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Copeland Borough Council would like to thank arc4 Affordability Research Communities and the Copeland Housing Partners for their support in the development of this strategy.

Current Delivery Plans linked to this Strategy are available at www.copeland.gov.uk and at the Copeland Borough Council offices in Whitehaven. Alternatively please contact Strategic Housing Services on 0845 054 8600.
Welcome to the housing strategy for Copeland.

It sets out our shared vision for housing priorities to maintain and support sustainable and thriving communities. The strategy will be monitored regularly and reviewed annually with action plans to make change happen.

A wide range of partners have worked together to set a shared priority - to ensure housing in Copeland supports the health, safety, welfare, sustainability and distinct economic and social ambitions of our communities.

We, the partners, will do this by providing and maintaining good quality homes in places where people want to live, work and enjoy their leisure. Economic growth will generate the confidence for businesses to invest, including housing investment. That is why our first strategic objective is to facilitate the right mix of housing to support economic growth and community sustainability.

For decades to come most of the houses that people will live in have already been built. Our second strand of work is therefore to make the best use of existing stock. This will focus attention on energy efficiency, improving poor conditions in the private sector and ensuring that Registered Providers complete and maintain the decent homes programme in the social sector. We know we need to reduce the number of empty homes to help tackle homelessness.

Thirdly, all services must continue to work together to enable people to access the housing and support they need, when they need it. This has particular importance in line with our ageing population which will have specific needs, including support to maintain independent living. We know housing-related support is important for vulnerable people of any age and prevents crises like homelessness or unplanned hospital admissions.

The strategy recognises no partner can achieve the first three objectives alone. That is why we, the partners, take an integrated approach to our priorities, including working closely in partnership as agencies within the public, private and voluntary sectors. Our shared commitments in this strategy are therefore dependent on our partnerships and joint working and on available resources.

Before the emergence of the government’s localism agenda we worked with our communities on a localities approach that enables them to influence service delivery where they live and encourages them to come forward with their own initiatives. We, the partners, expect national policy to support our approach and assist communities to be active in achieving Copeland’s housing plans into the future.

Councillor George Clements
Housing, Planning and Community Safety Portfolio Holder
Copeland Borough Council
Introduction

Purpose of the Strategy

1.1 This housing strategy sets 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 the nuclear industry for local employment and supply chain opportunities, a housing market that is vulnerable to decline due to demographics and a lack of economic diversification and growth. It is therefore critical we establish housing priorities for Copeland that support economic growth, and in turn socio-economic development 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 an on-going 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, the partners, will also be looking to explore all opportunities presented by the proposed national changes and reforms to both social housing and planning to enable sustainable communities and development in our settlements.

The aim of strategic housing in Copeland

1.5 Copeland is a distinctive district within Cumbria, containing many localities with their own particular characteristics. These are linked together by common housing markets, family connections and travel to work patterns. This makes it important for us to develop a more localised housing strategy and delivery plan. There are three key attributes that make Copeland different within Cumbria.

1.6 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.

1.7 Secondly, our main source of employment, the Sellafield facility, has a decommissioning plan resulting in a potential major loss of existing local employment. Currently almost a third of our workforce is directly or indirectly dependent on this facility. However, as part of Britain’s Energy Coast Vision, we are determined to convert this threat into an opportunity by enabling a new-build nuclear facility together with associated reprocessing, research and educational facilities, as well as diversifying into renewable-energy generation.

1.8 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 Whitehaven. This provides a vital economic opportunity, not only for tourism-related activities, but also for supporting the local economy, ensuring that communities have access to the homes they need and for tackling the causes and effects of

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1 Copeland Strategic Housing Market Assessment 2010 para 4.30
deprivation. We shall continue seeking opportunities to work in partnership with the Lake District National Park Authority (LDNPA), Cumbria Rural Housing Trust and housing providers and developers to encourage the development of sustainable rural communities. The LDNPA in particular has a Partnership Plan that recognises Copeland, along with the other district councils, as the lead partners in local housing needs studies.

1.9 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...’

1.10 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 working age population of Copeland will decline and become poorer and more deprived.

1.11 We need therefore to make sure 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 are needed. In addition, we must make sure the neighbourhoods in which they are located are safe and attractive with good facilities and access to services – in particular high quality schools. We will undertake ‘Place Shaping’ by working with communities and other agencies to coordinate our activities, create synergy promote equality and celebrate our diversity.

1.12 Linked to this we need to ensure the socio-economic development of our communities is enhanced through the provision of appropriate care and support where this is needed. Despite challenging economic times we are committed to exploring ways of supporting people to live independently and maximise their full potential, and we will work with our communities and those with specific support needs to this end. A key aspect of this will be work around reducing child poverty in Copeland, linked to the recommendations of the 2010 Review of Child Poverty in West Cumbria Report.

