbria Housing Executive are being established.

Health Reforms

Emerging Policy

- The Health and Social Care Bill (January 2011) is part of the Government’s vision to modernise the NHS so that it is built around patients, led by health professionals and focused on delivering world-class healthcare outcomes.

Potential Impacts

Proposals within the Bill place a new statutory obligation on GP-led consortia and the local authority, through their local Health and Wellbeing Board, to produce an enhanced Joint Strategic Needs Assessment (JSNA) and an accompanying Joint Health and Wellbeing Strategy (JHWS) and to commission with regard to them. The intention behind this is to encourage integrated working in the provision of health and social care. This approach provides real opportunity to improve integration across the broad range of services, including housing, to ensure the needs of communities and especially those of the most vulnerable in the communities are met.

⁶ The Local Development Frameworks (LDF) produced by the planning authorities give a comprehensive list of development and investment priorities in each local area. See Appendix 4 for an overview of progress by Local Authority.

Current position: where are we?

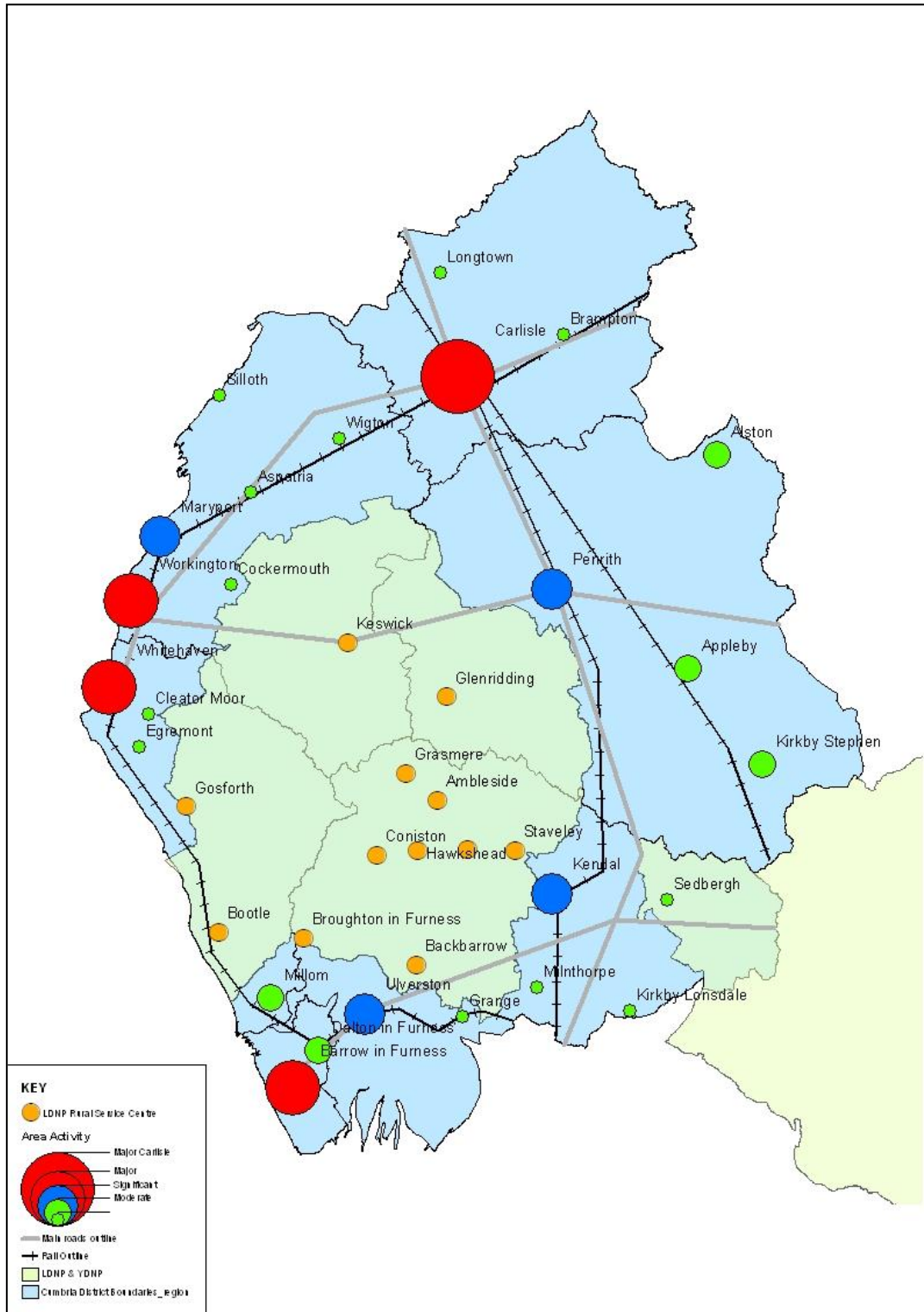
Housing markets do not exist in isolation; they are impacted by, and impact on a number of factors, specifically the surrounding economy and societal changes. Across Cumbria different districts have different issues although many are common to each; these include the need for housing market renewal, affordable housing, the need for specialist housing, more and better paid jobs but also greater community empowerment to deliver locally focussed objectives. Given the diverse nature of the county, particular issues are more prevalent in certain locations, reflecting local socio-economic characteristics.

The creation of balanced housing markets and the delivery of sufficient amounts of new housing, of the right type and in the right locations to meet the current and future needs of communities are essential for both the creation of mixed and sustainable communities as well as future economic success.⁷ With reduced public sector funding, there will be an increasing reliance upon the private sector to deliver an attractive open market housing offer, in sufficient numbers to support the cross-subsidy to deliver the needed affordable housing. The role of the private sector will be one of the key drivers in achieving and sustaining economic growth. Reduced Government funding will also require innovative partnerships and more effective use of our assets.

A good mix of quality housing is a priority to attract and retain people and the Local Development Frameworks will need to make provision for a sufficient range and amount of housing types to be developed, which will then support economic growth. The economic downturn, ongoing restrictions on bank lending to support new build and reduced access to new mortgages remains a significant barrier to delivery.

⁷ See Appendix 2 for more detail of development priorities across the districts.

Map 1: The spatial context of Cumbria: settlements and boundaries



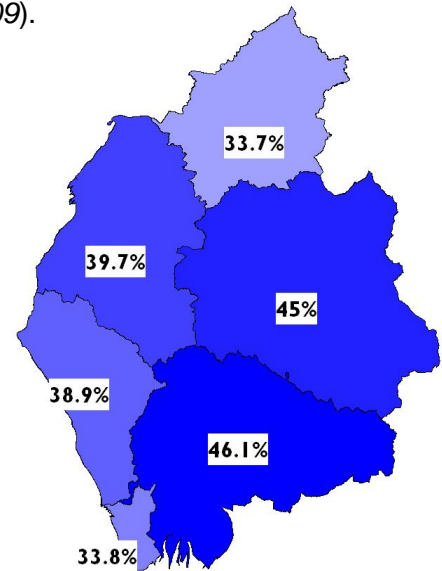
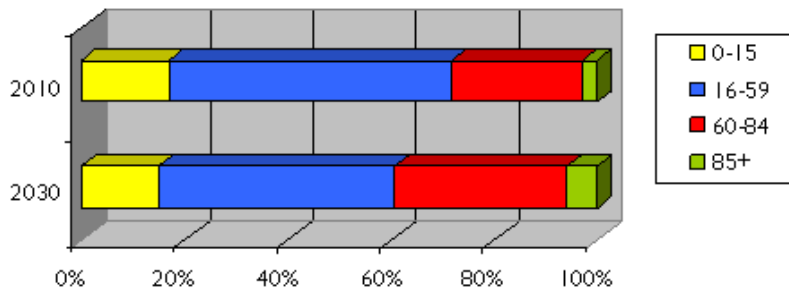
At 679,715 hectares, Cumbria is England's second largest county. With a population of 494,400 and at a density of 0.7 people per hectare, it is the third sparsest county nationally. 61.9% of wards in Cumbria are classified as rural, and over half of the population live in rural communities. There is a lack of ethnic diversity in Cumbria, with only 4.9% of the total population being of black or minority ethnic, compared to the national average of 16.7%. The median household income is £26,004; below the national average of £28, 989, and there are pockets of rural and urban deprivation. Cumbria has a two tier local government system involving a county council, six local district councils and two national parks.

Demographic Profile

The population of Cumbria is projected to age dramatically over the next 20 years. Figure 1 presents the current and projected age profile of Cumbria's population; based on the '10 year migration scenario' produced in September 2011 using Popgroup¹ modelling. By 2030 it's projected that there will be a 41.7% increase in the number of residents aged 60+ and a 122.2% increase in the number of residents aged 85+. Inversely, the projections also suggest that, in the above timeframe, the number of younger residents, aged under 15, will decrease by 11%, while the number aged 16-59 will decrease by 15.3%. This would mean that in 2030 nearly 40% of the population would be aged 60+; compared to just under 30% in 2010. While national projections forecast a similar increase in older adults, they do not predict the same decrease in young people; in fact, national projections suggest numbers of young people will increase. Figure 2 presents the projected percentage of residents aged 60+ for 2030.

Life expectancy varies enormously across the wards in Cumbria; the best being 91.3 years in Greystoke, Eden district and the worst 71.8 years in Moss Bay, Allerdale district; giving a gap of 19.5 years. The national average is 78.3 years (*Cumbria Intelligence Observatory, 2009*).

**Figure 1: Cumbria's Current and Projected Age Structure
Mid-2010 Population Estimates (ONS) and Popgroup 10 Year
Migration Scenario (September 2011)**



**Figure 2: Projected proportion of the total population aged 60+ in 2030
Source: Cumbria Intelligence Observatory
Popgroup 10 Year Migration Scenario - September 2011**

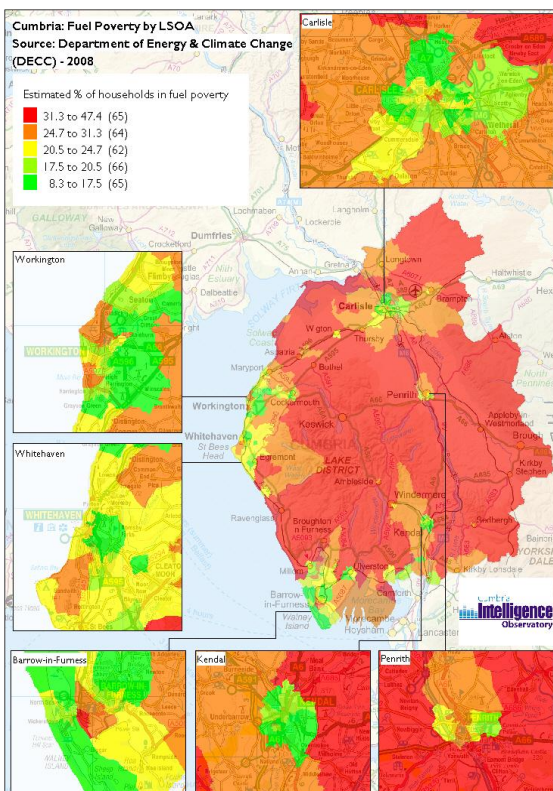
Vulnerable People

Fuel poverty

Cumbria suffers disproportionately from fuel poverty when compared nationally. Across Cumbria an estimated 24.1% of households are in fuel poverty (spending more than 10% of income on maintaining a satisfactory heating regime); above the national average of 15.6% and the regional average of 18.1%. Eden has the highest proportion of fuel poor households in England at 34.8%. Allerdale is 13th at 25.5%, followed by South Lakeland at 14th with 24.6% of households (*DECC, 2008*).

Homelessness

In 2009-10, 511 households were accepted as homeless with a duty owed to them across all districts; an average of 5.62 per 1000 households (*Cumbria Homelessness Audit (Draft), 2010*).



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Figure 3: Percentage of households in fuel poverty

Deprivation

In terms of overall deprivation (2010) Cumbria is ranked 85th nationally (out of 149, where 1 is the most deprived). Barrow in Furness is the most deprived district; ranked 32nd out of 326 where 1 is the most deprived. Copeland is ranked 78th, Carlisle 109th, Allerdale 111th, Eden 211th and South Lakeland 242nd. Barrow-in-Furness is within the 10% of most deprived districts nationally.

22.1 % of children in Barrow-in-Furness are living in poverty; this is well above the average across Cumbria of 15.6%, and above the national average of 21.6% (HMRC (2008) National Indicator 116: The Proportion of children in poverty).

Affordability

The median house price in Cumbria is 5.5 times the median income. There are areas, specifically in the Lake District National Park, where the median house price is up to 11.7 times the median household income.

The median house price in Cumbria is £143,869, but there are disparities across the county: in Barrow-in-Furness it is £93,384 compared to £210, 977 in South Lakeland (CACI, Cumbria Intelligence Observatory, 2011).

Housing delivery

Historic Completions

Over the period 2006-11, 1449 new affordable homes have been completed across Cumbria.

The effect of the economic climate in recent years has had the consequence of reduced housing delivery across Cumbria, with a low of 993 new houses being delivered in 2008/2009. It should be recognised that away from the current economic climate, Cumbria has historically delivered significantly higher levels of housing with 1,858 new homes being completed in 2002/2003 and as many as 2,026 being delivered in 1992/1993 (Cumbria County Council, 2011).

