

Matter 5, Action 19

In accordance with the EVA2, the housing allocations with the greatest headroom for the provision of affordable housing are detailed below, alongside the respective “Housing Needs Assessment” area.

- 1) HSU1 - Whitehaven Rural
- 2) HBE2 - Whitehaven Rural
- 3) HWH2 - Whitehaven Town
- 4) HBI1 - Whitehaven Rural
- 5) HEG2 – Egremont
- 6) HWH4 - Whitehaven Town
- 7) HBE1 - Whitehaven Rural
- 8) HSB1 - Whitehaven Rural
- 9) HEG3 – Egremont
- 10) HBI2 - Whitehaven Rural

The “Housing Needs Assessment” identifies the “Whitehaven Rural” and “Whitehaven Town” areas as those with the greatest need of affordable housing, as evidenced through:

“In spite of the fact that Copeland is one of the most affordable areas in the UK (in terms of the ratio between house prices and incomes), there remains an unmet need for affordable housing. This is particularly relevant to newly-forming households who tend to be younger and on lower earnings than other households wanting to move. Three quarters could not afford a house costing more than £150,000, close to the mean price, and approaching half could not afford an average-priced dwelling without spending more than a third of their gross income on housing costs. Approaching a third could not afford a home in the lowest quartile of prices. Whitehaven Town and Whitehaven Rural areas are the most unaffordable of the sub-areas.” (65)

As such, all but two of the most viable allocations fall within the areas with the greatest affordable housing need.