



# **Copeland 2010 Strategic Housing Market Assessment (Need and Demand Study) : Findings and Policy Implications**

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14<sup>th</sup> December 2010

# Scope of presentation

1. Strategic context and methodology of the study
2. Housing market dynamics and drivers
3. Housing demand
4. Housing need and affordability
5. Older people
6. Strategic messages and next steps

# 1.1 Strategic Context for the work

- RSS targets under review
- Decentralisation and Localism Bill pending
  - Devolving power to local communities
  - Local economic growth
  - Social housing (springboard and new tenancies)
- Reduced capital expenditure on affordable housing
- Investment linked to economic growth agenda

## 1.2 Local strategic context

- Rapidly ageing population
- Economy largely (but not exclusively) dependent on Sellafield
- 5 themes in strategic housing plan for Copeland:
  - Private and public sector housing renewal and regeneration
  - Need for new affordable homes
  - Making best use of stock
  - Reducing homelessness
  - Supporting vulnerable people

# 1.3 Overview of study process

- **Follows CLG SHMA guidance**
- **Household survey**
  - 20,431 contacted and 3,802 responses (18.6%); urban samples, 100% in rural areas; statistically robust
- **Secondary sources**
  - Land Registry House Prices, Private lettings information, Council and Housing Association lettings data, 2001 census, employment statistics
- **Stakeholder consultation**
  - Estate agents, RSLs, Supporting People

# 1.4 Definitions

- **Housing demand** is the quantity of housing that households are willing and able to buy or rent.
- **Housing need** is the quantity of housing required for households who are unable to access suitable housing without financial assistance.

## 2.1 Tenure profile 2010

Tenure	Copeland Borough (%)	North West (%)	England (%)
Owner-occupied	72.1	71.0	71.0
Social Rented	22.3	20.0	18.0
Private Rented	5.2	9.0	11.0
Intermediate tenure	0.4	#	#
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: 2010 household survey; 2008 Regional Trends

# 2.0 Housing market dynamics and drivers

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## 2.1 Dwelling stock profile

Property Type	No. Bedrooms (Table %)						Total	Base
	One	Two	Three	Four	Five or more			
Detached house/ cottage	0.0	0.8	6.6	8.2	2.8	<b>18.4</b>	5,588	
Semi-detached house/ cottage	0.1	5.3	22.4	4.7	1.4	<b>33.9</b>	10,319	
Terraced house/ cottage	0.2	9.0	13.9	1.5	1.1	<b>25.8</b>	7,839	
Bungalow	0.2	6.0	5.0	1.3	0.1	<b>12.4</b>	3,782	
Maisonette	0.3	0.1	0.1	0.0	0.0	<b>0.6</b>	174	
Flat/apartment	2.8	4.8	0.1	0.0	0.0	<b>7.7</b>	2,351	
Caravan/Park Home	0.0	0.5	0.0	0.0	0.0	<b>0.5</b>	166	
Other	0.0	0.2	0.5	0.1	0.0	<b>0.7</b>	224	
<b>Total</b>	<b>3.6</b>	<b>26.7</b>	<b>48.6</b>	<b>15.7</b>	<b>5.4</b>	<b>100.0</b>		
<b>Base</b>	1,093	8,135	14,794	4,782	1,639		30,443	

Source: 2010 Household Survey

## 2.2 House price increase and relative affordability

Year	Copeland Median Price (£)	% change on previous year	Income required (£)* 3.5x multiplier
1996	39,000	-	11,143
1997	39,500	1.3	11,286
1998	40,500	2.5	11,571
1999	43,000	6.2	12,286
2000	43,000	0.0	12,286
2001	43,773	1.8	12,506
2002	46,000	5.1	13,143
2003	56,000	21.7	16,000
2004	76,000	35.7	21,714
2005	88,000	15.8	25,143
2006	100,249	13.9	28,643
2007	111,063	10.8	31,732
2008	109,500	-1.4	31,286
2009	108,594	-0.8	31,027
2010 q1	112,750	3.8	32,214