Housing Requirements

Affordable Housing Need

Housing Needs Surveys calculate a projected need for 1792 affordable homes per annum: Allerdale: 245, Barrow: 20, Carlisle: 222, Copeland: 168, Eden: 227, South Lakeland: 640 (District Housing Need Surveys).

Overall dwelling requirements

Based on the POPGROUP model¹ using the latest 10 Year Migration Scenario and Labour Force Led Economic Forecasts prepared in June 2011, there's a potential future annual dwelling requirement for construction of between 1,518 to 2,777 new homes across Cumbrian districts for the period 2009 to 2024. For the detailed breakdown for each District see figure 5.

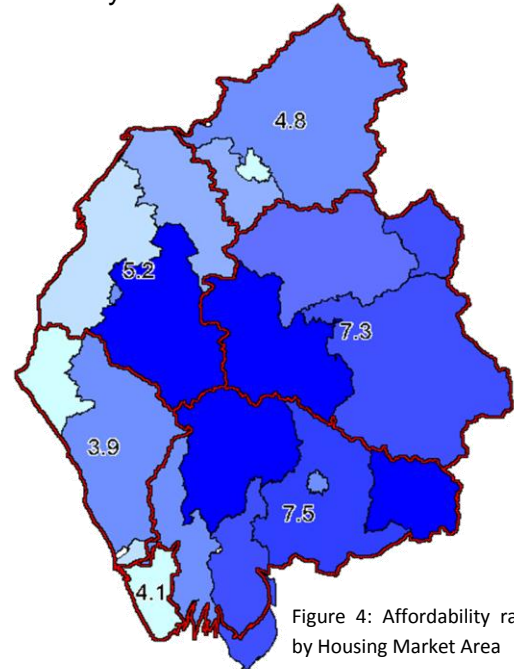


Figure 4: Affordability ratio by Housing Market Area

Figure 5: Annualised dwelling requirement

	Range of average annualised dwelling requirements 2009-24
Allerdale	197- 536
Barrow	148- 225
Carlisle	464- 693
Copeland	151- 208
Eden	231- 420
South Lakeland	327- 694
Total	1518-2777

Empty Properties

In Cumbria there are a total of 5001 properties that have been unoccupied and unfurnished for over 6 months. These comprise:

- Allerdale: 854
- Barrow in Furness: 1029
- Carlisle: 754
- Copeland: 820
- Eden: 401
- South Lakeland: 1143

(District Council Tax records, April 2011)

¹POPGROUP is a modelling tool run by the Cumbria Intelligence Observatory, and commissioned through the Research & Information Expert Task Group. In line with the latest Government Guidance, it is used to produce a series of District level population and housing forecasts that may be delivered in differing population, housing and economic scenarios. The Model is able to link natural household growth through local data on in- and out-migration, births and deaths and expected economic growth.

The Local Context

The Economy

In terms of economic activity there is a mixed picture across the districts: whilst levels of unemployment are relatively low, these figures mask significant variations in worklessness. Levels of educational achievement are below average at secondary level and there are marked variations in the qualification levels of the working population. The levels of earnings show considerable variation between districts that generally reflect variations in employment structure with lower average earnings in districts with a high proportion of employment in the service sector and rural economy, whereas full time earnings are above average in those areas dependent upon production industries. In the early 2000s, Cumbria's economic performance lagged behind other areas but recent data suggests some improvement which has been experienced in both the east and the west. The number of businesses in Cumbria has increased significantly since the early 2000s and although rates of new firm formation are generally lower than the national average, medium term firm survival rates are relatively good.⁸

Demographics

The demographic trend for Cumbria is towards an ageing population. The aim within Cumbria is to move towards enabling people to have more independence and options which will enable them to stay in their own homes. We need to work together to develop approaches/solutions to meet both current and projected need, which offer elderly people a range of options, enable them to stay in their own homes (if that is what they chose) and maintain their independence for longer.

At the same time that the proportion of elderly residents is increasing, projections suggest that the number of younger residents (aged under 15) will decrease by 11%, while the number aged 16-59 will decrease by 15.3%. This would mean that in 2030 nearly 40% of the population would be aged 60+, compared to just under 30% in 2010. While national projections forecast a similar increase in older adults, they do not predict the same decrease in young people instead national projections suggest numbers of young people will increase.

Barrow-in-Furness, Copeland and Allerdale

Barrow-in-Furness, Copeland and Allerdale districts contain urban centres, some of which have suffered long-term social and economic problems including high levels of worklessness. These largely result from an overdependence on the declining manufacturing sector and their relative remoteness from regional/national markets. Significant employment in these areas is dependent on a small number of key

⁸ Cumbria Local Economic Assessment, Cumbria Summary, November 2010, University of Cumbria Centre for Regional Economic Development and Cumbria Intelligence Observatory

employers such as Sellafield Ltd or BAE Systems and as such the announcement of a new nuclear plant at Sellafield guarantees a level of future employment.

These areas are also home to Britain's Energy Coast where the focus is on becoming a major generator and centre of excellence in low carbon and renewable energy. A new programme of activity is being prepared for the area utilising socio-economic funding from the Nuclear Decommissioning Authority and Nuclear Management Partners, the company responsible for managing the Sellafield site.

These urban areas on the west coast are characterised by areas of housing market failure and/or areas of poor quality environment. This has given rise to a range of key issues to address including:

- The need to address housing market failure; The need for improving housing stock and a broadened housing offer through new supply to meet needs, including affordable and executive housing and others associated with the redevelopment of key sites.
- HCA investment in the West Cumbria Housing Market Renewal Pathfinder ended in March 2011 removing the funding for stock refurbishment, clearance and replacement, however there is still evidenced need for this type of activity.
- Delivery of economic growth focused on existing areas of strength in renewable and nuclear industries and new ones like education and tourism.
- Regeneration and measures to address problems associated with concentrations of deprivation and worklessness.
- It is likely that there will be a need for temporary short-term accommodation for significant numbers of construction workers because of nuclear industry new build.

Issues of affordability are also present in areas of West Cumbria. Based on parish surveys, Allerdale District requires 1200 affordable homes over the next 5 years. The 2010/11 Strategic Housing Market Assessment in Copeland demonstrates a need for 840 new affordable homes to 2015 (or 168 annually). These figures include a rural affordable housing need dispersed across Copeland district (including but not solely focussed on the National Park area) where 75 new homes are needed over the same period.

Eden and South Lakeland

Eden and South Lakeland districts have both excellent strategic transport links and outstanding natural beauty; this has meant that there is considerable demand for housing from in-migration of either long distance commuters, people retiring or from holiday and second home buyers. Together these lead to increased competition for housing resulting in issues of affordability specifically for local people on lower wages. While this area has generally high levels of employment, there are issues of low paid and part time work, especially in rural areas. Key issues here include:

- The shortage of housing that is affordable to local people.
- The need for more well paid employment opportunities aided by sustainable employment sites and town centre initiatives.
- Diversification of the rural economy.
- Sustainability of rural villages and market towns.
- Meeting the needs of an ageing population for suitable housing with appropriate levels of support in accessible locations.
- Providing a range of housing and economic opportunities for young people to retain/attract them to the area.

The National Parks

The Lake District National Park is a landscape of exceptional beauty; it covers an area of 2,292km² and encompasses parts of Eden, South Lakeland, Copeland and Allerdale districts. The continuing high cost of homes that are inflated by high levels of second home ownership and the outstanding environment that attracts people to the area who are able to afford the high prices puts immense pressure on the existing housing stock. This makes it extremely difficult for people relying on local wages to compete for housing in an open market. As a result in the National Parks, planning policies apply which restrict new housing to those with a local connection and those taking up employment in the area.

The Vision for the National Park is that, “*The Lake District National Park will be an inspirational example of sustainable development in action. A place where its prosperous economy, world class visitor experience and vibrant communities all come together to sustain the spectacular landscape, its wildlife and culture.*” The Business Plan for the Lake District National Park 2011 – 2014 has a number of core themes including “Contributing to a Prosperous Economy” and “Contributing to Vibrant Communities”. Within these themes, priorities specific to housing include:

- Appropriate economic growth is enabled to support National Park communities.
- Increased availability of land for affordable and local needs housing.⁹

The north western tip of the Yorkshire Dales National Park takes in part of the South Lakeland district. The mission of the National Park is to “*promote a sustainable and dynamic rural economy, paying special attention to the needs of local communities within the National Park*”. The vision of the Yorkshire Dales National Park Housing Development Plan 2011-25 includes to:

- Improve the supply of housing, particularly affordable housing, to benefit social and economic vibrancy of the local community.
- Making the best use of land and locations that have benefits to local services, work places, social networks and public transport.

⁹ Lake District National Park Business Plan 2011 – 2014.

Carlisle

Carlisle is the largest service centre for Cumbria and South West Scotland, and is a key focal point for growth. Their vision is that in 25 years time, the City should be described as *'Cumbria's dynamic and successful University City, creating growth opportunities in a sustainable environment with skilled people and international connections in a stunning location'*.

Ultimately, Carlisle requires sustainable growth to enable more jobs and services (including educational infrastructure and homes) in both the urban and rural areas. In recognition of this need, and the critical relationship between economic growth and good quality and suitable housing, Carlisle achieved Growth Point status in 2009 and aims to retain this.

Key issues for the continued growth of Carlisle include:

- New large scale housing development including affordable housing and associated social infrastructure to meet the needs of urban and rural communities;
- Further housing renewal schemes are to be continued in weak market areas; and
- Delivery of strategic employment sites across the city and development of the city's higher education function.

The Future: where do we want to be and how will we get there?

Where do we want to be?

Based on evidence and local expertise we have identified three key themes where we want to make progress over the course of this strategy; these do not reflect the entirety of the issues faced by Cumbrian communities but are the key areas where Cumbria Housing Executive Group feel we can add value and make a difference.¹⁰

Key Theme 1: Housing Growth, Affordability and Community Sustainability

We want housing which supports a growing economy and sustainable communities:

- Where the need for affordable and market housing to support economic opportunities identified by the LEP, are delivered.
- Where housing needed to develop the rural economy is delivered.
- Where funding opportunities around growth are maximised.
- Where housing supports improvements to health and well-being.

¹⁰ Appendix 3 contains the SWOT analysis undertaken to inform the identification of the key themes.

- Where collective procurement will achieve cost effective delivery of new public sector housing.¹¹
- Where the development of new housing is underpinned by improvements to the physical infrastructure, and in adherence to related strategies¹².

Because:

- Levels of worklessness for Cumbria are below the national average; however there are areas where Job Seekers Allowance claimant rates are up to 8.7% of the population compared to a national average of 3.8%.
- 29 statistical areas (Lower Super Output Areas – LSOAs) in Cumbria, 9% are within the 10% most deprived nationally (based on the Index of Multiple Deprivation).
- The median household income in Cumbria is £26,004; below the national average of £28,989.
- 61.9% of the wards that make up Cumbria are classified by DEFRA as Rural.
- It is projected there will be a 44.8% increase across Cumbria in the population of residents aged 60+, and a 120.5% increase in residents aged 85+.

We want housing that is affordable:

- Where people in urban and rural communities are able to access housing appropriate to their needs and within their means, particularly social rented accommodation in rural areas.
- Where the impacts of welfare and housing benefit reform, financial inclusion and fuel poverty are addressed.
- Within which resources such as land, public and private finance, New Homes Bonus and planning gain are focused on meeting housing needs.

Because:

- Parish wide housing needs surveys within the Lake District National Park indicate 80% of those identified as being in housing need require social rented housing and 20% require intermediate tenure.
- The median house price in Cumbria is 5.5 times the median household income. There are areas, specifically in the National Parks, where the median house price is between 11.7 (Lake District National Park) and 12.8 (Yorkshire Dales National Park) times the median income.
- Based on 2009-10 levels of delivery, Cumbria has provisionally been allocated £4,475,975 of New Homes Bonus over the next 6 years.

¹¹ The Local Development Frameworks (LDF) produced by the planning authorities give a comprehensive list of development and investment priorities in each local area. See Appendix 4 for an overview of progress by Local Authority.

¹² Strategies relating to physical infrastructure: Transport- Local Transport Plan 3 (LTP3); Education-developer contributions; Adult Social Care provision- Cumbria County Council Extra Care Strategy and Old Peoples Accommodation Assessment; Health- Joint Strategic Needs Assessment.

Key Theme 2: Vulnerable People, Supporting Independence

We want vulnerable people to:

- Be empowered to live independently with the ability to purchase the care/support needed to maintain their tenancy and fully engage in their local community, either through access to personal budgets, direct payments and/or Supporting People provision regardless of gender, ethnicity, disability, age, sexuality, or faith.
- Have access to extra care housing as and when appropriate.
- Have access to energy saving advice and/or products.
- Have access to disability adaptations grants i.e. Disability Facilities Grant programme.
- Have good access to banking and credit.
- Have access to paid employment or a supported employment programme moving people towards the world of work.
- Maximise their life chances as young adults by having access to accommodation that supports their employment, education and training.

