Strategic Housing Panel:
Housing Strategy Draft in Consultation

9 February 2011

Item 8

EXECUTIVE MEMBER: Councillor Clements
LEAD OFFICER: Julie Betteridge
REPORT AUTHOR: Laurie Priebe/Kate Skillicorn

Summary and Recommendation:
The draft Copeland Housing Strategy is currently in consultation and is attached as appendix 1. The Panel's comments are invited before the report is presented to the committee cycle with a recommendation for adoption.

1 Background

1.1 Following the recommendation of the Audit Commission re-inspection, the report of which was published in 2010, the strategic housing improvement plan included an action to produce a housing strategy for the Borough.

1.2 That action is to adopt and implement an overarching housing strategy for Copeland which is reviewed annually and sets a clear direction for the service. Consultants arc4, who undertook our 2010 strategic housing market assessment, were commissioned to assist in producing the strategy.

1.3 The document is currently in consultation with a closing date of 11 February, although comments received after that date will be considered if the timescale allows. Officers intend presenting the report with recommendations to the March 2011 cycle of meetings beginning with this Panel.

2 Consultation & Workshop

2.1 A workshop was held on 24 January 2011 to which 32 stakeholding organisations were invited. A total of 28 people attended representing 15 agencies from the public, voluntary and private sectors.

2.2 Notes from the discussion in the workshop are attached as Appendix 2 for members information.

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

3.1 There are no financial and human resource implications arising for the Council from this report that cannot be contained within existing Housing Services estimates.

4. IMPACT ON THE CORPORATE PLAN

4.1 This report and recommendations are consistent with the corporate objective for 2010/11 of promoting a housing market that meets everyone's needs. It is also in accordance with the improvement plan adopted in response to the Audit Commission's housing inspection report published in 2010.

Draft Housing Strategy SHP 090211 Item 8 Appendix 1

Consultation Draft
Copeland Housing Strategy

January 2011

arc4

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1. Introduction

Purpose of the strategy

1.1 This Housing Strategy has been developed to set out the housing issues faced in Copeland, detailing the objectives and priorities that are most appropriate for our distinctive housing market. It will help to underpin economic growth, shape our places and deliver lasting change.

1.2 Unlike many of our Cumbrian neighbours, our locality is hampered by issues of inaccessibility. Copeland is geographically isolated with a heavy reliance upon one industry and main employer, nuclear power, and a housing market that is vulnerable to decline due to demographics and a lack of economic diversification and growth. It is therefore critical that we establish housing priorities for Copeland that support economic growth for the area and set out a framework for targeted investment to help us to deliver this.

1.3 The Strategy has been drafted at a time of significant change for both housing and the wider public sector in general. Planning future delivery around austerity measures will be a massive challenge for us. We recognise that there are many areas in which we can seek to improve our position and add value to what we do through working with other agencies and partners, particularly Registered Housing Providers and private landlords. We are therefore seeking to develop our approach to partnership working, and we see this Strategy as offering a catalyst for change in this regard.

1.4 We will also be looking to explore all opportunities presented by the proposed national changes and reforms to both social housing and planning.

Consultation

1.5 Through this draft document we are consulting with all our partners and stakeholders to make sure that:

- the objectives that we have identified are the right ones;
- the proposed priorities are the most appropriate; and
- that we have the right arrangements in place to make sure that change happens.

1.6 Comments on the draft Strategy are invited during January 2011 and should be sent to the Council's Housing Team via:

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1.7 We will be running a workshop on 24th January 2011 to review the proposed objectives and priorities set out here.

1.8 The Strategy will be finalised during February 2011, with a view to being adopted in March 2011. Once the Strategy has been adopted by the Council we will work on the detailed Delivery Plan during April 2011, with a view to publishing the document in late Spring 2011.

How the strategy works

1.9 The structure of the document is designed to provide a summary overview and background to both the strategic context within which we are operating and the key housing challenges that we face.

1.10 The Strategy identifies a series of housing objectives and propositions that are designed to help us establish what our strategic housing priorities should ultimately be. Consultation on these propositions is essential to help us to formulate the right priorities for the Strategy.

1.11 The document concludes with a section setting out our aspirations in terms of delivering change in Copeland and monitoring the delivery of the Strategy.

1.12 The final document will include the following appendices:

- A checklist of supporting documents;
- A list of contacts; and
- A Delivery Plan, which will be developed once the Strategy priorities are finalised and our budget position is clear. We see this document as a shared endeavour, and a means with which we can monitor the progress we make in terms of delivering on the Strategy commitments. This will be worked up in detail with our partners during the Spring of 2011.

2. Copeland Context and Vision

2.1 Our housing strategy has been prepared at a time of significant national policy changes, many of which have their origins in the 'credit crunch' and the need to reduce public sector spending. At the same time, the new Government's 'Programme for Government' sets the scene for a radical devolution of power to local authorities and community groups; the challenge will be supporting these new ways of working at a time of austerity and resources.

2.2 In Copeland we work closely with public and private sector partners from across Cumbria to plan and deliver our housing strategy. This section analyses the context within which we are working, as well as setting out the overarching aim of what we are trying to achieve.

The National and Regional Context

2.3 The **Decentralisation and Localism Bill**, published in December 2010, is intended to devolve greater powers to Councils and neighbourhoods. New measures are proposed that will impact specifically on the way we undertake the strategic housing function, including reforms of planning and social housing:

- Scrapping the Regional Strategy and Regional Spatial Strategy means that Copeland will need to set its own housebuilding targets.
- Local Plan reform includes the right for communities to develop their own Neighbourhood Plan and take forward development in their own area under the Community Right to Build.
- Replacing the Infrastructure Planning Commission with a fast-track process of Parliamentary approval for nationally-significant infrastructure projects such as nuclear new build.
- Reform of social housing allocations to free up waiting lists and facilitate transfers.
- Local authorities enabled to fully discharge their homelessness duty by arranging an offer of suitable accommodation in the private rented sector without requiring the applicant's agreement.
- Reform of social housing tenure through grant of fixed-length tenancies for a minimum of two years.

2.4 The **Local Growth White Paper** sets out a new approach to local economic growth and proposes new ways of achieving this: it's about how to make locally-led, owned and managed economic growth happen and housing needs should be seen within this context. Regional Development Agencies are being replaced with Local Enterprise Partnerships (LEPs) whose role is envisaged to include strategic housing delivery. Cumbria has already established its own sub regional LEP.