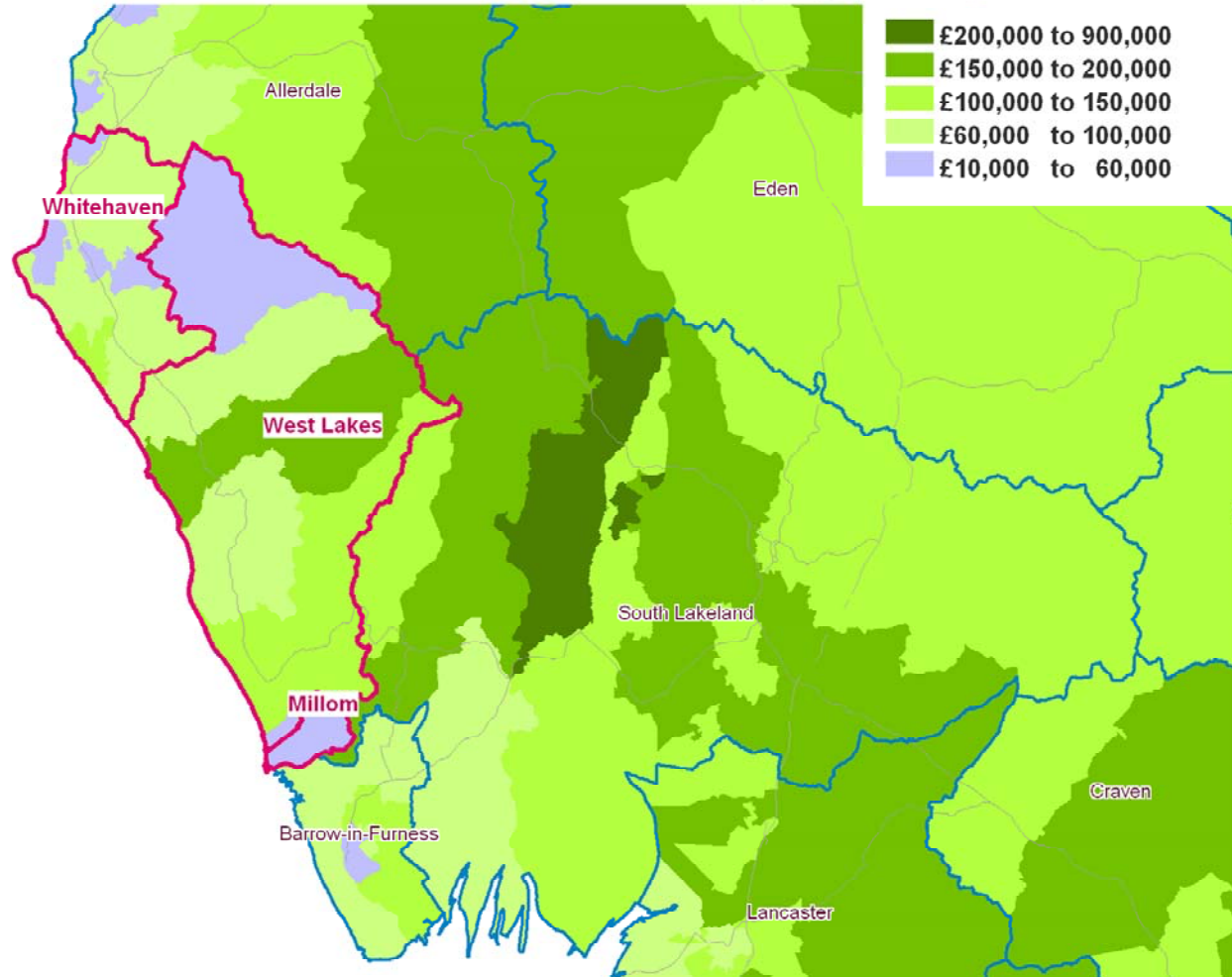
2009 Lower Quartile price is £80k  
Ranked 4<sup>th</sup> most affordable district  
(out of 39 Districts) in the NW