Because

- Provision is needed for excluded households such as Gypsies and Travellers. The county-wide need for 89 pitches can be best met through a joint approach from all districts.
- Analysis undertaken in 2009 estimated there will be demand for at least 1,850 extra care housing properties across Cumbria by 2019.¹³
- Based on demographic trends and current service patterns, there will be a significantly increased need for care support in the future.¹⁴
- On average 20.6% of residents in Cumbria are suffering from fuel poverty (households spends more than 10% of income on maintaining a suitable heating regime), above the national average of 13%.
- 23.6% of over 85's suffer from dementia.
- 7 out of 10 of homeless people experience one or more mental health problems.
- As of September 2011, there are 74 looked-after young people across Cumbria aged 16 or over who will soon be leaving care. Last year 54, 16 or 17 year olds in Cumbria left care.
- Over 140 young people aged 16 or 17 came to the attention of the agencies as "homeless" in the year to June 2011.

¹³ Planning4Care Report: Projected need for long-term residential care services for older people in Cumbria, 2009.

¹⁴ Planning4Care Report: Projected need for long-term residential care services for older people in Cumbria, 2009.

Key Theme 3: Better Use of Stock

We want to maximise the potential of the existing (private and public sector) housing stock so that:

- Significant progress is made in adapting homes to meet special needs, bringing empty and under-occupied homes into beneficial use, eliminating sub-standard housing, improving energy efficiency and matching the stock to the needs of tenants through an expanded choice based letting scheme.
- Tenancy strategies seek to ensure that social housing assists in meeting current and future housing need, maintains stable communities and that best use of stock eliminates overcrowding and under occupancy.
- Mechanisms are established to ensure that second homes/holiday homes do not form more than 20% of the local housing market.¹⁵

Because

- There are approximately 8,840 properties across Cumbrian districts that have been empty for over 6 months.
- On average 48% of private sector stock across Cumbrian districts is non-decent; above the national average of 36%.
- Councils will be able to utilise the private rented sector to discharge their homeless duty. (Historically, homelessness is a 'lagging indicator' following an economic downturn – meaning that it can be expected to rise for some years, independently of policy impacts.)¹⁶
- 33% of parishes in the Lake District National Park have more than 20% of their housing stock used as either a second home or holiday home and studies suggest that when the proportion of holiday houses reach a particular level, this affects the sustainability of any settlement and its community.¹⁷

Action Plans

The three key themes articulated above form the basis of actions plans which are appended.¹⁸ These action plans were developed collaboratively by members of the Cumbria Housing Officer Group and the expert groups. There is an action plan relating to each key theme plus two supporting action plans which relate to Research and Information; and Influencing local and national agendas. Using the evidence base we have, to influence key agendas, to provide a Cumbrian perspective on debates at a local and national level is a priority for this strategy.

¹⁵ Cumbria Rural Housing Trust: An Effective Way to Sustain our Rural Communities Part 1: The Effects of Affordable Housing in Rural Communities.

¹⁶ Crisis, December 2010. Homelessness strategies across the districts will be due for review in 2013.

¹⁷ 2001 census data.

¹⁸ See Appendix 5 for details.

These action plans will be delivered through expert groups, specific to each key theme. Membership of the expert groups draws on specialist knowledge and expertise from across the private/public/third sector. The expert groups have a generic purpose to:

- Deliver the work plans developed to support the Cumbria Housing Strategy and Investment Plan 2011-2015.
- Identify barriers and challenges to delivering the action plans and to use their shared expertise to overcome these.
- Share good practice.
- Report progress and any blockages to the officer group.

This strategy is only current at the time at which it was written; the context in which we operate is undergoing significant economic and legislative changes and effectively this provides a snapshot of where we are. In recognition of this our action plans are intentionally short-term and focus on the next 12-24 months. The actions plans will be revisited in 18 months time to refresh and refocus.

Our Approach

In working to address these issues we will:

- Work collaboratively and innovatively with communities and/or through local authorities to draw down resources across Cumbria to maximise access to funding available such as that for Community Land Trusts (CLTs) or Empty Properties.
- Work in partnership with the Homes and Communities Agency to deliver more housing.
- Work closely with the private sector to maximise private sector investment and delivery.
- Be opportunistic in our approach to solving problems.
- Seek to learn from others, within the partnership and the wider housing world, and customise approaches that have worked elsewhere to make them work for us.
- Be flexible in our approach, recognising actions need to be locally appropriate.
- Work together to combine our expertise and to ensure we add value.
- Speak with a single voice to demonstrate the uniqueness and diversity of Cumbrian district communities.
- Promote our successes and our ability to deliver.
- Influence at a local and national level to the benefit of all Cumbrian communities.
- Continue our evidence-based approach.

How will we get there?

This work is driven by the Cumbria Housing Executive Group (CHEG), supported by the Cumbria Housing Officers Group (CHOG). The purpose of the Cumbria Housing Executive is to:

- Make recommendations which shape housing in Cumbria.
- Support the development of policy and strategy.
- Direct work groups to deliver specific projects.
- Influence and give a Cumbrian voice to the Northern Housing Consortium, North West Housing Forum and/or other local, regional and national consultation.
- Promote joint initiatives across the districts which maximise resources and make most efficient use of them.
- Monitor the effectiveness of organisations' service delivery in Cumbria and work together for continuous improvement.

The purpose of the Officer Group is to:

- Provide an operational focus to strategic issues.
- Identify areas for joint working or those with potential for added value.
- Inform the work of Executive Group.
- Oversee the action plans of specific expert groups.

This group oversees policy and strategy development and directs work/"expert" groups to deliver specific projects. Representatives attending this group have clear mandates to work together to realise the vision. This group has links into a range of more specialist housing groups and organisations which are active across the districts and county and therefore has the ability to draw on this network to provide an expert, Cumbria-wide overview. This extensive network covers:

- | | |
|---|---|
| • Cumbria Housing Forum; | • Northern Housing Consortium; |
| • Cumbria Health and Wellbeing Board; | • Housing in the North All Party Parliamentary Group; |
| • Supporting People Commissioning Body; | • North West Housing Forum; |
| • Cumbria Registered Provider Forum; | • Homes and Communities Agency; |
| • National Housing Federation; | • Cumbria Members of Parliament; |
| • Cumbria House Builders Group; | • Cumbria Rural Housing Trust; |
| • Homes and Communities Agency; | • Cumbria Association of Local Councils; |
| | • Cumbria Housing Group Expert Groups.. |

Appendix 1: Source list- The impact of housing on...

...Economic Growth

1. National Housing federation: 'Home truths 2010: North West'
2. The Guardian, September 2011:
<http://www.guardian.co.uk/society/joepublic/2011/sep/14/national-planning-policy-framework-confusion-housing1>
3. Business Register and Employment Survey, 2009.
4. Shelter publication: 'Chance of a lifetime - the impact of bad housing on children's lives', 2006.
5. Cumbria Business Survey, 2010.
6. Cumbria Intelligence Observatory Popgroup modelling, September 2011; and Cumbria Place Survey, 2008/09.

...Balanced sustainable communities

7. Cumbria place Survey, 2008/09.
8. Shelter publication: 'Chance of a lifetime - the impact of bad housing on children's lives', 2006.
9. Cumbria place Survey, 2008/09.
10. Cumbria Rural Housing Trust publication: 'Effective ways to sustain our rural communities', 2003.
11. Cumbria County Council, CACI data, June 2011.

...Health and well being

12. Chartered Institute of Housing: 'Housing Health and care', 2009.
13. Cumbria Homelessness Audit, 2010.
14. Shelter publication: 'Chance of a lifetime - the impact of bad housing on children's lives', 2006.
15. Department of Energy and Climate Change, 2008.
16. Chartered Institute of Housing: 'Housing Health and care', 2009.

Appendix 2: Development Priorities

Agreed development priorities identified in the Cumbria Sustainable Community Strategy (2008-2028) stress the importance of ensuring development is distributed appropriately and sustainably across Cumbria. **Major development** will be focused on the regeneration areas of Barrow, Workington and Whitehaven and on the growth of Carlisle. The spatial policy framework recommends there should be **significant development** in Kendal, Penrith, Ulverston and Maryport, but here greater consideration needs to be given to the scale and the capacity for development. Elsewhere **moderate development** will take place in the Key Service Centres of: Dalton-in-Furness; Aspatria; Cockermouth; Brampton; Longtown; Wigton; Cleator Moor; Egremont; Millom; Silloth; Alston; Appleby; Grange-over-Sands; Kirkby Lonsdale; Kirkby Stephen; Milnthorpe and Sedbergh.

In sparse rural areas, the character of individual settlements will be protected, and development will strengthen the economy and services. **Small-scale development** is to take place in Local Service Centres and other locations (as identified in Local Development Frameworks) to help sustain local services, meet local needs, including the centres' rural hinterlands and to support rural businesses. New small-scale balanced housing development (the majority of which should be affordable) will be encouraged where it supports the sustainability of the Local Service Centre. In the open countryside, development will only take place in exceptional circumstances. These circumstances can include an essential requirement for a rural location which cannot be accommodated elsewhere, and development which is fundamental to delivering positive transformational change to the local economy.

The area comprising the 2 National Parks is not encompassed within the Spatial Strategy. The adopted LDNPA Core Strategy identifies 13 Rural Service Centres and other communities where the focus of new development will take place to meet locally generated needs, and includes Ambleside, Keswick, Kirkby Lonsdale and Windermere/ Bowness, except for Kirkby Lonsdale, which lies within the YDNP.

Appendix 3: SWOT Analysis

Strengths	Weaknesses
<ul style="list-style-type: none"> • Track record of working collaboratively to develop an evidence-based approach to housing. • Evidencing and communicating the case successfully to secure funding for Cumbria. • Track record of delivery. • County-wide structures established. • Level of expertise within county. • Past strategy and willingness to work in partnership. • Close working relationship between partners/districts which means a good awareness of others' issues (which leads to...) • Track record of working together to deliver service improvements e.g. Disabled Facilities Grant, Choice Based Lettings. • The ability to work together effectively to prioritise housing issues. • External perception that Cumbria speaks with a single voice • Diversity of area. 	<ul style="list-style-type: none"> • Lack of funding for affordable housing. • Lack of access to funding to meet current and projected need for supported housing. • 6 housing authorities with limited capacity to work collaboratively across districts. • Lack of focus on what partners have in common. • Income to house price ratio in certain districts/parts of districts. • High house prices combined with issues of second homes. • NIMBYism manifested by a resistance to change. • Low incomes. • Political/geographical/demographic diversity. • Perception that localism = every district on their own, "Cumbria" is no longer relevant. • Poor condition of private stock in certain areas. • Lack of diversity of stock in certain districts. • Ability of districts to engage jointly and effectively to influence county. • The lack of engagement generally with private sector landlords.
Opportunities	Threats
<ul style="list-style-type: none"> • Cumbria Improvements & Efficiencies Partnership funded posts able to drive new strategic approach to housing delivery. • Work in partnership, share skills & best practice to deliver in the context of scarce resources and achieve efficiencies. • Influence in relation to the Big Society/Rural Vanguard area. • Influence new housing to sustain communities. • Influence communities to accept and prioritise development. • Links to Local Enterprise Partnership/Health & Wellbeing Board to embed housing within new structures. • Deliver market and affordable housing once Local Development Framework adopted. • Develop the single Cumbria voice to promote the county & increase profile/impact. • Identify innovative/flexible models of funding to deliver affordable housing. • Explore innovative models for private sector funding of housing. • Work together to develop solutions to common issues. • Adopt a proactive approach to working within the new legislative/policy framework to trailblaze solutions. • Diversity: draw on benefits and accept differences. • Focus limited capacity on tackling achievable actions that have a clear impact/benefit. • Expand the remit of the Choice Based Lettings scheme to include the private sector. • Promote our message/issues with a consistent voice into other forums e.g. Housing in the North All Party Parliamentary Group. • Deliver action plans that add value to individual districts/partners. 	<ul style="list-style-type: none"> • Cumbria Improvements & Efficiencies Partnership funded posts that create strategic capacity across the county are fixed term and due to finish in March 2012. • Lack of co-ordination of the strategy results in a fragmented approach and delivery with a greatly reduced impact. • Lack of money to deliver social rented housing and regeneration of private stock. • Effects of the economic downturn and the retraction of bank lending on general capacity to deliver housing. • Affordable rent is not going to be affordable in certain areas of Cumbria. • The impact of the affordable rent regime on development capability. • Tight planning controls in National Park mean funding the development of affordable housing will be challenging. • Maintaining existing private rented stock. • Diversity of area: urban and rural. • No focus on regional/sub-regional any more. • Lack of engagement in collaborative/shared working. • Protectionism brought about by localism agenda/funding cuts. • Ability of Disabled Facilities Grant to meet current demand and projected increased demand. • Focus on differences rather than commonality could undermine the partnership approach. • Slow adoption of Local Development Framework. • Demographic projections show an ageing population and loss of the working age.

Appendix 4: Progress of the Local Development Framework by Local Authority in Cumbria

The dates provided are an estimate as of October 2010.