2.5 Local Authority initiatives to support growth include:

- The New Homes Bonus, which is seen as the cornerstone for incentivising housing growth.
- Business Increase Bonus to reward LAs where business rates grow above a pre-determined threshold;
- Tax Increment Finance – to give LAs new borrowing powers to enable them to generate finance from future tax revenues; a proportion will be retained by the local community in which the development takes place.

2.6 Investment plans for the period April 2011 to March 2015 have been outlined in the **Comprehensive Spending Review** of 20th October 2010. They include £4.5b to deliver 150,000 new affordable homes, £1.4b for the Regional Growth Fund to support economic growth (which could include activities such as housing growth and market renewal), and £6.5b for Supporting People. It will be important for us to develop excellent strategies that will enable Copeland to access these funds effectively. The resultant local government revenue grant settlement for Copeland is very challenging, with reductions of 13.74% and 11.2% in 2011-12 and 2012-13 respectively.

2.7 The investment in new affordable housing will be met through capital investment of up to £2.5bn, with the balance raised through new **Affordable Rent** tenancies. These will be offered to new social-rented tenants at 80% of Local Housing Allowance rates and will be for a minimum of two years, but could be longer in particular circumstances. In Copeland, this combination of higher rent and lower grant is unlikely to be sufficient to make new schemes viable, so Registered Providers (RPs) will be expected to convert existing social-rent tenancies to affordable rent (or intermediate tenure for sale) when properties are vacated.

2.8 Primary changes[1] to **Housing Benefit** were outlined in the emergency budget of 22 June 2010. Across the private-rented sector, the maximum Local Housing Allowance payable is to be capped. Across the social-rented sector housing benefit for working-age tenants is to be limited so that it only covers the size of property they are judged to need (from April 2013). Across both the private and social-rented sectors, there will be increasing deductions for non-dependents (from April 2011) and full HB and LHA payable to people on Job Seekers' Allowance will be reduced by 10% after 12 months (from April 2013). Additionally, from April 2011, the age at which the single-room rate is applied will increase from 25 to 35; however, there will be an increase in discretionary housing payments (from October 2010).

2.9 It is not yet entirely clear what these changes will mean for households in Copeland that rely on housing benefit. There may be more demand for cheaper private rented properties, including shared houses, of which Copeland has a relatively small supply.

[1] Chartered Institute of Housing Briefing Paper on the impact of changes to Housing Benefit and Local Housing Allowance in the budget, July 2010

2.10 At a regional level, the most relevant document is the **North West Regional Housing Strategy (2009)**[2]. Its key themes of 'Quantity', 'Quality' and 'Place' are reflected in the structure and direction of this strategy. The Government has announced its intention to revoke the **Regional Spatial Strategy,** removing the tier of regional planning. Strategic planning policies will be contained in the **Local Development Framework Core Strategy,** which will be published in 2011.

The Cumbria Context

2.11 A Copeland Local Strategic Partnership (LSP) was launched in December 2010 with the purpose of bringing together the public, private, voluntary and community sectors, to work at a local level. The lead role in the LSP is taken by the Council. The LSP helps different organisations work together to improve quality of life and deliver public services more effectively. A priority task of the Copeland LSP is to oversee the preparation and delivery of a Copeland sustainable community strategy known as the Copeland Plan.

2.12 A key element of the Plan is to make Copeland a more prosperous place. The strategy for doing this is set out in the **Economic Strategy for Cumbria**[3] which has two Strategic Priorities that will give the best opportunities of job and wealth creation:

- The Opportunities of Energy and the Low-Carbon Economy and
- Raising the Attractiveness of Destination Cumbria as a place to live, invest, work and visit.

2.13 The Cumbria Local Enterprise Partnership is preparing a bid for Regional Growth Funding. It was awarded Local Enterprise Partnership status in October 2010 and is preparing a bid for Regional Growth Funding. Tasked with delivering the economic strategy for Cumbria are four Regeneration Delivery Boards, one of which covers West Cumbria, taking over from the West Lakes URC.

2.14 Perhaps the most critical element of this work for Copeland is the delivery of the **"Britain's Energy Coast™"**[4] Masterplan. This will require £2bn of proposed regeneration projects which advance our existing strengths in the nuclear industry and use them as a springboard for diversifying into other forms of low-carbon industries such as renewable energy.

2.15 It also focuses on significantly improving infrastructure including better schools, a new hospital, improved roads, rail and air links, better sites for businesses to invest in and high-quality leisure, cultural and sports facilities. It includes **Housing Market Renewal** priorities in Whitehaven, as well as sites for aspirational and executive housing in the Borough.

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[2] http://www.4nw.org.uk/whatwedo/issues/housing/?page_id=517
[3] http://www.cumbriavision.co.uk/files/documents/Cumbria%20Economic%20Strategy%20FINAL.pdf
[4] http://www.britainsenergycoast.com/

2.16 Our Housing Strategy also nests within the **Cumbrian Housing Strategy 2006-11**[5] which is being updated, and links strongly with the **Cumbrian Supporting People Strategy 2008-11**[6]. The Cumbrian Housing Strategy was the first "fit for purpose" sub-regional housing strategy approved by Government. Its long-term aspirations are still relevant and the solutions delivered in Copeland have served us well. However, the significant national and economic changes of the last two years and the particular characteristics of Copeland's housing market mean that we need to review and revise our strategy at a local level.

2.17 In addition, we need to roll forward the **Local Investment Plan** for Cumbria that was agreed with the Homes and Communities Agency for 2010. The new funding regime for the delivery of affordable rented housing may well see programmes being recast as we move into 2011-12, nevertheless, the priorities for Copeland should ensure:

- Delivering affordable homes in rural communities and market towns and
- Supporting Britain's Energy Coast through improvements in the housing offer in West Cumbria.

The Aim of Strategic Housing in Copeland

2.18 Copeland is a distinctive place within Cumbria, with its own particular characteristics. This makes it important for us to develop our more local housing strategy and delivery plan. There are three key attributes that make Copeland different within Cumbria.