The over-arching aim of the Copeland Housing Strategy is to ensure the housing available in the Borough supports the health, safety, welfare, sustainability and distinct economic and social ambitions of our communities as effectively as possible.
Consultation and involvement

1.13 In developing this strategy we have consulted extensively with our partners and key stakeholders. We have taken on board their comments and concerns regarding the future role that we need to play in delivering positive and long-term change in housing within Copeland.

1.14 We recognise that to ensure the sustainability of our communities we need to look at housing in its broadest context: to make sure the new homes we deliver meet both needs and aspirations; our existing homes are decent, particularly in respect of thermal comfort and affordable warmth; our vulnerable residents have access to appropriate housing and care when they need it. To this end, this strategy recognises the importance of housing in terms of the wider strategic agenda and aims to ensure housing in Copeland supports the economic and social ambitions of our communities.

1.15 We see the strategy as representing a new era in partnership working for Copeland, and we recognise that at a time of limited resources we can achieve significantly more by working together. Through our new Housing Partnership Sustainable Communities Forum we will manage, monitor and review our Strategy priorities and commitments using the linked Housing Strategy Delivery Plan, which draws upon the objectives and priorities set out in section 4. The Delivery Plan which will follow the Strategy, as a standalone document, will be primarily a tool for use by the Housing Partnership Sustainable Communities Forum and Copeland Borough Council Strategic Housing Panel, but will also be accessible to all stakeholders so that they can access up to date information on our progress and achievements. Copies of current Delivery Plans are available online at www.copeland.gov.uk.

How the strategy works

1.16 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.

1.17 The strategy identifies a series of housing objectives and subsequent priorities aimed at helping us ensure the housing available in the borough supports the health, safety, welfare, sustainability and distinct economic and social ambitions of our communities as effectively as possible.

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

1.19 The following appendices are included:

- National, Regional and Sub Regional Context;
- A checklist of supporting documents; and
- A list of useful contacts.
2. Key local housing issues

2.1 Here we have assembled a range of evidence about Copeland, our housing markets and housing stock. This information has been used to inform the strategy’s objectives and priorities. The evidence includes: a strategic housing market assessment (housing need and demand study), data underpinning our approach to homelessness, 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 from all this evidence.

The Copeland housing market

2.2 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. 77.1% of which live in the Whitehaven area; a further 12.5% live 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 centered on Sellafield is a key employer (with around 12,000 employees) and economic driver for the borough.

2.3 Following their peak in Quarter 4 2009, median prices across the Borough have fallen by around 10% and by Quarter 1 2010 they were £112,750.

2.4 The Cumbria Housing Strategy 2006-2011 precedes this strategy. It identified 20 housing markets dispersed throughout the six district or borough councils in the county. The department of Communities and Local Government (DCLG) suggests that a self-contained housing market area exists if upwards of 70% of moves (migration and travel to work) take place within a defined area. An analysis of Copeland migration data suggests that 77% of households move within the borough. 80.8% of residents work in the borough and 19.2% commute out of the borough to work. On this basis Copeland borough can be defined as a self-contained housing market area. The Cumbria Strategy identified three housing market areas in Copeland which inform the Copeland Strategy, these are:

- Whitehaven and district housing market area, which includes the town of Whitehaven, the rural parishes around Whitehaven and Cleator Moor and Egremont;
- West Lakes housing market area, including all the settlements within the Lake District National Park area of Copeland;
- Millom Housing Market Area, including Millom and Haverigg.
Within the borough itself there are areas which have distinctive housing market characteristics but none can be described as self-contained. Copeland has six locality areas which link to the three distinct housing market areas shown in Figure 2.1. Residents will identify with the place in which they live but not with the ethereal concept of a housing market if that covers several distinct towns and villages.

Figure 2.1  Copeland housing market areas

2.5 Within the borough itself there are areas which have distinctive housing market characteristics but none can be described as self-contained. Copeland has six locality areas which link to the three distinct housing market areas shown in Figure 2.1. Residents will identify with the place in which they live but not with the ethereal concept of a housing market if that covers several distinct towns and villages.
Fair access to housing

2.6 To help achieve the over-arching aim of this strategy we must enable fair access and real choice in affordable housing. In Spring 2011 we therefore launched Cumbria Choice, our new choice based lettings scheme in partnership with all other Cumbria district councils and eight Registered providers. The advantages of the scheme include that all new tenants will have chosen the homes they live in on their own initiative. However, choice based lettings cannot increase supply. The need for additional affordable housing is described next.

Housing need and affordability

2.7 Housing need is defined by CLG 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 lettings across the borough. This is a measure of the level of affordable housing needed each year (2010/11 to 2014/15) in Copeland to meet the current housing market imbalance. Table 2.2 provides a summary of annual affordable shortfalls by location.