	Core Strategy	Other Development Plan Documents (DPD)
Allerdale Borough Council	Reg 25 – January/February 2012 Reg 28 – September 2012	General Development Control Policies, Site Specific Allocations DPD and Proposals Map <ul style="list-style-type: none"> • Reg 25 – June 2012 • Reg 28 – Autumn/Winter 2012
Barrow Borough Council	None confirmed	None confirmed
Carlisle City Council	Reg 25 – Spring 2012 Reg 28 – early 2013	Allocations of Land DPD to follow Core Strategy SHLAA and Employment Land Review <ul style="list-style-type: none"> • Informal consultation- January 2011.
Copeland Borough Council	Reg 28 – November/December 2011	Development Management Policies <ul style="list-style-type: none"> • November/December 2011 Site Specific Allocations and Policies DPD <ul style="list-style-type: none"> • Reg 25: April/May 2012
Cumbria County Council	Adopted 23 rd April 2009.	Site Allocations Policies DPD and Proposals Map adopted 20 January 2011
Eden District Council	Adopted 31 st March 2010	Housing Site Allocations DPD <ul style="list-style-type: none"> • Reg 25 – Winter 2012
South Lakeland District Council	Adopted 20 th October 2010	Land Allocations DPD <ul style="list-style-type: none"> • Reg 25- August 2011 • Reg 28-Winter 2012
Lake District National Park	Adopted 20 th October 2010	Land Allocations DPD <ul style="list-style-type: none"> • Reg 25-November 2011

Reg 25: Formal consultation. The LPA must notify specific bodies of the subject of the DPD and invite representations. In preparing the DPD, the LPA must take into account any representations made.

Reg 28: Period to receive representation on the DPD. This is not a consultation stage but it is when formal representation on the soundness of the DPD can be made. These representations will be taken into account at the formal examination.

KEY THEME 3: Better Use of Stock			Appendix B1	
Action?	Why?	How will we know?	When?	Who?
Private Sector				
Private sector engagement: Hold event to share practice and to learn from what is being done elsewhere. Work with CIH to establish any good practice with CBL and private sector involvement.	To learn from what is happening elsewhere in the country and Cumbria, share lessons about what has worked/what has not and inform future practice.	Event held. Best practice presentation given by CIH.	January 2012	Diane Harrison, Cumbria Housing Strategy Manager (supported by Emma Bundock, Allerdale Borough Council &/or Debbie Cochrane, Copeland Borough Council)
Private sector stock condition: Project underway to conduct stock condition survey across Cumbria.	Project will give an up-to-date picture of housing stock in districts and across Cumbria as a whole and will inform targeted interventions e.g. energy efficiency.	Report by district. Cumbria report. Raw data to be made available to districts to interrogate.	April 2012	Steve Newton, Eden District Council
Choice Based Lettings				
Expansion of Choice Based Lettings scheme to include private sector properties: Explore the potential to include private sector properties, establish basis on which properties could be included. Examine best practice from elsewhere to see what can be learnt.	To offer greater choice for customers and to engage more with the private sector. Potentially incentives landlords (especially in areas where grants are available) to upgrade stock. Could be extended further to include affordable homes.	Best practice identified and used by Influencing Group to inform CBL Group, Districts and Landlords. Approach established. Pilot (Eden) underway.	April 2012	Steve Newton, Eden District Council. To feed into CBL Steering/ Management Group.
Empty Homes				
Empty Homes Funding: Explore potential for joint working in line with funding opportunities in particular £100 million HCA. Link into Empty Homes Group.	To access funding and bring empty homes back into use.	Partnership identified. Funding applications submitted.	Funding framework due for release: Autumn 2011 Submission deadline: Jan 2012	Chris Jones, Barrow Borough Council to feedback through Empty Homes Group
Empty Homes: Matchmaker website in South Lakeland - explore potential to replicate/expand scheme Cumbria wide service.	Help to bring empty properties back into use by matching up owners looking to sell their empty home with buyers wanting to buy a property. Incurs little cost and officer time, highlights the issue of empty properties and increases advertising opportunities to improve housing market.	Monitor South Lakeland scheme as a pilot-success based on number of successful matches.	April 2012	Lynne Gilbertson, South Lakeland District Council to feedback through Empty Homes Group.
Empty Homes/New Homes Bonus (NHB): influence/feed into council tax officers at high level to release information relating to empty homes; to take ownership of empty home lists (revising and updating). Work with CIH to establish any good practice in this area and utilise.	Information needs to be shared in order to tackle the problem, enabling this to happen may necessitate minor changes to council tax forms. Ownership of lists would ensure a more streamlined process (and unlock funding through the NHB).	Council tax departments actively and regularly reviewing lists. Monitor NHB levels achieved (two elements: one from new homes and one from empty homes brought back into use).	December 2011	Research and Information Group to develop evidence base with support from Influencing Group in accessing information.
Green Deal				

KEY THEME 3: Better Use of Stock			Appendix B1	
Action?	Why?	How will we know?	When?	Who?
Green Deal: Monitor Green Deal and assess implications/opportunities as appropriate.	May offer opportunities for customers/ funding.	Implications identified. Actions identified to maximise opportunities as appropriate. Actions taken.	Green Deal launch: Spring 2012 Actions taken: Spring 2013	Tom Barlow, Affordable Warmth Project
Common approaches				
Housing standards across the private sector: Support the Enforcement Group. Ensure best practice is shared. Support HMO licensing.	HMOs meet a need within the market and in the future possibly even more so given welfare reforms. A consistent approach would share learning and would benefit those districts without a significant level of expertise/experience in this area.	Measures to be developed as part of the process.	September 2012	Heather Squire, South Lakeland District Council/ Amelia Mandle, Carlisle City Council
Rationalisation: Under occupancy – consider options to highlight and address under occupancy in the social rented and private rented sector.	To gain understanding of extent of under occupancy within the housing stock and make best use of social rented stock by affording opportunities for households to downsize. To ensure that households are aware of how welfare reforms will affect them.	Research and Information Group to report back findings to this Group. Number of planned moves to release larger accommodation to those in need. Make households aware of how welfare reform will affect them.	Ongoing as welfare reforms are implemented	Request for lead to be circulated.
Tenancy strategy: Establish current approach across the board. Explore opportunity for adopting a common tenancy strategy, if appropriate.	Clarity of approach for customers/ RPs.	Baseline position to be identified by the Research and Information Group. Way forward identified following baseline.	District strategies in place: April 2012	Anne Rogers, Eden District Council in conjunction with Research and Information Group.
Second homes: Establish picture at a district level using council tax data/census information.	To establish a baseline position and to inform any future action/influencing around this topic.	Research and Information group to develop evidence base. Action to be identified on basis of evidence.	Evidence base available and actions identified: September 2012	Research and Information Group to develop evidence base initially. With lead sought subsequently.
Fuel poverty				
Cumbria wide target for CO2 reduction has gone, develop a self-monitoring replacement for this.	There are houses that we know are difficult to heat and households that have difficulty paying heating bills. A joint approach to dealing with issues of fuel poverty/providing support to households would add value to providers working in isolation.	Measures identified through objective.	July 2012	Tom Barlow, Cumbria Affordable Warmth Project with input from Registered Providers Forum. To feed through Cumbria Fuel Poverty Group.

CHEG Agenda Item 3: Cumbria Housing Strategy Draft Action Plan

SUPPORTING THEME: Research and Information				Appendix B2	
Action?	Why?	How will we know?	When?	Who?	
Welfare Reforms					
<ul style="list-style-type: none"> a) To examine the likely impacts of the Government's new Housing Benefit reforms within different Districts b) To establish the baseline data on the effects of Housing Benefit reform c) To examine the effects of universal credit d) To investigate a model to identify future supported housing need e) To examine under-occupation (linked to housing need) within the County 	<p>To inform the work of the Supporting Vulnerable People Action Plan, District Council Tenancy Strategies and Registered Providers policy decisions.</p> <p>The work will also link with the preparation of the new Joint Strategic Needs Assessment due in February /March 2012, and inform the work of the Influencing Group.</p>	Upon receipt of a satisfactory level of baseline data to inform local strategies and policy decisions	January/February 2012	Lee Walker, Eden District Council	
Affordability					
<ul style="list-style-type: none"> a) To take forward the work already carried out on the 'Affordable Rent Model/Affordable Homes Framework' to be used for promoting and lobbying, and to inform the Cumbria Housing Executive Group and the Influencing Group over future actions b) R&I Group has already mapped the possible effects of the affordable rent model, and now propose to investigate further mapping of the actual effects of implementing the model, through affordable dwelling completions and re-lets. c) To review the position annually 	<p>To use the information to lobby at local and national level, via the National Housing Federation/Northern Housing Consortium</p> <p>To ensure that rents are affordable to local people in Cumbria</p>	When the information is being used effectively by the Influencing Group and other associated bodies	September 2012 to be agreed with the Influencing Group and linked to the Housing Growth, Affordability & Community Sustainability Action Plan	Lee Walker, Eden District Council with support from Kate Skillicorn, Copeland Borough Council	
Debt Advice					
<ul style="list-style-type: none"> a) To identify what work has been carried out on mapping the need for debt advice, and where debt may occur following the introduction of the Housing Benefit reforms and to identify hot spots using Citizen's Advice Bureau, Credit Union, Cumbria Advice Network, Age UK and other sources for information. 	To inform the Vulnerable People Action Plan on levels of deprivation	<ul style="list-style-type: none"> a) To establish if any mapping work has been carried out b) If not, to investigate means for the R&I Group to carry out such work 	September 2012.	Diane Harrison, Cumbria Housing Strategy Manager in conjunction with Vulnerable People Expert Task Group	
Second Homes					
<ul style="list-style-type: none"> a) To establish a Second Homes data base at Parish level to inform lobbying at national and local level to enable a review of current planning law to formalise the change of use of dwellings into second homes 	<p>To inform future debate over local occupancy policy formulation</p> <p>To inform lobbying actions through the Influencing Group relating to changing planning law on the change of use of domestic property</p>	There is already some data collected at District level in Cumbria – the R&I Group to gather sufficient suitable data to adequately inform debate	September 2012.	Paula Allen, Lake District National Park Authority linked to Influencing Group	

CHEG Agenda Item 3: Cumbria Housing Strategy Draft Action Plan

SUPPORTING THEME: Research and Information				Appendix B2	
Action?	Why?	How will we know?	When?	Who?	
	This piece of work will be linked to the Housing Growth, Affordability & Community Sustainability Action Plan				
Cumbria Extra Care Strategy					
a) To establish an evidence base of identified need to Parish/Ward level to support the Cumbria Extra Care Strategy	To support evidence gathering to inform local planning/housing strategies, policies and decision making	When sufficient data has been made available to adequately inform the Extra Care Strategy and its implementation	March 2012	Diane Gorge/Vivien Rae, Allerdale Borough Council to feed into Vulnerable People Group	
Older People Accommodation Assessment					
a) To develop an evidence base to reflect the elderly persons and associated wider service needs across Cumbria; and to determine the need for accommodation based care and non-accommodation based support	To provide a mapping evidence base to influence local based policies in District LDFs and Housing Strategies to aid delivery of suitable elderly person's accommodation	When sufficient data has been made available to adequately inform District LDFs and Housing Strategies	March 2012	Lee Walker, Eden District Council supporting Vulnerable People Group and partners of the Cumbria Housing Forum	
16/17 year old homelessness					
Following Government changes, Cumbria County Council is now responsible for 16/17 year old homelessness. Hence there is a need to: a) To review existing data/research into the effects of the 16/17 year old homelessness Protocol b) To investigate levels of need for 16/17 year old homelessness provision looking at presentations to Districts c) To identify levels of Registered provider/Private rented provision and suitability for homeless young people	To inform Supporting Vulnerable People Action Group what levels of provision is necessary and identify landlords	When sufficient data has been made available to adequately inform the Supporting Vulnerable People Expert group	March 2012	Neil Spence with support from Kate Skillicorn, Copeland Borough Council linked with Supporting Vulnerable People Group	
New Homes Bonus					
a) To investigate the use of the New Homes Bonus within each Authority in Cumbria looking at planning permissions/HCA allocations /works in progress	To inform the Cumbria Housing Executive Group of the likely revenue streams/link to options for using the New Homes Bonus, and enable more accurate and effective financial planning on the basis of likely income	When sufficient data is made available to help inform the Influencing Group	September 2012	Diane Gorge and Vivien Rae, Allerdale Borough Council, linked to Influencing Group	
Private Rented					