Assuming 3.5x income multiple to be affordable

Source: CLG; Land Registry

## 2.3 ...but relatively higher prices in rural West Lakes

2009 Lower Quartile House Prices - Land Registry (LSOA)

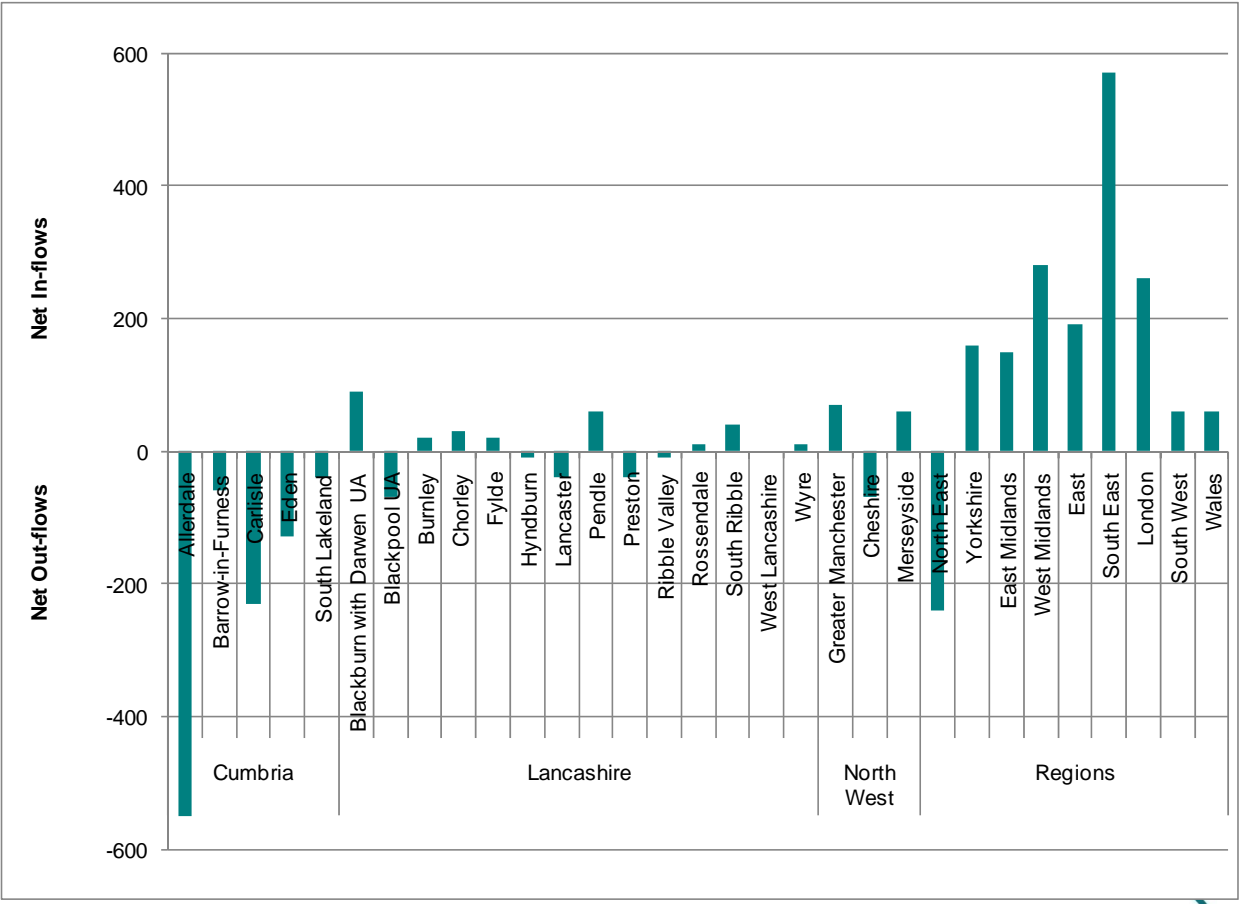


## 2.4 Housing market areas

- Market areas: defined as area where upwards of 70% of moves take place within a defined area
- Existing research suggested 3 housing market areas within Copeland (Whitehaven, West Lakes, Millom): none of these are self-contained but have distinctive characteristics (migration, travel to work, dwelling type, socio-economic)

# 2.5 Migration trends 2001-08

15,800 Moved in  
 15,200 moved out  
 Net 600 or 67 each year



Source: NHSCR



## 2.6 Housing market drivers: demographic

- Increasing population  
70,400 in 2010  
75,500 by 2033  
7.2% increase
- Household increase  
31k (2006) to  
37k (2031)  
230 increase each year

## 2.7 An aging population

	Year			% change
	2010	2021	2033	2010-2033
Total Population	70,400	73,300	75,500	7.2
Total Aged 65+	13,200	17,500	22,700	72.0
Total Aged 75+	5,800	8,200	11,600	100.0
Total Aged 85+	1,400	2,300	4,100	192.9
<b>As % of population</b>	<b>2010</b>	<b>2021</b>	<b>2033</b>	
Total Aged 65+	18.8	23.9	30.1	
Total Aged 75+	8.2	11.2	15.4	
Total Aged 85+	2.0	3.1	5.4	

## 2.8 Economic drivers

- Nuclear industry a key employer
  - 28.9% of economically active residents work at Sellafield
  - Key in-migration driver
- Strong impetus to regenerate and diversify the West Cumbrian economy
- Higher incomes (Median £32,517 in 2009 compared with £26,148 nationally)...but
- 36.7% of households receive less than £300 each week



# 3.0 Housing demand

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# 3.1 Housing Demand: household aspirations existing households