2.19 Firstly, we are one of the most **remote and difficult to access** areas in England. To the east, the mass of the Cumbrian Mountains makes connection to the M6 corridor tortuous. The main rail links are to the north via Carlisle, around 3hrs 30mins from Whitehaven to Manchester. By road, it will take an hour to reach the M6 and a further 1hr 45 mins to Manchester. The road south along the coast is shorter but slower.

2.20 Secondly, our main source of employment, the **Sellafield** nuclear generation plant, is being decommissioned. Currently almost a third of our workforce is directly or indirectly dependant on this facility[7]. However, we are determined to convert this threat into an opportunity by developing a new-build nuclear facility together with associated reprocessing, research and educational facilities, as well as diversifying into renewable-energy generation. This is the key thrust of the 'Energy Coast' masterplan.

2.21 Thirdly, we are blessed with some of the most **stunning scenery** in England. The Lake District National Park occupies two thirds of our Borough, and we have 50 miles of beautiful coastline together with the historic Georgian port of

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5 http://www.impacthousing.org.uk/Adobe%20docs/CSRHG%20Strategy/Housing%20Market%20Main%20FINAL.pdf

6 http://www.cumbria.gov.uk/supportingpeople/strategiesplansandreports/strategies.asp

7 Copeland Strategic Housing Market Assessment 2010 para 4.30

Whitehaven. This provides a vital economic opportunity, not just for tourism-related activities, but also for the rural economy and for upmarket housing.

2.22 Our Local Development Framework Core Strategy Preferred Options document sets out a spatial vision and series of strategic objectives for the Borough; defining the key drivers for change that will shape the future of Copeland, which include delivering a place that is well-connected, creating a varied tourism offer, and developing a place of choice – *'where people want to live, work and visit, where sustainable development, investment and successful regeneration have created prosperous towns complemented by vibrant villages, and where there is a mix of good quality homes…'*[8].

2.23 Underpinning the spatial strategy is the primary aim of facilitating economic growth across Copeland. We are clear that the **role of strategic housing** is to support this broader economic strategy for Copeland. Without the development of new jobs and the creation of wealthier, more prosperous communities, the population of Copeland will decline and become poorer and more deprived.

2.24 We need therefore to make sure that there is a **housing offer** that will attract and retain households to live in Copeland. This is not just a matter of the number of homes, but their quality and affordability. Homes that suit all incomes, aspirations and requirements. And we must make sure that the neighbourhoods in which they are located are safe and attractive. We will undertake 'Place Shaping' by working with communities and other agencies to coordinate our activities and create synergy.

The over-arching aim of Copeland's Housing Strategy is to ensure that the housing available in the Borough supports the distinct economic ambitions of our communities as effectively as possible.

[8] Copeland LDF Stage 2: - Preferred Options Consultation Document 2010 page 18

3. Key Local Housing Issues

3.1 We have assembled a range of evidence about Copeland, its housing markets and housing stock. This information has been used to inform the Housing Strategy and its objectives. The evidence includes: a strategic housing market assessment (housing need and demand study), homelessness statistics, empty homes research, Supporting People research and a private-sector stock condition survey. In this part of the Strategy we look at some of the key issues identified by the research.

The Copeland Housing Market

3.2 Copeland Borough is located on the western fringe of Cumbria in the North West of England and geographically around two-thirds of the Borough is located in the Lake District National Park. Copeland has a population of around 69,700[9]. 77.1% of the population live in the Whitehaven area; a further 12.5% in the West Lakes area and 10.5% in the Millom area. Whitehaven is the largest town which is home to around 25,000 people (35.7% of the Borough's population). The nuclear industry centred on Sellafield is a key employer (with around 12,000 employees) and economic driver for the Borough.

3.3 Following their peak in Q4 2009, median prices across the Borough have fallen by around 10% and by Q1 2010 they were £112,750.

3.4 The Department of Communities and Local Government (CLG) suggests that a housing market is self-contained if upwards of 70% of moves (migration and travel to work) take place within a defined area. An analysis of migration data suggests that 77% of households move within the Borough. In terms of travel-to-work patterns, 80.8% of residents work in the Borough and 19.2% commute out to work. On the basis of these data, Copeland Borough can be defined as a self-contained housing market area. Within Copeland, there are areas which have distinctive housing market characteristics but none can be described as self-contained.