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SUPPORTING THEME: Research and Information				Appendix B2
Action?	Why?	How will we know?	When?	Who?
a) To investigate/map the number and location of private sector land lords in Cumbria	To ensure the good condition and best use of the existing stock, and to respond to the changes arising from the Housing benefit reforms	When sufficient data is made available to help inform the Better use of Stock Action Plan	September 2012	Lucy Reynolds, South Lakeland District Council, linked to Better Use of Stock Group
Housing Needs Surveys				
a) To review data gathering on housing needs in Cumbria, and to look at what has been done elsewhere and highlight learning/best practice. b) To look at grouping parishes together as appropriate clusters as a basis to consider sustainable communities and their housing needs c) To act as a forum for best practice and to encourage Local Authorities to carry out a consistent approach to Housing Needs Surveys	To support evidence gathering to inform local planning/housing strategies, policies and decision making	When sufficient data is made available to help inform appropriate local strategies, policies and decision making	September 2012	Lucy Reynolds, South Lakeland District Council with support from Kate Skillicorn, Copeland Borough Council linked to the Housing Growth, Affordability & Community Sustainability Action Plan
Strategic Housing Market Assessments (SHMAs)				
a) To review key data sets contained within the Strategic Housing Market Assessments (SHMAs)	To ensure that the Cumbria-wide SHMAs remain up-to-date as the key reliable evidence based to support local planning/housing strategies, policies and decision making	When sufficient data is made available to help inform appropriate local strategies, policies and decision making	September 2012	Graham Hale, Cumbria County Council, linked to the Housing Growth, Affordability & Community Sustainability Action Plan, Supporting Vulnerable People Action Plan, and the Better Use of Stock Action Plan
Gypsy & Traveller Accommodation Assessment (GTAA)				
a) To review the Cumbria wide GTAA to determine as to whether a further re-fresh study is necessary	To ensure that the Cumbria-wide GTAA remains an up-to-date data source as the key evidence based to inform local planning/housing strategies, policies and decision making	When sufficient data is made available to help inform appropriate local strategies, policies and decision making	September 2012	Michael Barry, Cumbria County Council, linked to the Housing Growth, Affordability & Community Sustainability Action Plan, and Supporting Vulnerable People Action Plan
Registered Provider Performance monitoring				
a) To coordinate an annual monitoring report on the performance of Registered Providers operating in Cumbria	To inform Cumbria Housing Executive Group on the performance of registered providers operating in Cumbria and to ensure that the strategic objectives of the Cumbria Housing Strategy are delivered	When sufficient data is made available to help inform the CHEG	December AGM each year	Diane Gorge, Allerdale Borough Council with support from Kate Skillicorn, Copeland Borough Council in association with Registered Providers, linked to Housing Growth,

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SUPPORTING THEME: Research and Information				Appendix B2
Action?	Why?	How will we know?	When?	Who?
				Affordability & Community Sustainability Action Plan

CHEG Agenda Item 3: Cumbria Housing Strategy Draft Action Plan

KEY THEME 2: Vulnerable People, Supporting Independence			Appendix B3	
Action?	Why?	How will we know?	When?	Who?
Disabled Facilities Grant				
Develop with Health and Social Care an integrated model with all partners that is sustainable. Looking at the processes and practice in all parts of the system involving all stakeholders.	Delivery of DFG is unsustainable in its current format. Demand is set to increase whilst funds remain static. In order to meet current/projected demand we need to work together, pool resources (not just in terms of £), work more efficiently and use our existing (adapted) stock more effectively.	Integrated Service in place that has a sustainable funding model to meet increased demand.	Options for an Integrated Service model presented to CEOs by Oct 2012. Agreed model in place – April 2013.	Robert Cornwall, DFG Project Manager and Graham Hodgkinson, Assistant Director, Adult and Local Services, CCC.
Develop a system that utilises resources from RPs and districts, looking at better use of available resources. adapting CBL to allocate appropriately and joint working.		RPs included as part of the Integrated Service model. Better use of resources and adapted stock.	Options for an Integrated Service model presented to CEOs by Oct 2012. Agreed model in place – April 2013.	Robert Cornwall, DFG Project Manager, CCC, Districts and RPs.
Explore adapting CBL to record and allocate properties appropriately.		Increase in the number of existing adapted properties matched successfully to people with an appropriate need for that adaptation.	Procedures in place April 2012.	Robert Cornwall, DFG Project Manager. RPs.
Through Cumbria Housing Training Group, provide training sessions to 1. raise awareness of the joint working (developed above); 2. raise awareness amongst CBL staff so they can enable customers to understand their options based on their needs and allocate according to those needs.		Better use of resources through a reduction in the number of adaptations removed through not matching an existing adapted property to a person with an appropriate need.	Training in place April 2012. Methods of recording adapted properties in place April 2012	CBL Project Board, Robert Cornwall, DFG Project Manager
Identify where there is joined-up working currently i.e. where the process works well. Use this learning to improve the process in areas where it does not work and focus resources in these areas.		Use knowledge from RPs etc to focus resources on areas where there is scope for process improvement. Result in a more consistent process that delivers better customer service.	Length of time taken to process applications. Shared training. Customer satisfaction.	Options for an Integrated Service model presented to CEOs by Oct 2012. Agreed model in place – April 2013.
Welfare Reform				
Raise awareness of the HB Reform Implications. Joint approach to training for front-line staff to raise awareness of the implications of the HB reforms for tenants, enabling staff to give customers relevant information/enabling customers to make informed choices.	Staff and customers need to be informed now so that the advice given is relevant against the backdrop of the pending HB reforms and so that customers can make informed choices when taking on new tenancies and ensure that as far as possible they are sustainable.	Sustained new tenancies. Customer satisfaction. Appropriate allocations (10% spot check over set period).	Ongoing as reforms put in place.	District Housing Teams, Debt Advice, Benefits Teams, Customer Services. CBL Board.
Raise awareness of the HB Reform Implications. Use CBL to make applicants aware if the impact of HB changes. Publicise and quantify consequences of reform/likely choices.		Production of customer-focussed information (posters, web based info, column inches).	Ongoing as reforms put in place.	District Housing Teams, Debt Advice, Benefits Teams, Customer Services. CBL Board

CHEG Agenda Item 3: Cumbria Housing Strategy Draft Action Plan

KEY THEME 2: Vulnerable People, Supporting Independence			Appendix B3	
Action?	Why?	How will we know?	When?	Who?
<p>Establish the current position (baseline) with regards to reforms for existing customers (is there work ongoing already?).</p> <p>Explore the ability to share customer profiling information.</p> <p>Develop an information campaign to raise awareness of the implications.</p> <p>Work together with HB departments to enable a targeted campaign.</p>	<p>Existing customers as well as new customers need to be aware of the implications of HB reforms. Targeted information campaigns are demonstrably more effective than a blanket approach.</p>	<p>Mapping completed on the scope of the effects of Welfare Reform by District. An information campaign established to inform existing and new claimants how the changes will effect them.</p>	<p>April 2012</p>	<p>R & I Group. District Housing Teams, Debt Advice, Benefits Teams, Customer Services. CBL Board.</p>
Supporting People				
<p>SP: develop a planned approach (CBL and local RPs) to rehousing people before the end of 2yr fixed term SP tenancies in appropriate mainstream housing.</p>	<p>There are a number of people who at the end of a 2yr tenancy supported through SP will simply re-present as homeless because there is no suitable move-on accommodation they can access due to previous life styles; this may be exacerbated as from next April there will be possibly be higher risk people accessing this accommodation than previously. In conjunction with the SP commissioning reforms, this work will look at what can be achieved by RPs working together with SP and CBL to achieve appropriate housing outcomes where relevant.</p>	<p>Qualitative data from SP contract management shows a reduction in representations and records those SP clients who have sustained a new tenancy for over 6 months.</p>	<p>1st April 2012.</p>	<p>Julie Batsford, Supporting People Manager. District lead(s) on homelessness. RPs. SP Contract Management Team</p>
<p>SP: Monitor outcomes for people coming out of SP short term accommodation .For 20010-11 over 80% of people move on in a planned way . Monitor success levels through CBL for people coming out of SP accommodation.</p>		<p>Inform CBL policy review on basis of monitored outcomes.</p>	<p>April 2012.</p>	<p>CBL Project Board. Julie Batsford, Supporting People Manager. District lead(s) on homelessness. RPs.</p>
<p>SP: Input to working group to develop central access point for SP services.</p>	<p>A central access point will be developed; we need to ensure it incorporates a process that meets the needs/leads to positive outcomes for homeless clients.</p>	<p>Access point developed and operational. Monitor outcomes for clients presenting as homeless.</p>	<p>December 2011 6 mthly</p>	<p>Julie Batsford , Supporting People Manager. District lead(s) on homelessness. RPs.</p>
Debt Advice				
<p>R&I group to map supply and demand for debt advice. Once mapped explore how could build on this to provide a more consistent/cohesive approach. Use evidence around demand & lack of supply to prioritise areas for focus.</p>	<p>In the current economic climate, access to good and timely debt advice is critical and links to the work on homelessness prevention.</p>	<p>Map of supply and demand produced. Areas of mismatch identified. Identify strategies to meet need.</p>	<p>April 2012</p>	<p>R & I Group. District Housing Teams, Debt Advice, Benefits Teams, Customer Services. RSLs</p>
<p>Use information gathered from mapping exercise to inform training sessions and improve signposting services amongst front-line staff.</p>	<p>Effective signposting services are critical to improving customer service and ensuring timely access to the most appropriate services to meet customer need.</p>	<p>Customer satisfaction. Eviction levels and indication of what preventative measures were taken to sustain the tenancy.</p>	<p>April 2012</p>	<p>District Housing Teams, Debt Advice, Benefits Teams, Customer Services. RSLs.</p>

CHEG Agenda Item 3: Cumbria Housing Strategy Draft Action Plan

KEY THEME 2: Vulnerable People, Supporting Independence			Appendix B3	
Action?	Why?	How will we know?	When?	Who?
Homelessness				
Develop an approach to sharing best practice (that works for the relevant staff). Explore options for web-based portal through the Cumbria Housing Project website.	Projected trends are for homelessness to increase. There may be added value to be achieved from learning from each other/ sharing some budgets to provide similar services. Linked to work around the likely impact of HB reforms.	Process for sharing best practice established. Examples of shared learning put into action.	March 2012	District Housing Teams, Debt Advice, Benefits Teams, Customer Services. RSLs.
Take the learning form the Mortgage Rescue Scheme regarding positive working to develop non-grant funded support mechanism to avoid repossessions.		Monitor and adapt existing Housing Options Services to reflect emerging trends due to changes in economic climate.	December 2011	R & I Group. District Housing Teams.
16/ 17 year old Protocol				
Map outcomes for 16/17 yr olds. Based on a sample of cases work through the process to establish how/where the protocol works and where it falls down. Share the learning from this to improve outcomes for 16/17 yr olds. Develop a Pathway to aid best practice and support application of the protocol.	Improve outcomes for 16/17 yr olds. Inform service improvements.	Service improvements identified. Options for implementation presented to?? Pathway in place and agreed.	Pathway agreed by March 2012 for implementation April 2012.	Working Group established from Children's Services, District Housing Teams, Monitoring of Pathway by Locality MAPH Groups.
Extra Care				
Work with the County Council to deliver areas of joint working as identified in the Extra Care Strategy.	Demographic projections show a significant increase in the number of elderly people across Cumbria. We need to work together to develop approaches/solutions to meet current and projected need, which offer elderly people a range of options to meet their needs.	Elderly people will have access to a range of options to support their independence.	Reviewed quarterly.	Extra Care Housing Forum. Donna Story, CCC. Robert Cornwall.
Domestic Violence				
Review position for DV services post new commissioning regime. Monitor outcomes and explore replication of best practice across all Districts. Look at improving measures to prevent loss of existing home through measures such as Sanctuaries, for example.	Preventing victims and their families having to leave their homes due to risk of abuse so they can retain links in their communities such as schools and support from friends and relatives.	Monitoring the number of families declared as Homeless due to Domestic Violence. Establish a coordinated inter-agency approach to dealing with Domestic Violence to support victims and their families. Making retention of existing accommodation the first option and outcome for the majority of cases.	Ongoing. Inter-agency approach establishes April 2012, post commissioning of new services.	Julia Carver, CCC. Robert Cornwall. District Housing Teams. Police.
Gypsies and Travellers				
Work in partnership with Districts and CCC to deliver pitches for Gypsies and Travellers.	A need for more pitches was identified through the Gypsy and Traveller Accommodation Assessment (2008)	Further pitches established in line with housing needs data.	Ongoing	District Housing Teams and CCC.

A shared vision, a single voice for housing in Cumbria

**The Cumbria Housing Strategy and Investment Plan
2011 – 2015**



Purpose

This strategy has been produced in partnership through the Cumbria Housing Executive Group. The Group comprises representatives from the 6 District Councils (as the strategic housing authorities), the Lake District National Park, Cumbria County Council, a Registered Providers' representative and the Chair of the Housing Forum.¹ Representatives on the Cumbria Housing Executive Group have clear mandates to work together to realise our vision:

A shared vision, a single voice for housing in Cumbria. We are committed to working together to add value; to create, sustain and enhance homes and communities for the benefit of all.

We recognise that by working together with our wider partnerships, we can add real value to creating and sustaining homes and communities across Cumbria, that respond to changing social and economic needs. The purpose of this strategy is to set out our collective plan detailing our vision, high level key themes and objectives from 2011 to 2015 and to articulate how we will:

- Speak with a single voice to promote the uniqueness and diversity of Cumbrian communities;
- Influence wider agendas to the benefit of all people in the communities across the districts of Cumbria;
- Deliver against our agreed key themes.

Background

In Cumbria the housing sector has been working in partnerships for a number of years to develop a cohesive response to the housing issues faced by all the diverse communities across the districts. A Cumbrian Housing Strategy was developed for the period 2006-2011; this was the first sub-regional housing strategy in the country. The vision for this strategy was that, "Cumbria will have balanced housing markets supporting the social and economic changes that our county will undergo over the next 20 years." The previous strategy 2006 – 2011 identified five key housing issues across Cumbria:

- Shortage of Affordable Housing;
- Creating decent homes and environments;
- Housing the homeless;
- Regeneration; and
- Homes with support or additional facilities.