Summary:  
 Like: H (79.4), B (18.2), F (2.4)%  
 Expect H (81.9), B (15.1) F (3.0)

What households moving would like							
No. Bedrooms	Property type						
	Detached house	Semi-detached house	Large terraced house	Small terraced house	Flat	Bungalow	Total
One	0.1	0.0	0.0	0.1	0.1	0.1	0.3
Two	1.4	2.1	0.0	1.6	2.4	6.1	13.7
Three	21.3	9.9	4.4	0.1	0.0	9.7	45.4
Four or more	34.0	3.1	1.3	0.0		2.3	40.7
<b>Total</b>	<b>56.7</b>	<b>15.1</b>	<b>5.7</b>	<b>1.8</b>	<b>2.4</b>	<b>18.2</b>	<b>100.0</b>
What households moving expect to move to							
No. Bedrooms	Property type						
	Detached house	Semi-detached house	Large terraced house	Small terraced house	Flat	Bungalow	Total
One	0.1	0.0	0.0	0.1	0.3	0.3	0.8
Two	2.1	6.2	2.6	2.4	2.4	4.8	20.6
Three	16.7	24.4	2.9	1.1	0.2	8.8	54.0
Four or more	15.7	6.9	0.8	0.0		1.1	24.6
<b>Total</b>	<b>34.5</b>	<b>37.6</b>	<b>6.3</b>	<b>3.6</b>	<b>3.0</b>	<b>15.1</b>	<b>100.0</b>

Base: 2,953 households planning to move in the next 5 years

## 3.2 Household aspirations: newly-forming households

Property type	Newly-forming H'holds (%)
Detached house	3.4
Semi-detached house	30.1
Terraced house	59.8
Flat	3.8
Bungalow	1.4
Other	1.5
Total	100.0
Base (Newly-formed households)	957

Property size	Newly-forming H'holds (%)
One/Studio	2.2
Two	58.9
Three	34.6
Four or more	4.3
Total	100.0
Base	957

Source: 2010 Household Survey

# 3.3 General market imbalance

		White haven	Cleator Moor	Egremont	Whitehaven Rural Parishes	West Lakes (LDNP)	West Lakes (CD)	Millom	Total
Tenure	Total								
	Owner Occupied	Yellow							
	Private Rented								
Property size	One					Yellow		Red	
	Two						Yellow	Yellow	
	Three	Yellow							
	Four or more	Yellow	Red	Yellow	Yellow				Yellow
Property type	Detached Hse	Red	Yellow	Yellow	Yellow		Yellow	Yellow	Yellow
	Semi Det Hse							Red	
	Terraced Hse						Yellow		
	Flat (inc bedsits)				Yellow				
	Bungalow	Red		Yellow	Green	Red			Yellow
	<b>&lt;0.5</b>	<b>Demand exceeds supply and particular pressure on stock</b>							
	<b>0.5 - &lt;1</b>	<b>Demand exceeds supply and some pressure on stock</b>							
	<b>1 &gt;</b>	<b>Demand equals supply; demand likely to be satisfied</b>							

Source: 2010 Household Survey

## 3.4 Summary of market demand issues

- Open market is generally balanced across the Borough
- Specific shortfalls:
  - Detached properties (in most areas and particularly in Whitehaven)
  - Semi-detached (Millom)
  - Bungalows (Whitehaven and West Lakes)

# 4.0 Housing need and affordable requirements

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# 4.1 Households in housing need

Category	Factor	No. Households
Homeless households or with insecure tenure	N1 Under notice, real threat of notice or lease coming to an end	249
	N2 Too expensive, and in receipt of housing benefit or in arrears due to expense	147
Mismatch of housing need and dwellings	N3 Overcrowded according to the 'bedroom standard' model	30
	N4 Too difficult to maintain	374
	N5 Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household	96
	N6 Household containing people with mobility impairment or other special needs living in unsuitable accommodation	611
Dwelling amenities and condition	N7 Lacks a bathroom, kitchen or inside WC and household does not have resource to make fit	5
	N8 Subject to major disrepair or unfitness and household does not have resource to make fit	238
Social needs	N9 Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved except through a move	286
Total no. households in need		1,670
Total Households		30,443
% households in need		5.5%

## 4.2 Affordable housing requirements

- Data analysis based on CLG model
- Overall net shortfall of 168 affordable dwellings each year
  - 104 (62.2%) smaller 1/2 bedroom general needs
  - 27 (16.1%) larger 3+ bedroom
  - 36 (21.7%) older person
- Tenure split 61% social rented / 39% intermediate