Table 2.2 Annual affordable housing requirements by sub-area, property size and designation (general needs/older person) 2010/11 to 2014/15

<table>
<thead>
<tr>
<th>Area</th>
<th>General Needs</th>
<th>Older Person</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 or 2 bed</td>
<td>3+ Bed</td>
<td>1 or 2 bed older person</td>
<td>Net</td>
</tr>
<tr>
<td>Whitehaven area including Cleator Moor, Egremont, Whitehaven town and Whitehaven rural parishes</td>
<td>58</td>
<td>21</td>
<td>33</td>
<td>112</td>
</tr>
<tr>
<td>West Lakes (Copeland and Lake District National Park Authority areas)</td>
<td>28</td>
<td>3</td>
<td>3</td>
<td>34</td>
</tr>
<tr>
<td>Millom</td>
<td>19</td>
<td>2</td>
<td>1</td>
<td>22</td>
</tr>
<tr>
<td>Total Copeland Local Development Framework area</td>
<td>91</td>
<td>26</td>
<td>36</td>
<td>153</td>
</tr>
<tr>
<td>LDNPA LDF area</td>
<td>14</td>
<td>0</td>
<td>1</td>
<td>15</td>
</tr>
<tr>
<td>Total</td>
<td>105</td>
<td>26</td>
<td>37</td>
<td>168</td>
</tr>
<tr>
<td>%</td>
<td>62.5</td>
<td>15.5</td>
<td>22</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Copeland SHMA 2010)
**Demand for market housing**

2.8 Housing demand is the quantity of housing that households are willing and able to buy or rent. In the SHMA, households intending to move within 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 wanted to move to a house (79.4%), 18.2% 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%).

2.9 In terms of property size, the SHMA found that 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%). A significant proportion of movers therefore aspire to larger, detached homes.

### Table 3.2 Market preferences of existing households planning to move

**Table 3.2A What households moving would like**

<table>
<thead>
<tr>
<th>No. Bedrooms</th>
<th>Property type</th>
<th>Detached house</th>
<th>Semi-detached house</th>
<th>Large terraced house</th>
<th>Small terraced house</th>
<th>Flat</th>
<th>Bungalow</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>One</td>
<td>Detached house</td>
<td>0.1</td>
<td>0</td>
<td>0</td>
<td>0.1</td>
<td>0.1</td>
<td>0.1</td>
<td>0.4</td>
</tr>
<tr>
<td>Two</td>
<td>Detached house</td>
<td>1.4</td>
<td>2.1</td>
<td>0</td>
<td>1.6</td>
<td>2.4</td>
<td>6.1</td>
<td>13.6</td>
</tr>
<tr>
<td>Three</td>
<td>Detached house</td>
<td>21.3</td>
<td>9.9</td>
<td>4.4</td>
<td>0.1</td>
<td>0</td>
<td>9.7</td>
<td>45.4</td>
</tr>
<tr>
<td>Four or more</td>
<td>Detached house</td>
<td>34</td>
<td>3.1</td>
<td>1.3</td>
<td>0</td>
<td>0</td>
<td>2.3</td>
<td>40.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>56.8</strong></td>
<td><strong>15.1</strong></td>
<td><strong>5.7</strong></td>
<td><strong>1.8</strong></td>
<td><strong>2.5</strong></td>
<td><strong>18.2</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

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

**Table 3.2B What households moving expect to move to**

<table>
<thead>
<tr>
<th>No. Bedrooms</th>
<th>Property type</th>
<th>Detached house</th>
<th>Semi-detached house</th>
<th>Large terraced house</th>
<th>Small terraced house</th>
<th>Flat</th>
<th>Bungalow</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>One</td>
<td>Detached house</td>
<td>0.1</td>
<td>0</td>
<td>0</td>
<td>0.1</td>
<td>0.3</td>
<td>0.3</td>
<td>0.8</td>
</tr>
<tr>
<td>Two</td>
<td>Detached house</td>
<td>2.1</td>
<td>6.2</td>
<td>2.6</td>
<td>2.4</td>
<td>2.4</td>
<td>4.8</td>
<td>20.5</td>
</tr>
<tr>
<td>Three</td>
<td>Detached house</td>
<td>16.7</td>
<td>24.4</td>
<td>2.9</td>
<td>1.1</td>
<td>0.2</td>
<td>8.8</td>
<td>54.1</td>
</tr>
<tr>
<td>Four or more</td>
<td>Detached house</td>
<td>15.7</td>
<td>6.9</td>
<td>0.8</td>
<td>0</td>
<td>1.1</td>
<td>15</td>
<td>24.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>34.6</strong></td>
<td><strong>37.5</strong></td>
<td><strong>6.3</strong></td>
<td><strong>3.6</strong></td>
<td><strong>2.9</strong></td>
<td><strong>15</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

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

2.10 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.