¹ The Housing Forum is a wider networking group of housing, house builders, health, planning, economic development and community groups.



Since 2006 the economic climate has fundamentally changed and more changes are underway to deal with the implications of this. The timing is therefore right for a new strategy to be developed which responds to the needs of the diverse communities across the districts and county.

This document will review the current national and local context to provide an overview of where we are, where we want to be and outlining our shared aspirations for the future.

INSERT DIAGRAM: The Contribution of Housing

Vision

Our new partnership vision for 2011 – 2015 is:

***A shared vision, a single voice for housing in Cumbria.
We are committed to working together to add value; to create, sustain and
enhance homes and communities for the benefit of all.***

The National Context

The economic downturn, starting in 2008, saw dramatic falls in Britain's economy with a corresponding increase in the budget deficit and the national debt. Recent research published in May 2011 predicted that "a return to a healthy/normal housing market is unlikely for the duration of the current Comprehensive Spending Review (2011-2015)."² The reality, as suggested by the research, is that what will emerge from this will be a fundamentally changed housing market with quite different challenges. In addition to operating in this highly challenging financial environment, the past 12 months have seen some core policy and funding reforms, which will have a significant impact on the delivery of housing well into the future. These include:

Housing & Welfare Reforms

Emerging Policy

- "Local decisions: a fairer future for social housing" (November 2010): this proposed radical reforms of the provision of social housing around 5 key objectives and included details on the Affordable Homes Framework. The Framework (launched in February 2011) set out how the development of new affordable housing will be funded over the next 4 years and how the new Affordable Rent product will work. Affordable Rent will be the primary housing product supported by the Homes and Communities Agency (HCA) funding and will enable providers to set rent at up to 80% of market rent.
- The Localism Bill (December 2010) saw the Government set out the legislative framework for the proposals which had been announced in the Comprehensive Spending Review and the Local decision: a fairer future for social housing.
- On 16th February 2011 the Welfare Reform Bill was introduced to Parliament. The Bill legislates for the biggest change to the welfare system for over 60 years.

² Leather, P 2011

Potential Impact

The Localism Bill, which is still making its way through the legislative process, embodies the government's stated objective to decentralise power to the lowest tier. The bill includes measures to allow local authorities to decide who goes on their housing waiting lists, although central government will set the categories considered to have the greatest housing needs. It includes plans to make it easier for tenants to move to other social housing and for an internet-based "national home swap scheme." Changes to the "homelessness duty" will mean local authorities can offer people private sector accommodation instead of being obliged to offer social housing. Authorities will be able to offer new social housing tenants shorter, fixed-term tenancies and convert re-lets into affordable rent charging up to 80% of the market rent with any increases supporting additional borrowing for new affordable homes.

The Bill is a significant devolution of power giving communities rights to "plan" their own towns and villages through community right to build, community right to buy and a community right to challenge.

Under the Affordable Homes Framework registered providers will be expected to supplement grant funding by converting vacant social homes into other tenures, generating cross subsidy and using s106 and public sector land opportunities. The framework is designed to offer greater freedoms to convert social rented properties to other models to create funding for more new homes so converting social rented properties to affordable rent, shared ownership, disposals or a mix.

The proposed reforms include a cap of total household benefits, reforms to Disability Living Allowance and the introduction of Universal Credits which will provide a single streamlined benefit. Recent research suggests that proposals to pay housing benefit straight to tenants as part of the introduction of Universal Credit are opposed by most tenants as well as landlords and lenders: nine out of 10 social housing tenants responding to the survey want their housing benefits to continue to be paid directly to their landlord.³

Finance Reforms

Emerging Policy

- In October 2010 the Comprehensive Spending Review (CSR) set out how the government aimed to achieve its central objective of reducing the public spending deficit and delivering sound public finances combined with sustainable economic growth.

³ Research published September 2011 by Policis consultancy, commissioned by Big Issue Invest and supported by the National Housing Federation.

- The Localism Bill announced changes to housing finance.
- The coalition government announced their first budget in March 2011, the main aim of this, in housing terms, was to create the economic and financial stability to ensure a favourable environment for house building.
- Included within the Budget was the establishment of a number of new Enterprise Zones with superfast broadband, lower taxes, and low levels of regulation and planning controls.

Potential Impact

Key points within the CSR were the government's commitment to the Supported People programme, the core Disabled Facilities Grant allocation and homelessness services, as well as the continued funding for the Decent Homes programme. Funding was also announced for the New Homes Bonus, this incentivises authorities to approve the development of housing by matching the council tax raised on each new property developed, plus properties brought back into use (with an additional £350 per affordable home) for a period of six years. The Bonus commenced in April 2011.

The current arrangement for financing council housing is complex and does not enable long-term planning. This will be replaced with a new self-financing arrangement that will enable authorities to keep the rent money they raise and spend it locally. In Cumbria, Barrow Borough Council is the sole authority to retain direct control and management of its housing stock.

Key features in the budget included the introduction of First Buy: aimed at easing the entry of first time buyers into the market and effectively a replacement for HomeBuy Direct although less generous. A total of 22 Enterprise Zones have been created to date however Cumbria has not been successful in securing Enterprise Zone status. A 10% reduction in the Government spending on Council Tax Benefit was announced; with the decision to determine eligibility for the benefit becoming the responsibility of the Local Authority.

Planning Reforms

Emerging Policy

- The Government acknowledges that the planning system and other structures have an important role in creating an environment in which economic development can thrive and has taken the view that reforms are required to facilitate this process.
- The reforms will see the streamlining of Government planning policy to a single consolidated National Planning Policy Framework, including a "presumption in favour of sustainable development". A draft National

Planning Policy Framework has been launched with the final version expected by the end of 2011 or early 2012.

- There will be a continued requirement for local planning authorities to positively plan their areas including a continued need for them to provide a mix of housing sites and house types to meet current and future requirements.

Potential Impact

Based on the provisions of the Localism Bill, the draft National Planning Policy Framework and other guidance, changes are likely to include:

- The abolition of Regional Strategies to be replaced by a duty to cooperate between local authorities and service providers; this will leave local planning authorities responsible for identifying and planning to meet their own needs for affordable and market housing, in cooperation with other authorities and stakeholders.
- The introduction of neighbourhood planning powers allowing communities to have the power to grant planning permission and prepare plans, contingent upon a local majority vote.
- A new 'Community Right to Build' giving communities the freedom to bring forward small developments and amenities.
- The toughening up of planning enforcement powers.
- Some changes to how monies gathered to mitigate the effects of development are managed through changes to how the Community Infrastructure Levy would operate.
- New forms of borrowing to fund the delivery of strategic infrastructure such as Tax Increment Funding (a mechanism to borrow against future business rate earnings to fund current developments) or the Community Infrastructure Levy.
- Increasing the scope for development to be permitted without planning permission.

Local Enterprise Partnerships

The Local Growth White Paper (October 2010) set out how the Government sees its role in empowering locally driven growth, encouraging business investment and promoting economic development. The paper highlighted a series of measures aimed at stimulating growth in the new economic environment such as the £1.4bn Regional Growth Fund, which is aimed at supporting the creation of private sector jobs. Results from the first and second rounds of bidding have produced no successful bids from Cumbria.

The White Paper also established twenty-four local enterprise partnerships combining public and private experience and expertise to drive sustainable economic growth and create new jobs in their communities. As a result Cumbria Local

Enterprise Partnership (LEP) was established early in 2011 with a vision “To create one of the fastest growing economies in the UK, in an energised and healthy environment.” The LEP will provide a strategic lead in all activities contributing to the growth and vibrancy of the county’s economy. Their aim is to develop Cumbria’s economy while maintaining its uniqueness in terms of landscape, culture and quality of life.

Health Reforms

Emerging Policy

- The Health and Social Care Bill (January 2011) is part of the Government’s vision to modernise the NHS so that it is built around patients, led by health professionals and focused on delivering world-class healthcare outcomes.

Potential Impacts

Local authorities must establish a Health and Wellbeing Board of key stakeholders, with the responsibility of delivering a strategic needs assessment and a health and wellbeing strategy for the area, and to encourage integrated working in the provision of health and social care. This approach provides real opportunity to improve integration across the broad range of services, including housing, to ensure the needs of communities, and especially those most vulnerable are met.

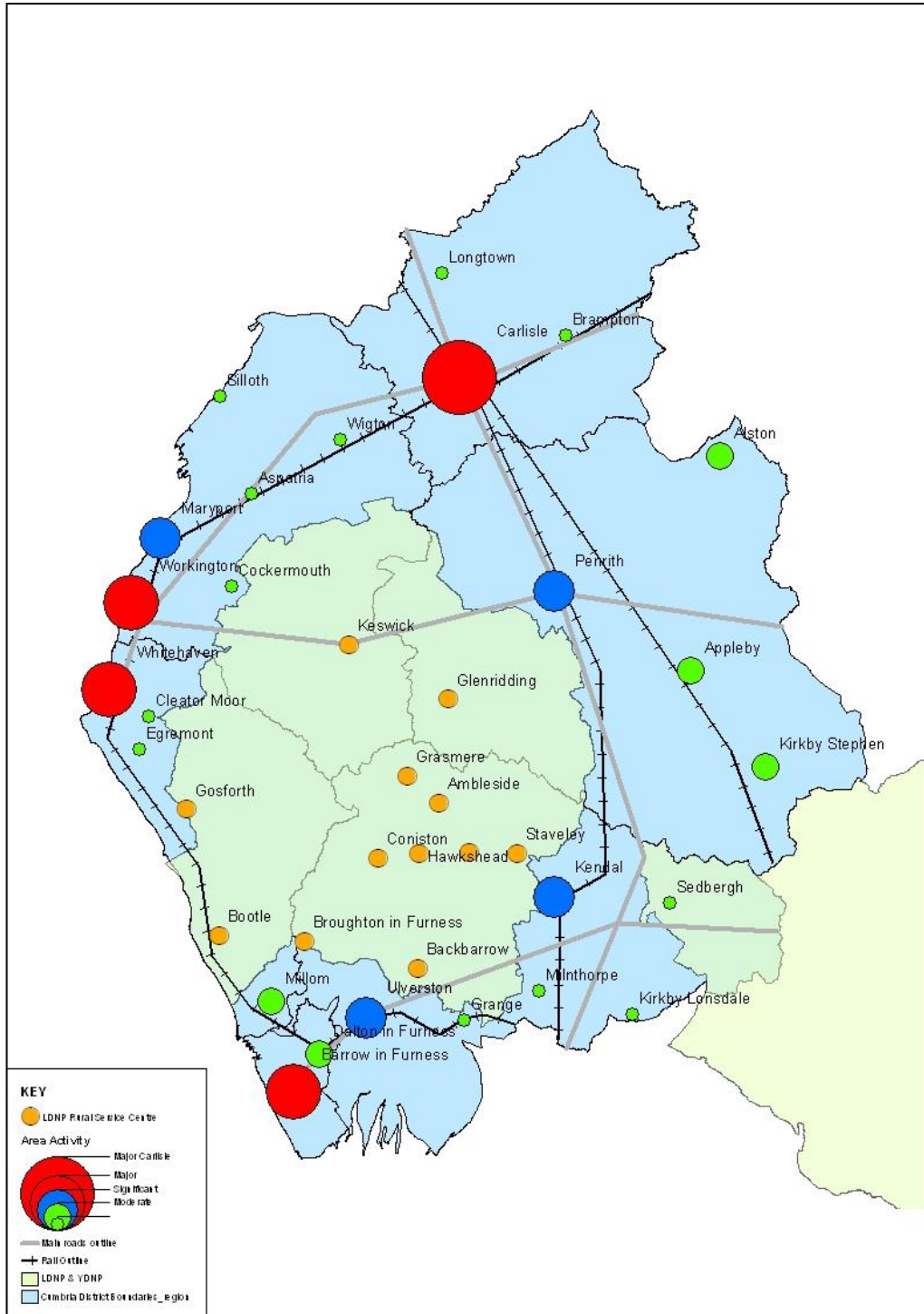
Current position: where are we?

Housing markets do not exist in isolation; they are impacted by, and impact on a number of factors, specifically the surrounding economy and societal changes. Across Cumbria different districts have different issues although many are common to each; these include the need for housing market renewal, affordable housing, the need for specialist housing, more and better paid jobs but also greater community empowerment to deliver locally focussed objectives. Given the diverse nature of the county, particular issues are more prevalent in certain locations, reflecting local socio-economic characteristics.

The creation of balanced housing markets and the delivery of sufficient amounts of new housing, of the right type and in the right locations to meet the current and future needs of communities are essential for both the creation of mixed and sustainable communities as well as future economic success. With reduced public sector funding, there will be an increasing reliance upon the private sector to deliver an attractive open market housing offer, in sufficient numbers to support the cross-subsidy to deliver the needed affordable housing. The role of the private sector will be one of the key drivers in achieving and sustaining economic growth. Reduced Government funding will also require innovative partnerships and more effective use of our assets.

A good mix of quality housing is a priority to attract and retain people and the Local Development Frameworks will need to make provision for a sufficient range and amount of housing types to be developed, which will then support economic growth. The economic downturn, ongoing restrictions on bank lending to support new build and reduced access to new mortgages remains a significant barrier to delivery.