[9] ONS 2009 mid-year population estimates

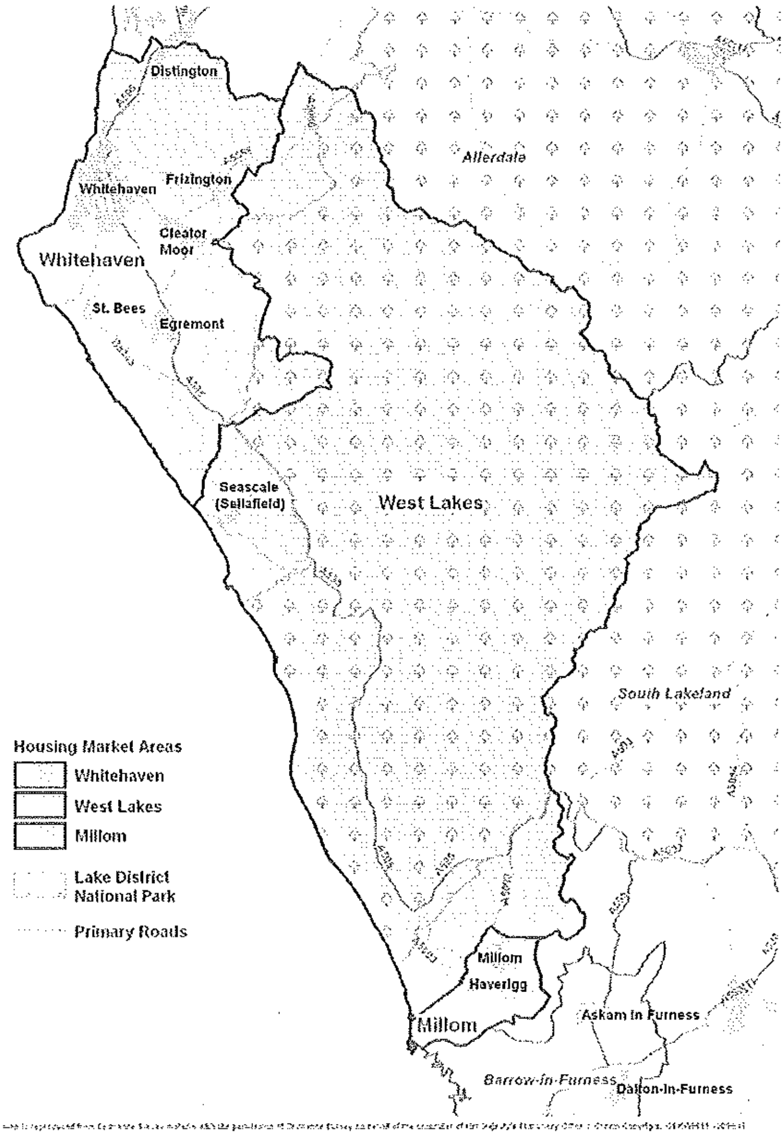

Figure 1 Copeland Housing Market Areas

Housing need and affordability

3.5 Housing need is defined as 'the quantity of housing required for households who are unable to access suitable housing without financial assistance'. Across Copeland there are 1,670 existing households currently in housing need and of these 920 cannot afford open market solutions to address their need. Additionally, there is an annual requirement from 237 newly-forming households and existing households falling into need who cannot afford open-market housing. When this need is compared with the available supply of affordable housing (254 each year to new tenants), the result is an overall annual shortfall of **168 affordable dwellings** across the Borough. This figure is an annual measure of the supply needs for affordable housing required to address the current imbalance in the housing market across Copeland Borough (2010 /11 to 2014/15). Table 3.1 provides a summary of annual affordable shortfalls by location.

Table 3.1 Annual affordable housing requirements by sub-area, property size and designation (general needs/older person) 2010/11 to 2014/15

Sub-area	General Needs		Older Person	Total	%
	Smaller 1/2 Bed	Larger 3+ Bed	1/2 Bed	Net	
Whitehaven HMA					
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**
Whitehaven HMA TOTAL	**58**	**21**	**33**	**112**	**66.7**
West Lakes HMA					
West Lakes (C)	14	3	2	**19**	**11.3**
West Lakes (LDNP)	14	0	1	**15**	**8.9**
West Lakes HMA TOTAL	**28**	**3**	**3**	**34**	**20.2**
Millom HMA					
Millom HMA TOTAL	19	**2**	**1**	**22**	**13.1**
TOTAL					
Copeland Borough LDF area	**91**	**26**	**36**	**153**	**91.1**
LDNP LDF area	**14**	**0**	**1**	**15**	**8.9**
TOTAL	**105**	**26**	**37**	**168**	**100.0**
%	**62.5**	**15.5**	**22.0**	**100.0**	

Demand for market housing

3.6 Housing demand is the quantity of housing that households are willing and able to buy or rent. Households intending to move in the open market were asked what type and size of property they would like and expect to move to (Table 3.2). Of households moving, most would like to move to a house (79.4%), 18.2% would like to move to a bungalow and 2.4% to a flat. This compares with 81.9% who expect to move to a house, 15.1% a bungalow and 3.0% a flat. Although households are expecting to broadly achieve their aspirations, a higher proportion would like to move to a detached house (56.7%) but only 34.5% expect to. In contrast, higher proportions expect to move to a semi-detached house (37.6%) than would prefer to (15.1%).

3.7 In terms of property size, the majority of respondents expect to move to a property with two (20.6%), three (54%) or four or more (24.6%) bedrooms. A higher proportion of households would like a property with four or more bedrooms (40.7%).

Table 3.2 Market preferences of existing households planning to move

Table 3.2A 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	0.1	0.1	0.1	0.4
Two	1.4	2.1	0	1.6	2.4	6.1	13.6
Three	21.3	9.9	4.4	0.1	0	9.7	45.4
Four or more	34	3.1	1.3	0	0	2.3	40.7
Total	**56.8**	**15.1**	**5.7**	**1.8**	**2.5**	**18.2**	**100.0**

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

Table 3.2B 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	0.1	0.3	0.3	0.8
Two	2.1	6.2	2.6	2.4	2.4	4.8	20.5
Three	16.7	24.4	2.9	1.1	0.2	8.8	54.1
Four or more	15.7	6.9	0.8	0		1.1	24.5
Total	**34.6**	**37.5**	**6.3**	**3.6**	**2.9**	**15**	**100.0**

Base: 2,953 households planning to move in the next 5 years; Source: 2010 Household Survey

3.8 Newly-forming households are most likely to move to terraced (59.8%) and semi-detached (30.1%) houses with two (58.9%) or three (34.6%) bedrooms.

3.9 An analysis of demand relative to supply of open-market housing indicates that across Copeland the open market is broadly in balance. That said, there are some gaps in provision which include:

- Detached properties across the Borough and particularly in Whitehaven;
- Semi-detached properties in Millom;
- Bungalows in the Whitehaven and West Lakes areas.

3.10 Market demand is partly driven by the migration of economically-active households into the Borough, with longer-distance migration of higher- income households particularly (although not exclusively) linked to employment at Sellafield.

3.11 Overall, the operation of the economy in Copeland plays an important role in driving local housing markets. Future development needs to be sensitive to the requirements of economically-active households and the scale of development linked to the scale of economic change within the Borough.

Private sector stock condition

3.12 A private sector stock condition survey was carried out in 2007. The key findings from this survey were:

- Across all private tenures, 32.8% (8,579 dwellings) fail the requirements of the Decent Homes Standard and are therefore non-decent. Within this, 11.7% (3,047 dwellings) experience Category 1 hazards within the Housing Health and Safety Rating System;
- The cost to improve non-decent housing will require a minimum of £57.3m, with a particular need to consider physical condition, energy efficiency and household circumstances.
- Regarding physical condition:
  - 11.7% (3,047 dwellings) are subject to Category 1 hazards within the HHSRS and an additional 15.9% (4157 dwellings) fail the repair requirements of the Decent Homes Standard. Hazard 1 failure is dominated by excess cold; numerically dominated in the owner-occupied sector and by dwellings constructed pre-1919; and failure rates are higher in the Distington, Frizington, Egremont and West Lakes area.
  - 19.6% (5119 dwellings) require major repairs which typically relate to chimneys, flashings and rainwater goods, pointing, windows, electrics and kitchens. The costs to address repair defects within the Decent Homes Standard are estimated at £26.7m averaging £5,524 for each defective dwelling
- Regarding energy efficiency:
  - Levels of energy efficiency are in line with the national average, although 20% (5,216 dwellings) have a SAP rating of 40 or below (and mainly semi-detached and detached dwellings built pre-1919). 14.7% (3,831 dwellings) fail the energy efficiency requirements of the Decent Homes Standard. 18.5% (4,391 households) are in fuel poverty.
- Regarding household circumstances:
  - There remains an association between housing condition and socio-economic disadvantage, particular amongst older-person households.

