

Housing Issues in Cumbria

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Summary and Recommendation:

Members of the Strategic Housing Panel have previously asked for a report outlining the main housing issues in Cumbria. This is attached as Appendix A and is reported for information.

1. INTRODUCTION

- 1.1 Appendix A is adapted from the Cumbria Housing Strategy, 2011-2015.
- 1.2 The Cumbria Housing Strategy was endorsed by Copeland's Executive on 20 December 2011 following a recommendation from the Strategic Housing Panel on 8 December

2. MAIN HOUSING THEMES IN CUMBRIA

- 2.1 Appendix A is divided into three key themes across Cumbria:
 - a) housing growth, affordability and community sustainability,
 - b) vulnerable people, supporting independence,
 - c) housing market renewal, using stock more effectively.
- 2.2 Beneath each of the above themes are a set of aspirations followed by an outline justification for their inclusion. This is to give members a concise but comprehensive briefing on what local housing and planning authorities and their partners want to achieve in Cumbria and why.
- 2.3 Members who wish for more detailed information are referred to the full Cumbria Housing Strategy document.

STRATEGIC HOUSING ISSUES IN CUMBRIA

Three Key Themes taken from Cumbria Housing Strategy, 2011-2015:

Key Theme 1: Housing growth, affordability and community sustainability

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

- Where affordable and market housing is delivered to support economic opportunities identified by the Local Economic Partnership.
- Where housing is needed to support the rural economy
- 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 affordable housing
- Where the development of new housing is underpinned by infrastructure improvements.

We want this because:

- Although levels of worklessness in Cumbria are below the national average 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%
- Of 29 statistical areas (Lower Super Output areas – LSOAs in jargon), 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 making up Cumbria are classified by DEFRA as rural
- It is projected that 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 can access housing appropriate to their needs and within their means, particularly social rented homes in rural areas where these are in short supply
- Where the impact of welfare and housing benefit reform, financial exclusion and fuel poverty are addressed

- Within which resources such as land, public and private finance, New Homes Bonus and planning obligations are focused on meeting housing needs.

We want this 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 (i.e. higher than social rents but lower than market rents)
- The median house price in Cumbria is 5.5 times median household income. There are areas, specifically in the National Parks, where the median house price is between 11.7 (Lake District) and 12.8 (Yorkshire Dales) times 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 as independently as they wish with the ability to buy the care/support needed to maintain themselves at home and engage with the local community
- Have access to extra care housing where and when they need it
- Have access to home energy saving advice and products
- Have access to Disabled Facilities Grants and other affordable home adaptations
- Have access to banking and credit
- Have access to paid employment or a supported employment programme to help them into work
- Maximise their life chances as young adults by having access to accommodation that supports their employment, education or training (often known as Foyers)

We want this because:

- Provision is needed for excluded households, for example, Gypsies and Travellers. The county-wide need for 89 pitches may best be met through a joint approach by all local authorities
- Analysis undertaken in 2009 estimated demand for at least 1,850 extra care properties across Cumbria by 2019
- Demographic trends and current service patterns indicate a significantly increasing need for care and social support services in future
- On average 20.6% of Cumbria residents experience fuel poverty compared to a national average of 13%
- 23.6% of people over 85 suffer from dementia

- 7 out of 10 homeless people experience mental health problems
- At September 2011 there were 74 “looked after” people aged 16 or more due to leave care. Last year 54 people aged 16 or 17 left care in Cumbria
- Over 140 people aged 16 or 17 came to the attention of agencies as homeless or threatened with homelessness in the year ending June 2011

Key Theme 3: housing market renewal, using stock more effectively

We want to make the best use of existing housing in the private and public sector, to ensure that:

- There is continued support for housing market renewal including an increase in the choice and quality of housing stock and regeneration of the oldest and poorest housing
- Progress is made in adapting homes to meet disabled and special needs; bringing empty homes back to occupation and also reducing under-occupation; eliminating sub-standard housing; improving energy efficiency; matching rented stock to the needs of prospective tenants by expanding Cumbria Choice (the lettings scheme)
- Tenancy strategies help to meet current and future housing need and encourage the development of stable communities. The best use of stock will reduce overcrowding and under-occupation
- The means are created to prevent second homes and holiday homes becoming more than 20% of local housing markets, particularly (but not only) in the National Park areas.

We want this because:

- Despite the removal of Housing Market Renewal funding there is still evidenced need for stock refurbishment, clearance and replacement in some areas
- There are about 8,840 homes that have been empty for over 6 months in Cumbria
- On average 48% of private sector stock in Cumbria is non-decent, above the national average of 36%.