Map 1: The spatial context of Cumbria: settlements and boundaries



At 679,715 hectares, Cumbria is England's second largest county. With a population of 494,400 and at a density of 0.7 people per hectare, it is the third sparsest county nationally. 61.9% of wards in Cumbria are classified as rural, and over half of the population live in rural communities. There is a lack of ethnic diversity in Cumbria, with only 4.9% of the total population being of black or minority ethnic, compared to the national average of 16.7%. The median household income is £26,004; below the national average of £28, 989, and there are pockets of rural and urban deprivation. Cumbria has a two tier local government system involving a county council, six local district councils and two national parks.

Demographic Profile

The population of Cumbria is projected to age dramatically over the next 20 years. Figure 1 presents the current and projected age profile of Cumbria's population; based on the '10 year migration scenario' produced in September 2011 using Popgroup¹ modelling. By 2030 it's projected that there will be a 41.7% increase in the number of residents aged 60+ and a 122.2% increase in the number of residents aged 85+. Inversely, the projections also suggest that, in the above timeframe, the number of younger residents, aged under 15, will decrease by 11%, while the number aged 16-59 will decrease by 15.3%. This would mean that in 2030 nearly 40% of the population would be aged 60+; compared to just under 30% in 2010. While national projections forecast a similar increase in older adults, they do not predict the same decrease in young people; in fact, national projections suggest numbers of young people will increase. Figure 2 presents the projected percentage of residents aged 60+ for 2030.

Figure 1: Cumbria's Current and Projected Age Structure
Mid-2010 Population Estimates (ONS) and Popgroup 10 Year Migration Scenario (September 2011)

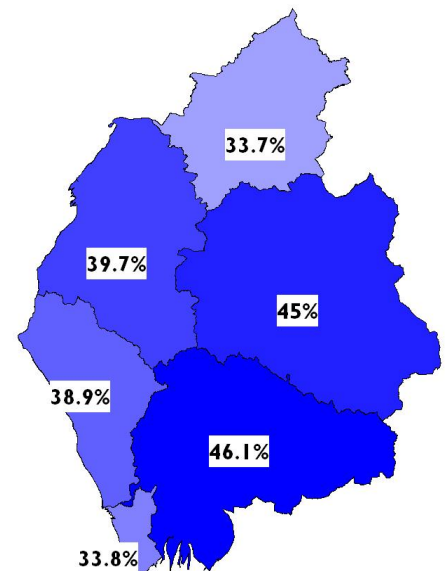
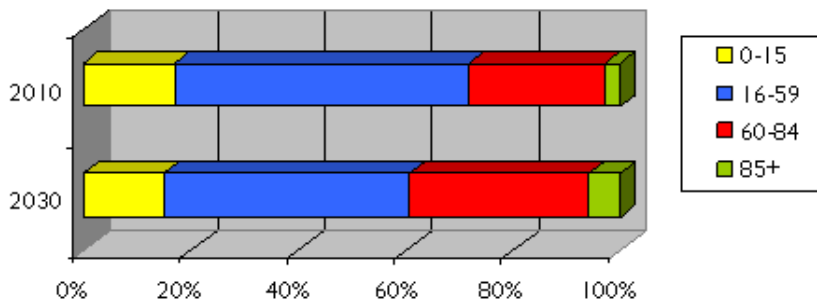


Figure 2: Projected proportion of the total population aged 60+ in 2030
Source: Cumbria Intelligence Observatory
Popgroup 10 Year Migration Scenario - September 2011

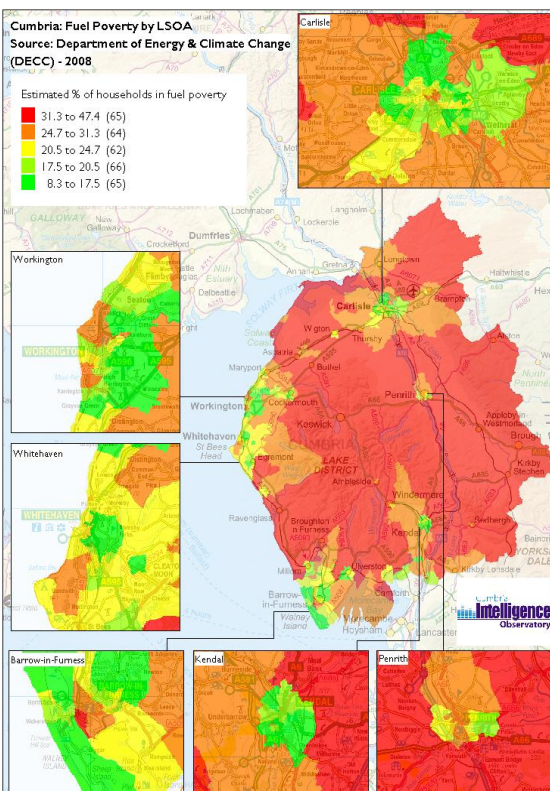
Vulnerable People

Fuel poverty

Cumbria suffers disproportionately from fuel poverty when compared nationally. Across Cumbria an estimated 24.1% of households are in fuel poverty (spending more than 10% of income on maintaining a satisfactory heating regime); above the national average of 15.6% and the regional average of 18.1%. Eden has the highest proportion of fuel poor households in England at 34.8%. Allerdale is 13th at 25.5%, followed by South Lakeland at 14th with 24.6% of households.

Homelessness

In 2009-10, 511 households were accepted as homeless with a duty owed to them across all districts; an average of 5.62 per 1000 households.



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Figure 3: Percentage of households in fuel poverty

Deprivation

In terms of overall deprivation (2010) Cumbria is ranked 85th nationally (out of 149, where 1 is the most deprived). Barrow in Furness is the most deprived district; ranked 32nd out of 326 where 1 is the most deprived. Copeland is ranked 78th, Carlisle 109th, Allerdale 111th, Eden 211th and South Lakeland 242nd. Barrow-in-Furness is within the 10% of most deprived districts nationally.

Affordability

The median house price in Cumbria is 5.5 times the median income. There are areas, specifically in the Lake District National Park, where the median house price is up to 11.7 times the median household income. The median house price in Cumbria is £143,869, but there are disparities across the county: in Barrow-in-Furness it is £93,384 compared to £210, 977 in South Lakeland.

Housing delivery

Historic Completions

Over the period 2006-11, 1449 new affordable homes have been completed across Cumbria.

The effect of the economic climate in recent years has had the consequence of reduced housing delivery across Cumbria, with a low of 993 new houses being delivered in 2008/2009. It should be recognised that away from the current economic climate, Cumbria has historically delivered significantly higher levels of housing with 1,858 new homes being completed in 2002/2003 and as many as 2,026 being delivered in 1992/1993.

Housing Requirements

Affordable Housing Need

Housing Needs Surveys calculate a projected need for 1792 affordable homes per annum (Allerdale: 245, Barrow: 20, Carlisle: 222, Copeland: 168, Eden: 227, South Lakeland: 910).

Overall dwelling requirements

Based on the POPGROUP model¹ using the latest 10 Year Migration Scenario and Labour Force Led Economic Forecasts prepared in June 2011, there's a potential future annual dwelling requirement for construction of between 1,518 to 2,777 new homes across Cumbrian districts for the period 2009 to 2024. For the detailed breakdown for each District see figure 5.

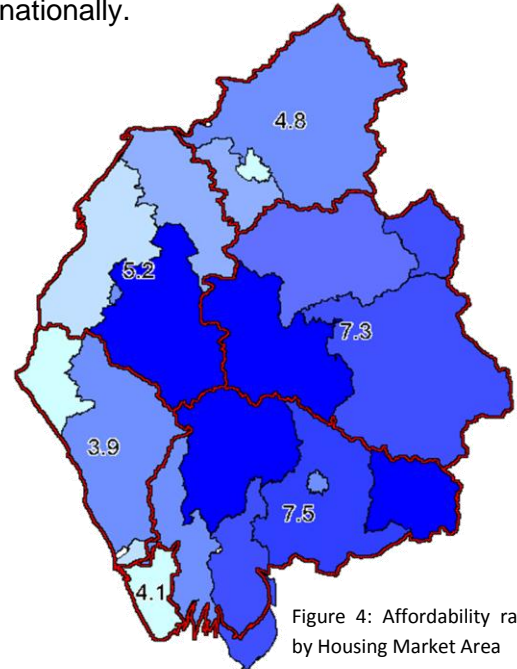


Figure 4: Affordability ratio by Housing Market Area

Figure 5: Annualised dwelling requirement

	Range of average annualised dwelling requirements 2009-24
Allerdale	197- 536
Barrow	148- 225
Carlisle	464- 693
Copeland	151- 208
Eden	231- 420
South Lakeland	327- 694
Total	1518-2777

Empty Properties

In Cumbria there are a total of 5001 properties that have been unoccupied and unfurnished for over 6 months. These comprise:

- Allerdale: 854
- Barrow in Furness: 1029
- Carlisle: 754
- Copeland: 820
- Eden: 401
- South Lakeland: 1143

¹POPGROUP is a modelling tool run by the Cumbria Intelligence Observatory, and commissioned through the Research & Information Expert Task Group. In line with the latest Government Guidance, it is used to produce a series of District level population and housing forecasts that may be delivered in differing population, housing and economic scenarios. The Model is able to link natural household growth through local data on in- and out-migration, births and deaths and expected economic growth.

The Local Context

The demographic trend for Cumbria is towards an ageing population. The aim within Cumbria is to move towards enabling people to have more independence and options which will enable them to stay in their own homes. We need to work together to develop approaches/solutions to meet both current and projected need, which offer elderly people a range of options, enable them to stay in their own homes (if that is what they chose) and maintain their independence for longer.

At the same time that the proportion of elderly residents is increasing, projections suggest that the number of younger residents (aged under 15) will decrease by 11%, while the number aged 16-59 will decrease by 15.3%. This would mean that in 2030 nearly 40% of the population would be aged 60+, compared to just under 30% in 2010. While national projections forecast a similar increase in older adults, they do not predict the same decrease in young people instead national projections suggest numbers of young people will increase.

Barrow-in-Furness, Copeland and Allerdale

Barrow-in-Furness, Copeland and Allerdale districts contain urban centres, some of which have suffered long term social and economic problems, resulting from an overdependence on the declining manufacturing sector and their relative remoteness from regional/national markets. Significant employment in these areas is dependent on a small number of key employers such as Sellafield Ltd or BAE Systems and as such the announcement of a new nuclear plant at Sellafield guarantees a level of future employment.

These areas are also home to Britain's Energy Coast where the focus is on becoming a major generator and centre of excellence in low carbon and renewable energy. A new programme of activity is being prepared for the area utilising socio-economic funding from the Nuclear Decommissioning Authority and Nuclear Management Partners, the company responsible for managing the Sellafield site.

These urban areas on the west coast are characterised by areas of housing market failure and/or areas of poor quality environment. This has given rise to a range of key issues to address including:

- The need to address housing market failure; The need for improving housing stock and a broadened housing offer through new supply to meet needs, including affordable and executive housing and others associated with the redevelopment of key sites;
- HCA investment in the West Cumbria Housing Market Renewal Pathfinder ended in March 2011 removing the funding for stock refurbishment, clearance and replacement, however there is still evidenced need for this type of activity.

- Delivery of economic growth focused on existing areas of strength in renewable and nuclear industries and new ones like education and tourism; and
- Measures to address problems associated with concentrations of deprivation and worklessness.

Issues of affordability are present in areas of West Cumbria. Based on parish surveys, Allerdale requires 1200 affordable homes over the next 5 years. The 2010/11 Strategic Housing Market Assessment in Copeland demonstrates a need for 840 new affordable homes to 2015, or 168 annually. These include a measured rural affordable need dispersed around Copeland within but not limited to the planning area of the Lake District National Park Authority, where 75 new homes are needed over the same period.

Eden and South Lakeland

This together with their excellent strategic transport links and outstanding natural beauty has meant that there is considerable demand for housing from in-migration of either long distance commuters, people retiring or from holiday and second home buyers. Together these lead to increased competition for housing resulting in issues of affordability specifically for local people on lower wages. While this area has generally high levels of employment, there are issues of low paid and part time work, especially in rural areas. Key issues here are:

- The shortage of housing that is affordable to local people.
- The need for more well paid employment opportunities aided by sustainable employment sites and town centre initiatives.
- Diversification of the rural economy.
- Sustainability of rural villages and market towns.
- Meeting the needs of an ageing population for suitable housing with appropriate levels of support in accessible locations.
- Providing a range of housing and economic opportunities for young people to retain/attract them to the area.

The National Parks

The Lake District National Park is a landscape of exceptional beauty; it covers an area of 2,292km² and encompasses parts of Eden, South Lakeland, Copeland and Allerdale districts. The continuing high cost of homes that are inflated by high levels of second home ownership and the outstanding environment that attracts people to the area who are able to afford the high prices puts immense pressure on the existing housing stock. This makes it extremely difficult for people relying on local wages to compete for housing in an open market.