Localities

3.13 The Local Development Framework sets out the spatial strategy to deliver the overarching Sustainable Community Strategy for Copeland; this includes determining the number, type and location of new homes that are needed within the Borough. Following on from 2010's consultation on our Preferred Options, we are working towards publishing our Core Strategy for consultation during 2011. Our commitment within the Core Strategy will be to facilitate economic growth, a key part of which will be delivering good-quality new homes to ensure that our towns are prosperous and villages vibrant. The Preferred Options set out the following settlement hierarchy to shape future development within the Borough.

Preferred Options Settlement Hierarchy[10]	
Classification	**Type and Scale of Housing Development**
Principal Town: Whitehaven	Allocations in the form of estate-scale development if/where appropriate and initiatives for large-scale housing renewal. Infill and windfall housing. Larger sites will require a proportion of affordable housing.
Key Service Centre: Cleator Moor, Egremont, and Millom	Moderate allocations in the form of some small extensions to the towns to meet general needs. Infill and windfall housing. Larger sites will require a proportion of affordable housing.
Local Service Centre: Arlecdon/Rowrah, Beckermet, Bigrigg, Cleator, Distington, Frizington, Haverigg, Kirkland/Ennerdale Bridge, Lowca/Parton, Moor Row, Moresby Parks, Seascale, St Bees	Within the defined physical limits of development as appropriate. Possible small extension sites on the edges of settlements. Housing to meet general and local needs. Affordable housing and windfall sites.
Outside Settlement Boundaries: All other parts of the Borough	Restrictive approach to all development, with need for rural/non-settlement location to be proven in each case.

3.14 In terms of the balance of development across Copeland it has been proposed that 47% take place in Whitehaven, 10% in Cleator Moor, 10% in Egremont, 12% in Millom and 21% in Local Centres. These proposals would see the majority of new development being delivered within Whitehaven as the Borough's most sustainable location, followed by about a third of development across the three Key Service Centres to support both population and economic growth. This locational approach will be influential in shaping our future housing investment decisions, as we look to consolidate housing investment in those areas identified as critical to future economic growth.

[10] Copeland LDF Stage 2: - Preferred Options Consultation Document 2010 page 26 & 276

Older people

3.15 Addressing the accommodation requirements of older people is going to become a major strategic challenge for Copeland Borough over the next few decades, with the number of residents aged 65 or over expected to increase dramatically. Over the period 2010 to 2033, the number of people aged 65 and over is projected to increase by 72% (or by 9,500) and the number of 75+ residents is expected to increase by a dramatic 193% (or by 2,700).

3.16 The vast majority of older people (69.1%) want to continue to live in their current home with support when needed. A further 22.2% are considering renting sheltered accommodation, 18.9% renting from a Housing Association, 15% renting extra-care housing and 14% buying a property on the open market. This evidence points to the need to diversify older persons' provision within the Borough.

3.17 Bathroom adaptations, better heating, internal handrails and more insulation are the most mentioned adaptations to existing property required by older-person households. 34.8% of older-person households required help with gardening, 33% with repair/maintenance and 21.9% with cleaning.

Supporting People and tackling homelessness

3.18 The Cumbria Supporting People Strategy targets investment to enable vulnerable people to live independently by helping people to access accommodation that is appropriate to their needs, through the provision of life skills, and support to access employment, training and welfare benefits. The current SP Strategy prioritises:

- Implementing an accommodation and support plan for young people;
- Increasing the provision of accommodation for:
  - Physically-disabled adults;
  - People with mental health problems;
  - People with substance misuse problems;
  - Young people;
  - Older people;
  - People with complex needs;
  - Ex-offenders; and
  - Gypsies and travellers.

3.19 Homelessness has been a significant issue for Copeland in the past, one which we have sought to prioritise and tackle through our Homelessness Strategy (2008-2013). The Homelessness Strategy has the following key objectives:

- Preventing homelessness;
- Improving performance monitoring;

- Increasing access to housing; and
- Tackling the wider causes of homelessness.

3.20 Homeless prevention remains a critical priority for us, and one that we seek to retain within the context of proposed national policy changes. We will be exploring appropriate local responses to new national policy directives as they emerge as part of our on-going work to deliver our Homelessness Strategy.

The objectives of the Housing Strategy therefore need to focus on:

- **Ensuring that the right type of new homes are delivered in the right places;**
- **Making the best use of existing housing stock;**
- **Enabling people to access the housing that they need, when they need it.**

4. Strategic Housing Objectives and Priorities

4.1 Our strategic housing objectives will shape our planning, action and investment in housing throughout the life of this strategy and beyond. These objectives and subsequent priorities are underpinned by evidence, such as that set out within the SHMA, and whilst they are linked to the broader Cumbrian strategic context (see 2.11 to 2.18), they very much represent the local housing issues and concerns that we need to address.

4.2 Our proposed strategic housing objectives are:

- Facilitating the right housing offer to support economic growth;
- Making the best use of existing stock; and
- Helping people access the housing they need.

4.3 Through this draft Strategy we are seeking views from our stakeholders on these objectives and our ideas for tackling them. We have therefore written this section as a series of 'propositions' which will be refined and developed as consultation on this strategy progresses.

4.4 We are acutely aware of the limited resources we have at our disposal. This is set to deteriorate as the effects of the Comprehensive Spending Revue and the Local Government Revenue Grant settlement work through. Our propositions, therefore, are focussed on working in partnership, with offering 'something for something', and harnessing the new funding opportunities that localism and flexibilities bring us.