# 4.3 Affordable requirements by sub-area

Sub-area	General Needs		Older Person	Total	%
	Smaller Bed	1/2 3+	1/2 Bed	Net	
<b>Whitehaven HMA</b>					
Cleator Moor	1	0	0	1	0.6
Egremont	13	0	5	18	10.7
Whitehaven	24	8	25	57	33.9
Whitehaven Rural Parishes	20	13	3	36	21.4
<b>Whitehaven HMA TOTAL</b>	<b>57</b>	<b>22</b>	<b>33</b>	<b>112</b>	<b>66.7</b>
<b>West Lakes HMA</b>					
West Lakes – Copeland	14	3	2	19	11.3
West Lakes – LDNP	14	0	1	15	8.9
<b>West Lakes HMA TOTAL</b>	<b>28</b>	<b>3</b>	<b>3</b>	<b>34</b>	<b>20.2</b>
<b>Millom HMA</b>					
<b>Millom HMA TOTAL</b>	<b>19</b>	<b>2</b>	<b>1</b>	<b>22</b>	<b>13.1</b>
<b>TOTAL</b>					
Copeland Borough LDF area	91	27	35	153	91.1
LDNP LDF area	14	0	1	15	8.9
<b>TOTAL</b>	<b>104</b>	<b>27</b>	<b>36</b>	<b>168</b>	<b>100.0</b>
<b>%</b>	<b>62.2</b>	<b>16.1</b>	<b>21.7</b>	<b>100.0</b>	

Source: 2010 Household Survey

# 5.0 Older persons' housing issues

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# 5.1 Older persons' housing requirements

Housing Option	%*
Continue to live in current home with support when needed	69.1
Buying a property on the open market	14.0
Rent a property from a private landlord	5.1
Rent from a Housing Association	18.9
Rent Sheltered accommodation	22.2
Buy Sheltered accommodation	9.8
Part rent & buy Sheltered accommodation	5.3
Rent Extra Care Housing	15.0
Buy Extra Care Housing	5.7
Part rent & buy Extra Care Housing	3.7
Residential care home	6.6
Base (no. of respondents answering)	11,974

Note: Percentages don't add up to 100% as respondents could tick more than one option

Source: 2010 Household Survey

## 5.2 Older persons' support and adaptation requirements

Type of support required either now or in the next 5 years	% of households
Help with gardening	34.8
Help with repair and maintenance of home	33.0
Help with cleaning home	21.9
Help with other practical tasks	19.5
Help with personal care	11.2
Want company / friendship	8.4
Base (older households)	7,301

### **Adaptation requirements most mentioned:**

Adaptations to bathroom (16.7%)

Better heating (12%)

Internal handrails (10.3%)

More insulation (10.2%)

# 6.0 Strategic messages and next steps

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# 6.1 Dwelling quantity and quality

- Development target 200-250 (230 RSS)
- Economic change a key market determinant
- Open market generally well-balanced with specific shortfalls of property types
- Development drivers:
  - Satisfying household aspirations
  - Link to aspirations of economically active in-migrants (detached/semi-det; 3-4 bedrooms)
  - Delivering additional affordable housing to help offset shortfalls and diversify range of affordable tenures
  - Economic and market viability of delivery

## 6.2 Development drivers

- New development to reflect household aspirations
  - Detached / semi-detached ; 3-4 bedroom in particular
  - Link to aspirations of economically active in-migrants
- Delivering additional affordable housing to help offset shortfalls and diversify range of affordable tenures
- Economic and market viability of delivery

## 6.3 Affordable housing policy and delivery

- Affordable housing policy seeking to secure 15-25% affordable, flexibly applied and taking account of economic viability work;
- Tenure split 80% social rented 20% intermediate
- Thresholds in line with PPS3 advice (15units or more) with a lower threshold in rural areas
- Consultation on policy will be needed with stakeholders
- Explore new mechanisms for delivering affordable housing



## 6.4 The requirements of an aging population

- Considerable increase in the number of older people (increase of 15,000 people aged 65+ by 2033)
- Pressure on providing support in existing homes – this is the wish of most
- Ensure greater diversity of support services
- Diversify range of housing options e.g. open market older persons' accommodation

## 6.5 Vulnerable people

- A lack of move-on accommodation for young people and not enough floating support;
- Increasing incidences of young homelessness (at least 10 bed spaces in hostels are needed);
- Upward trend in substance misuse;
- Increasing demand for people with mental health problems;
- A need for Extra Care Accommodation, modernisation of Residential Care Homes and develop mechanisms to 're-able' people to live in their homes, particularly in remoter rural areas.