The Vision for the National Park is that, "*The Lake District National Park will be an inspirational example of sustainable development in action. A place where its*

prosperous economy, world class visitor experience and vibrant communities all come together to sustain the spectacular landscape, its wildlife and culture." The Business Plan for the Lake District National Park 2011 – 2014 has a number of core themes including "Contributing to a Prosperous Economy" and "Contributing to Vibrant Communities". Within these themes, priorities specific to housing include:

- Appropriate economic growth is enabled to support National Park communities.
- Increased availability of land for affordable and local needs housing.⁴

The north western tip of the Yorkshire Dales National Park takes in part of the South Lakeland district. The mission of the National Park is to "*promote a sustainable and dynamic rural economy, paying special attention to the needs of local communities within the National Park*". The vision of the Yorkshire Dales National Park Housing Development Plan 2011-25 includes to:

- Improve the supply of housing, particularly affordable housing, to benefit social and economic vibrancy of the local community.
- Making the best use of land and locations that have benefits to local services, work places, social networks and public transport.

Carlisle

Carlisle is the largest service centre for Cumbria and South West Scotland, and is a key focal point for growth. Their vision is that in 25 years time, the City should be described as '*Cumbria's dynamic and successful University City, creating growth opportunities in a sustainable environment with skilled people and international connections in a stunning location*'.

Ultimately, Carlisle requires sustainable growth to enable more jobs and services (including educational infrastructure and homes) in both the urban and rural areas. In recognition of this need, and the critical relationship between economic growth and good quality and suitable housing, Carlisle achieved Growth Point status in 2009 and aims to retain this.

Key issues for the continued growth of Carlisle include:

- New large scale housing development including affordable housing and associated social infrastructure to meet the needs of urban and rural communities;
- Further housing renewal schemes are to be continued in weak market areas; and
- Delivery of strategic employment sites across the city and development of the city's higher education function.

⁴ Lake District National Park Business Plan 2011 – 2014.

The Future: where do we want to be and how will we get there?

Where do we want to be?

Based on evidence and local expertise we have identified three key themes where we want to make progress over the course of this strategy; these do not reflect the entirety of the issues faced by Cumbrian communities but are the key areas where Cumbria Housing Executive Group feel we can add value and make a difference.⁵

Key Theme 1: Housing Growth, Affordability and Community Sustainability

We want housing which supports a growing economy and sustainable communities:

- Where the need for affordable and market housing to support economic opportunities identified by the LEP, are delivered.
- Where housing needed to develop the rural economy is delivered.
- Where funding opportunities around growth are maximised.
- Where housing supports improvements to health and well-being.
- Where collective procurement will achieve cost effective delivery of new public sector housing.

Because:

- Levels of worklessness for Cumbria are below the national average; however there are areas where Job Seekers Allowance claimant rates are up to 8.7% of the population compared to a national average of 3.8%.
- 29 statistical areas (Lower Super Output Areas – LSOAs) in Cumbria, 9% are within the 10% most deprived nationally (based on the Index of Multiple Deprivation).
- The median household income in Cumbria is £26,004; below the national average of £28,989.
- 61.9% of the wards that make up Cumbria are classified by DEFRA as Rural.
- It is projected there will be a 44.8% increase across Cumbria in the population of residents aged 60+, and a 120.5% increase in residents aged 85+.

We want housing that is affordable:

- Where people in urban and rural communities are able to access housing appropriate to their needs and within their means.
- Where the impacts of welfare and housing benefit reform, financial inclusion and fuel poverty are addressed.
- Within which resources such as land, public and private finance, New Homes Bonus and planning gain are focused on meeting housing needs.

⁵ Appendix 1 contains the SWOT analysis undertaken to inform the identification of the key themes.

Because:

- The median house price in Cumbria is 5.5 times the median household income. There are areas, specifically in the National Parks, where the median house price is between 11.7 (Lake District National Park) and 12.8 (Yorkshire Dales National Park) times the median income.
- Based on 2009-10 levels of delivery, Cumbria has provisionally been allocated £4,475,975 of New Homes Bonus over the next 6 years.

Key Theme 2: Vulnerable People, Supporting Independence

We want vulnerable people to:

- Be empowered to live independently with the ability to purchase the care/support needed to maintain their tenancy and fully engage in their local community, either through access to personal budgets, direct payments and/or Supporting People provision regardless of gender, ethnicity, disability, age, sexuality, or faith;
- Have access to energy saving and disability adaptations grants i.e. Disability Facilities Grant programme.
- Have good access to banking and credit
- Have access to paid employment or a supported employment programme moving people towards the world of work.

Because

- Provision is needed for excluded households such as Gypsies and Travellers. The county-wide need for 89 pitches can be best met through a joint approach from all districts.
- On average 20.6% of residents in Cumbria are suffering from fuel poverty (households spends more than 10% of income on maintaining a suitable heating regime), above the national average of 13%.
- 23.6% of over 85's suffer from dementia,
- 7 out of 10 of homeless people experience one or more mental health problems.

Key Theme 3: Better Use of Stock

We want to maximise the potential of the existing (private and public sector) housing stock so that:

- Significant progress has been made in adapting homes to meet special needs, bringing empty and under-occupied homes into beneficial use, eliminating sub-standard housing, improving energy efficiency and matching the stock to the needs of tenants through an expanded choice based letting scheme.

- Tenancy strategies will seek to ensure that social housing assists in meeting current and future housing need, maintains stable communities and that best use of stock eliminates overcrowding and under occupancy.
- Mechanisms seek to ensure that second homes/holiday homes do not form more than 20% of the local housing market.⁶

Because

- There are approximately 8,840 properties across Cumbrian districts that have been empty for over 6 months.
- On average 48% of private sector stock across Cumbrian districts is non-decent; above the national average of 36%.
- Councils will be able to utilise the private rented sector to discharge their homeless duty.
- 33% of parishes in the Lake District National Park have more than 20% of their housing stock used as either a second home or holiday home and studies suggest that when the proportion of holiday houses reach a particular level, this affects the sustainability of any settlement and its community.⁷

Action Plans

The three key themes articulated above form the basis of actions plans which are appended.⁸ These action plans were developed collaboratively by members of the Cumbria Housing Officer Group and the expert groups. There is an action plan relating to each key theme plus two supporting action plans which relate to Research and Information; and Influencing local and national agendas. Using the evidence base we have, to influence key agendas, to provide a Cumbrian perspective on debates at a local and national level is a priority for this strategy.

This strategy is only current at the time at which it was written; the context in which we operate is undergoing significant economic and legislative changes and effectively this provides a snapshot of where we are. In recognition of this our action plans are intentionally short-term and focus on the next 12-24 months. The actions plans will be revisited in 18 months time to refresh and refocus.

Our Approach

In working to address these issues we will:

- Work collaboratively and innovatively with communities and/or through local authorities to draw down resources across Cumbria to maximise access to

⁶ Cumbria Rural Housing Trust: An Effective Way to Sustain our Rural Communities Part 1: The Effects of Affordable Housing in Rural Communities.

⁷ 2001 census data.

⁸ See Appendix 2 for details.

funding available such as that for Community Land Trusts (CLTs) or Empty Properties.

- Work in partnership with the Homes and Communities Agency to deliver more housing.
- Work closely with the private sector to maximise private sector investment and delivery.
- Be opportunistic in our approach to solving problems.
- Seek to learn from others, within the partnership and the wider housing world, and customise approaches that have worked elsewhere to make them work for us.
- Be flexible in our approach, recognising actions need to be locally appropriate.
- Work together to combine our expertise and to ensure we add value.
- Speak with a single voice to demonstrate the uniqueness and diversity of Cumbrian district communities.
- Promote our successes and our ability to deliver.
- Influence at a local and national level to the benefit of all Cumbrian communities.
- Continue our evidence-based approach.

How will we get there?

This work is driven by the Cumbria Housing Executive Group (CHEG), supported by the Cumbria Housing Officers Group (CHOG). The purpose of the Cumbria Housing Executive is to:

- Make recommendations which shape housing in Cumbria.
- Oversee policy and strategy.
- Direct work groups to deliver specific projects.
- Influence and give a Cumbrian voice to the Northern Housing Consortium and/or other local, regional and national consultation.
- Promote joint initiatives across the districts which maximise resources and make most efficient use of them.
- Monitor the effectiveness of organisations' service delivery in Cumbria and work together for continuous improvement.

The purpose of the Officer Group is to:

- Provide an operational focus to strategic issues.
- Identify areas for joint working or those with potential for added value.
- Inform the work of Executive Group.
- Oversee the action plans of specific expert groups.

This group oversees policy and strategy development and directs work/”expert” groups to deliver specific projects. Representatives attending this group have clear mandates to work together to realise the vision. This group has links into a range of more specialist housing groups and organisations which are active across the districts and county and therefore has the ability to draw on this network to provide an expert, Cumbria-wide overview. This extensive network covers:

- Cumbria Housing Forum;
- Cumbria Health and Wellbeing Board;
- Supporting People Commissioning Body;
- Cumbria Registered Provider Forum;
- National Housing Federation;
- Cumbria House Builders Group;
- Homes and Communities Agency;
- Northern Housing Consortium;
- Housing in the North All Party Parliamentary Group;
- North West Housing Forum;
- Homes and Communities Agency;
- Cumbria Members of Parliament;
- Cumbria Rural Housing Trust;
- Cumbria Association of Local Councils;
- Cumbria Housing Group Expert sub-groups (Market and Affordable Housing Expert Group, Housing Improvement Expert Group, Supported Housing and Homelessness Expert Group, Research and Information Expert Group)

Membership of the expert groups draws on specialist knowledge and expertise from across the private/public/third sector, utilising the network above. The expert groups have a generic purpose to:

- Deliver the work plans developed to support the Cumbria Housing Strategy and Investment Plan 2011-2015.
- Identify barriers and challenges to delivering the action plans and to use their shared expertise to overcome these.
- Share good practice.
- Report progress and any blockages to the officer group.

Strengths	Weaknesses
<ul style="list-style-type: none"> • Track record of working collaboratively to develop an evidence-based approach to housing. • Evidencing and communicating the case successfully to secure funding for Cumbria. • Track record of delivery. • County-wide structures established. • Level of expertise within county. • Past strategy and willingness to work in partnership. • Close working relationship between partners/districts which means a good awareness of others' issues (which leads to...) • Track record of working together to deliver service improvements e.g. Disabled Facilities Grant, Choice Based Lettings. • The ability to work together effectively to prioritise housing issues. • External perception that Cumbria speaks with a single voice • Diversity of area. 	<ul style="list-style-type: none"> • Lack of funding for affordable housing. • Lack of access to funding to meet current and projected need for supported housing. • 6 housing authorities with limited strategic resources/capacity but rather an operational focus. • Lack of focus on what partners have in common. • Income to house price ratio in certain districts/parts of districts. • High house prices combined with issues of second homes. • NIMBYism manifested by a resistance to change. • Low incomes. • Political/geographical/demographic diversity. • Perception that localism = every district on their own, "Cumbria" is no longer relevant. • Poor condition of private stock in certain areas. • Lack of diversity of stock in certain districts. • Ability of districts to engage jointly and effectively to influence county. • The lack of engagement generally with private sector landlords.
Opportunities	Threats
<ul style="list-style-type: none"> • Cumbria Improvements & Efficiencies Partnership funded posts able to drive new strategic approach to housing delivery. • Work in partnership, share skills & best practice to deliver in the context of scarce resources and achieve efficiencies. • Influence in relation to the Big Society/Rural Vanguard area. • Influence new housing to sustain communities. • Influence communities to accept and prioritise development. • Links to Local Enterprise Partnership/Health & Wellbeing Board to embed housing within new structures. • Deliver market and affordable housing once Local Development Framework adopted. • Develop the single Cumbria voice to promote the county & increase profile/impact. • Identify innovative/flexible models of funding to deliver affordable housing. • Explore innovative models for private sector funding of housing. • Work together to develop solutions to common issues. • Adopt a proactive approach to working within the new legislative/policy framework to trailblaze solutions. • Diversity: draw on benefits and accept differences. • Focus limited capacity on tackling achievable actions that have a clear impact/benefit. • Expand the remit of the Choice Based Lettings scheme to include the private sector. • Promote our message/issues with a consistent voice into other forums e.g. Housing in the North All Party Parliamentary Group. • Deliver action plans that add value to individual districts/partners. 	<ul style="list-style-type: none"> • Cumbria Improvements & Efficiencies Partnership funded posts that create strategic capacity across the county are fixed term and due to finish in March 2012. • Lack of co-ordination of the strategy results in a fragmented approach and delivery with a greatly reduced impact. • Lack of money to deliver social rented housing and regeneration of private stock. • Effects of the economic downturn and the retraction of bank lending on general capacity to deliver housing. • Affordable rent is not going to be affordable in certain areas of Cumbria. • The impact of the affordable rent regime on development capability. • Tight planning controls in National Park mean funding the development of affordable housing will be challenging. • Maintaining existing private rented stock. • Diversity of area: urban and rural. • No focus on regional/sub-regional any more. • Lack of engagement in collaborative/shared working. • Protectionism brought about by localism agenda/funding cuts. • Ability of Disabled Facilities Grant to meet current demand; projections show demand will soar. • Focus on differences rather than commonality could undermine the partnership approach. • Slow adoption of Local Development Framework. • Demographic projections which show an ageing population and loss of the working age population.