4.5 Although this is a Housing Strategy, once approved it will be a Corporate document and actions are envisaged across the Council's functional departments. Propositions are set out briefly here and will require further elaboration once they become settled priorities. A number of them will require significant further policy and technical development before they can be implemented. By setting them out in this brief form we hope to generate an in-depth consideration of their relative priority.

Strategic Objective One:

Facilitating the right housing offer to support economic growth

4.6 We see the key aim of this housing strategy to support economic growth in Copeland. Strategic Objective One is critical to this aim. Within this we have identified five priorities, each with a number of propositions for consideration. These cover delivering the right quantity of new housing – largely the responsibility of Planning, and complicated by uncertainties in the trajectory of economic growth. They also include making neighbourhoods attractive and safe places to live, which is imperative if we are to improve the perception of Copeland to the outside world. To this end we seek to prioritise housing development and investment in those areas identified through the Sustainable Community Strategy and LDF as most sustainable and critical to the future economic well-being of Copeland.

Key Issues & Justification	Propositions
1.1: Facilitate the Right Supply of New Homes	
Although there is, broadly, a good balance of housing currently being provided, current levels of delivery fall short of the lowest target in the Core Strategy Preferred Options, 230 homes p.a.	• Ensure that sufficient sites are allocated for the highest level of new homes that may be required. • Work with developers, registered providers and housebuilders to secure a sufficient supply of new homes that are sustainable and of good quality. • Secure New Homes Bonus.
There is a shortage of detached homes and this may be exacerbated as Knowledge-Based Industries develop in Copeland, particularly associated with the Energy Coast Masterplan.	Identify sites suitable for high-end market housing in key locations. Likely areas include: • Whitehaven, • Cleator Moor • Egremont, and • Rural areas
1.2: Improve the Quality of Place	
A number of our neighbourhoods suffer from high levels of deprivation, poor amenity and obsolete housing. In combination with the relative remoteness of the Borough, this can be a significant barrier to attracting people to live in Copeland and will impact upon economic development aspirations.	Secure resources for continuing the work of the Furness and West Cumbria Housing Market Renewal Programme in Copeland through: • Regional Growth Fund • Community Infrastructure Levy (CIL)
	Tie the release of greenfield development sites in with Place Shaping priorities, so that demand remains stable in HMR areas and Value Capture is maximised through CIL.
	Continue to monitor housing market demand (in particular for terraced accommodation) to enable action to be taken in instances where demand falls.
	Develop a strategy to promote the good image of Copeland's revitalised places to counter out-of-date perceptions.
	Confirm that Whitehaven remains the key priority for HMR and Place-Shaping activity. Other priorities are: • Cleator Moor as Key Service Centre and location on edge of the Lake

	District National Park designated Tourism Opportunity Area. • Millom as Key Service Centre and focus for regeneration. • Egremont with future potential linked to the energy sector. Location on edge of Lake District National Park designated Tourism Opportunity Area.
Undertaking Place-Shaping in a thorough on-going way involves a radical approach to organisational structures, priorities and budgeting. New approaches are being encouraged by the Government under the banners of Localism and Big Society.	Seek out new informal and formal ways of working to bring the needs of individual neighbourhoods into focus.
	Work with communities to develop Neighbourhood Plans and local masterplans.
Education and skills training is an essential component of the Energy Coast Masterplan. Good schools are critical to the success of housing markets, particularly for families making choices about where to live.	• Bring educational achievement and strategies for improving education to the centre of place-shaping activities; • Ensure the provision of new homes is strategically dovetailed with educational provision.
1.3: Ensure Sufficient Affordable Housing	
The 2010 SHMA suggests an annual shortfall of affordable housing of the order of 168 homes, split 61% social rented, 39% intermediate tenure. The Economic Viability Assessment if predicated upon an 80% social rented and 20% intermediate tenure split. This compares with recent production of around 25 affordable homes each year and around 3,600 households on the Waiting List. Unemployment and demand for affordable housing are closely linked. The economic downturn has increased demand for affordable housing, which is likely to be sustained in the short to medium term. Without sufficient affordable housing, economic development may be restrained and local people will continue to live in inappropriate housing e.g. overcrowded or shared.	Develop an affordable housing strategy that includes: • Planning requirement (Section 106) of appropriate % affordable housing target in line with findings of Economic Viability Assessment (EVA); • Affordable housing thresholds in line with findings of EVA - sites over 10 homes (3 in rural localities); • NAHP programme delivered by registered providers and supported by land assets; • Registered providers to consider increasing the supply of Affordable Rent homes through conversion of existing social rent stock when possible; • Explores opportunities to develop a range of intermediate tenure products to help people access home ownership.
1.4: Develop the Role of the Private Rented Sector	
The PRS has a key role to play in providing short-term housing for those moving to new job opportunities. This will be important in delivering the Energy	Research the scale and role of the PRS in Copeland, including the support needs of small-scale landlords

Coast ambitions, including the need for some 2,000 temporary homes when nuclear new build is in full swing. Currently the PRS is estimated to be 5.2% compared to a regional average of 9%. In addition, under new HB/LHA rules, we expect the PRS to play a greater role in providing affordable housing for those unable to access social housing. There may be an increased demand for smaller PRS homes, HMOs and shared housing.	Develop policies to support the provision and management of PRS homes e.g. • Registration/accreditation scheme; • Incentives to enable good performance; • Specific PRS improvement loans; • Dedicated energy efficiency retrofit packages; • Enforcement of standards, including HMO licensing. Develop plans for temporary housing of construction workforce.

Strategic Objective Two:

Making the best use of existing stock

4.7 Over the next ten years, the current levels of new housebuilding will increase Copeland's housing stock by only about 6%. We therefore need to ensure that our existing housing stock is fit for continued use for many years to come. Our priority is to make homes as energy efficient as possible, using the innovative funding mechanisms being made available through the Government's Green Deal. Not only will this reduce carbon emissions and household energy bills, but by tackling this vigorously we will help establish Copeland as a centre of excellence for energy-related strategy.

4.8 We need to continue to build on the work of the Furness and West Cumbria Housing Market Renewal Programme, and ensure that we secure maximum value for money by only investing in improving the condition of existing homes when and where they have a long-term sustainable future. This intelligent and targeted investment in our existing stock, coupled with new development, will help us ensure that the right type of housing is available in the right locations to facilitate economic growth across Copeland.

Key Issues & Justification	Propositions
2.1: Focus attention on the Energy Efficiency of existing stock	
Climate change is still regarded as the biggest threat to our present way of life, despite recent arguments about the science behind it. For Copeland's residents, investing in the energy efficiency of their homes has the immediate benefit of reducing household fuel bills. In addition, if we are serious about persuading Knowledge-Based Industries	Working with energy suppliers, registered providers and the retrofit industry to set up the necessary infrastructure to retrofit existing homes, including: • Funding packages e.g. the Government's Green Deal; • Suppliers; • Retrofit specialists; • Training for retrofit operatives; • Promotion. Devise a roll-out strategy that prioritises

to come to Copeland, we need to establish a reputation for dealing effectively with the reduction of domestic carbon emissions. The PSHCS 2007 identified excess cold affects 2740 dwellings (10.5% of private stock) and dominates the HHSRS risk profile.	locality clusters of inefficient stock that is sustainable and can be dealt with rapidly. Continue research into stock condition, particularly hard-to-treat properties in order to develop longer-term solutions.
	Ensure sustainable social housing stock is brought up to the highest standards of energy efficiency; bring forward replacement plans for the remainder.
	Develop a wider strategy to deal with fuel poverty in all sectors.
	Develop a wider Energy Efficiency and Sustainability strategy covering new development.
2.2: Enable improvements in private sector stock condition	
The 2007 stock condition survey indicated that 32.8% of private dwellings meet the requirements of the Decent Homes Standard. Of these, 11.7% are subject to Category 1 hazards, which include excess cold. Investment in improving poor quality existing housing needs to be weighed carefully against long-term demand for house types and locations. There is a need to agree with partners a mechanism to do this.	As part of Copeland's wider strategy to deal with private-sector stock condition, further develop work on low-cost loans and equity loans; in particular explore introduction of privately financed low-cost loans for vulnerable households to remedy Category 1 HHSRS hazards.
	Work with HMR partners to determine investment priorities (house types and locations).
2.3: Reduce the number of empty homes in the Borough	
Across Copeland, 2.8% of dwellings have been empty for more than 6 months. This compares with 1.9% across the North West, and represents a real wasted resource; particularly where the property could be brought back into use for much-needed affordable housing. Empty Homes Research is currently underway and this will inform a new approach to tackling the problem across the Borough. Priorities for empty homes will be reviewed in the light of long-term viability (in terms of demand for property types and locations) to ensure that investment is maximised.	Build on findings from the empty homes research to develop an Empty Homes Strategy for Copeland that might include: • Identifying long-term empty homes and the reasons for them; • Targeted approaches to owners to facilitate action; • Grants/loans to bring empty homes back into use as affordable housing; • Enforcement actions where empty homes cause a neighbourhood nuisance; • Secure new empty homes funding to support dedicated EH officer.
2.4: Complete the programme to bring all social housing up to Decent Homes Standard.	

Home Group is the main provider of affordable housing in Copeland with 5,273 homes and is working towards meeting the decent homes standard in all its stock by 2013. Home is implementing a five year investment plan to achieve a higher standard. All stock owned by Two Castles, as our other major Registered Provider, also meets the decent homes standard. Impact Housing Association has 265 properties within the Borough.	Repair and improvement programme. Ensure all homes meet Decency standards. Demolition and replacement programme for non-sustainable homes.

Strategic Objective Three:

Helping people access the housing they need

4.9 This section focuses on our approach to ensuring that everyone in Copeland who needs housing can access it. Central to this priority are Cumbria County Council strategies,[11] such as:

- Cumbria County Council's Commissioning Strategy for Older People and Their Carers 2010-2019;
- Cumbria Supporting People Strategy 2008-2011; as well as
- Copeland Borough Council's Homelessness Strategy 2008-2013.

4.10 The projected increase in the population of people over 65 is a significant challenge to us, both in terms of ensuring a supply of appropriate accommodation and support services; particularly for the 69.1% of older residents who wish to remain in their current home. According to Cumbria County Council, "The current pattern of care service delivery is simply unsustainable. It will not deliver what future service users will demand, would place an even greater number of older people in care homes in the future, and is unrealistic in terms of workforce capacity and unaffordable."

4.11 It is therefore important that we look at diversifying the range of housing options available to older people in Copeland and explore opportunities to lead in this field.

Key Issues & Justification	Propositions

[11] http://www.cumbria.gov.uk/adultsocialcare/adults/strategies.asp

3.1: Ensure the right housing provision for older people	
By 2020 there will be more than 17,000 people in Copeland over the age of 65[12]. This is a 33% increase over 2009, the second highest in Cumbria after Carlisle. This has enormous implications for housing services for older people. Cumbria County Council is the Authority responsible for providing care services for older people. Copeland's responsibility is to support their strategy and to enable the provision of the right housing for older people, including adaptations. There are currently 17 nursing/care homes in Copeland providing bed spaces for around 550 people. Additionally, there are 335 Housing Association dwellings designated for older people	Develop a housing strategy for older people in Copeland. Building on the provision of care services from CCC, it will cover: • Adaptations to homes; • Condition of private-sector homes in which older people live; • Provision of social-sector homes, in terms of repair, remodelling, reprovision and new provision including extra care; • Enabling the private sector to develop new homes that can be easily adapted for older people e.g. lifetime homes; • Encourage the provision of specialist older persons housing, e.g. bungalows, sheltered apartments, extra care, retirement villages, residential and care homes. (Diversification of housing offer for older people.)
69.1% of older people wish to remain in their current home for as long as possible. We need to develop our approach to ensuring the house itself is safe, convenient and comfortable.	Ensure the private-sector housing and energy-efficiency strategies prioritise vulnerable older people for support. Continue to provide grant-supported Disabled Facilities, ensuring administrative systems are easy to access and efficient. Develop mechanisms to enable greater independent living (i.e. re-enabling people to live at home through use of telecare).
Encouraging active older people to come to Copeland in retirement has many economic benefits, particularly in terms of their spending power.	Identify suitable sites and encourage specialist private developers to provide upmarket retirement housing, particularly with the potential to add in private care arrangements. Diversify the housing offer for older people seeking alternative accommodation. Explore the possibility of becoming an area exemplar in terms of being a market leader in housing options for older people.
3.2: Continue to prevent and deal effectively with homelessness.	
In 2009/10, 149 homeless decisions were made and 68 were in priority need. Over	Work with private landlords within the PRS strategy (Proposition 1.4) to secure

[12] Cumbria County Council's Commissioning Strategy for Older People and Their Carers 2010-2019

the three years to 2008/9, an average of 162 decisions was made and 65 households declared in priority need. There is a Homelessness Strategy for Copeland that is proving successful in preventing homelessness and reducing reliance on temporary accommodation. We will continue to implement the Homelessness Delivery Plan. The planned revision to the LA homelessness duty will allow Copeland to make offers of housing in the private-rented sector, potentially reducing pressure on social housing. For this to be an effective approach, we will need to ensure a supply of suitable PRS properties.	a suitable supply of private-rented accommodation for homeless households and for those unable to afford current accommodation as a result of HB/LHA changes.
3.3: Respond positively to the opportunity of more flexible affordable homes' tenancies and allocations	
The Decentralisation and Localism Bill includes measures to: • Reform social housing allocations to free up waiting lists and facilitate transfers. • Reform social housing tenure through grant of fixed-length tenancies for a minimum of two years. This provides opportunity for Copeland to manage its waiting lists more effectively and determine priorities. It also creates the possibility of increasing the long-term turnover of affordable housing tenancies as people become able to afford their own market housing solutions.	Review the operation of the Cumbria Housing Register and Choice Based Allocations System in light of the Government's proposals. When reviewing allocations focus more exactly on local priorities for households not able to achieve their own market housing solutions.
	In conjunction with registered providers, determine local policy in with respect to flexible tenancies. Linked to widening the housing offer, and increasing intermediate tenure options, explore demand and capacity for 'move on' to affordable home ownership products; integrate this within the housing advice service.
3.3: Ensure that housing needs of vulnerable and socially excluded people are being met.	
The SHMA 2010 identifies there is a lack of move-on accommodation for young people and not enough floating support (particularly to support people living independently). The incidence of young homelessness is increasing along with substance misuse.	Provision of ten hostel bed spaces for young homeless people. Ensure provision of an additional requirement of 1 pitch between 2007 and 2012 across Copeland along with 5 transit pitches, as identified in the 2008 Cumbria Gypsy and Traveller Accommodation Assessment.

5. Making sure that change happens

5.1 This final section of the Strategy looks at making it happen – how we will deliver our strategic housing commitments and what arrangements are in place for monitoring our progress.

The challenge

5.2 We are entering a period of sustained financial challenge, during which difficult decisions will need to be made about how we spend the resources that we have available. Given the challenging financial settlement that Copeland has received from Government we are currently looking at how we work both corporately and with our partners, to establish how best we can use the resources that will be at our disposal over the coming four years.

5.3 This financial constraint makes it ever more important that we assess other options and explore all possible opportunities to fund our housing priorities. When developing our detailed action plan we will need to carefully weigh the cost benefits of all our priorities, so it is important that this consultation draft of the housing strategy helps us to:

- Prioritise our commitments; and
- Begin the process of exploring other methods of delivery.

5.4 Above all, we need to be realistic about what can be achieved in Copeland.

Localities

5.5 We are committed to delivering the priorities agreed for this Strategy. As the Government's localism agenda begins to take shape nationally, we are well placed to respond, and already have arrangements in hand that allow local communities and partners to be involved in the delivery of their local services. We intend to use this approach to oversee the implementation of our strategic housing objectives.

5.6 Within Copeland there are five distinctive areas or 'localities':

- Whitehaven – comprising the town of Whitehaven and parish areas of Moresby, Parton, Lowca and Distington;
- Cleator Moor – Comprising the parish areas of Cleator Moor, Ennerdale and Kinniside, Arlecdon and Frizington, Widdicar and Lamplugh;
- Egremont – comprising the parish areas of St Bridget's Beckermet, Haile and Wilton, St John's Beckermet, Lowside Quarter, Egremont and St Bees;
- Mid Copeland – comprising the parish areas of Muncaster, Eskdale, Irton with Santon, Drigg and Carleton, Ponsonby, Gosforth, Seascale and Wasdale;

- South Copeland/Millom – comprising the parish areas of Millom, Millom Without, Whicham, Bootle, Waberthwaite and Ulpha.

5.7 These localities have been identified as distinct functional areas and communities. We will be seeking to deliver most of our services across Copeland through locality working and 'Local Partnership Agreements'. We intend to integrate the housing strategy objectives within these agreements as a way of monitoring the delivery of our housing strategy commitments and helping place-shape and deliver sustainable communities.

Working with partners

5.8 We also recognise the critical role that partners will play in helping us to achieve our objectives – they are essential to our success and we need to become better at working with them. To demonstrate our commitment we have established a Housing Partnership Forum to monitor the delivery of the Housing Strategy objectives; we intend for the Forum to meet every quarter. Having recently met for the first time, the production of this Strategy will be the catalyst for developing our new arrangements for partnership working through the Forum. The Forum will oversee the ongoing development of the local Housing Strategy, ensuring that it remains pertinent and focussed on the key housing issues for Copeland. It will also provide the means through which we can co-ordinate Copeland's response to wider agendas and strategies, such as the developing Cumbria Housing Strategy, making sure that Copeland's distinctive voice is represented at a higher level.

5.9 Many of the commitments agreed within the Strategy support broader strategic commitments set out within other key strategic documents, such as the Core Strategy, Sustainable Community Strategy, HMR Programme and Local Investment Plan. Each of these programmes has monitoring arrangements in place, and it is not our intention to duplicate these. Instead, once the content of the Strategy is approved, we propose to develop a comprehensive Delivery Plan, which will identify the key priorities for each objective; it will also highlight where these priorities are existing commitments from other key strategies, and where and how these are being monitored. The Housing Partnership Forum will adopt an overview approach to monitoring delivery of the Strategy and its subsequent Delivery Plan, working on the basis of exception reporting.

5.10 Council Members will also oversee the delivery of the Housing Strategy through regular reports to the Housing Panel, where updates on progress will be given.

6. Appendices

6.1 Proposed:

- Checklist of supporting documents
- List of contacts (CBC to provide)
- Delivery Plan – to be agreed (this can only be drafted in detail post-consultation and once resource and budget decisions have been made)