2.11 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; and
- Bungalows in the Whitehaven and West Lakes areas.

2.12 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.

2.13 Overall, the operation of the economy in Copeland plays an important role in driving local housing markets. Future housing development therefore needs to be sensitive to the requirements of economically-active households, with the scale of development linked to the scale of economic change within the borough. Housing investment can also help drive it, particularly on strategically important mixed use development sites.

Private sector stock condition

2.14 We undertook a private sector stock condition survey in 2007. The key findings from this were that:

- 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 £57.3million, 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 Housing Health and Safety Rating System (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 areas.
  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 £26.7million 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 (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 is a demonstrable association between housing conditions and socio-economic disadvantage and health inequalities. This is particularly true of older-person households but is also found among other age groups. The stock condition survey identified locations where poor conditions are clustered, creating an opportunity for the Council to target action in selected areas during the lifetime of this strategy. In 2011/12 the survey will be renewed by a Cumbria-wide stock condition analysis in which Copeland will participate.
The Local Development Framework (LDF) sets 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 our villages vibrant. The Preferred Options set out the following settlement hierarchy to shape future development within the borough.

**Table 2.3**  
LDF Preferred Options settlement hierarchy

<table>
<thead>
<tr>
<th>Classification</th>
<th>Type and Scale of Housing Development</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Principal town: Whitehaven</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Key service centre:</strong> Cleator Moor, Egremont, and Millom</td>
<td>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.</td>
</tr>
<tr>
<td><strong>Local service centre:</strong> Arlecdon/Rowrah, Beckermet, Bigrigg, Cleator, Distington, Frizington, Haverigg, Kirkland/Ennerdale Bridge, Lowca/Parton, Moor Row, Moresby Parks, Seascale, St Bees</td>
<td>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.</td>
</tr>
<tr>
<td><strong>Outside Settlement Boundaries:</strong> All other parts of the Borough</td>
<td>Restrictive approach to all development, with need for rural/non-settlement location to be proven in each case.</td>
</tr>
</tbody>
</table>

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4 Copeland LDF Stage 2: - Preferred Options Consultation Document 2010 page 26 & 27
2.16 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.

2.17 The Lake District National Park Authority Local Development Framework Core Strategy identifies Bootle as a Rural Service Centre and Ennerdale Bridge, Eskdale Green, Lane End (Waberthwaite), Ravenglass and Silecroft as Villages. The Core Strategy states that at least 50% of all development will be facilitated in rural service centres across the National Park. The Core Strategy also anticipates that 20% of development will be facilitated in villages.

2.18 Copeland Borough Council in partnership with Cumbria County Council and Copeland Association of Local Councils (CALC) have been working closely to support and enable locality development in Copeland. Six localities (Howgate and Distington, Whitehaven, North East Copeland, West Copeland, Five Rivers and South Copeland) have agreed partnership memorandums and produced Locality Plans drawing from the individual parish, town and ward plans. This infrastructure underpins the Copeland Partnership and the Copeland Sustainable Community Strategy development. Localities are engaging with the LDF and housing partners to influence the strategic priorities of this strategy and the annual delivery plan.

2.19 Stock condition and SHMA evidence indicates geographical areas in Copeland of particular need. Our action planning will use area based targeting to enable appropriate impact of our strategy objectives within some of our neighborhoods.

**Older people**

2.20 Addressing the accommodation requirements of older people is going to become a major strategic challenge for us over the next few decades, with the number of our residents aged 65 or over expected to increase significantly. 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 residents aged 75 years old and over is expected to increase by a dramatic 193% (or by 2,700).

2.21 The household survey of our 2010 Strategic Housing Market Assessment demonstrates that 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% identified extra-care housing as an option for them over the next 5 years. 14% opted for buying a home on the open market. This evidence points to the need to diversify provision for older people and particularly flexible models of care and support that can vary between high, medium and lower models without the disturbance of a change of home.

2.22 Better heating, more insulation, double glazing, internal handrails and adaptations to bathrooms are the most frequently mentioned adjustments to existing homes required by older respondents to the survey. 33% needed help with home repair and maintenance, indicating an enduring need for housing renewal in the borough, particularly in the private sector. 34.8% required help with gardening and 21.9 with cleaning. 2019; the current level of extra care provision in the borough is 34 units. The county’s Joint Strategic Needs Assessment identified an increase in retirees entering the county and a trend of people of working age leaving. This equates to a growing demand for health and social care alongside a simultaneous reduction in the number of people available to provide it.
Given the scale and range of need for older persons housing, it is important that we work with health and social care colleagues, providers and voluntary sector partners, to develop a diverse housing offer for our older residents. We will be looking to engage at a high level in the County Council’s strategic agenda for older people and their carers to ensure that we are planning for the long-term increase in demand from this demographic. To this end we are seeking to explore a range of housing solutions with our partners and communities, including increased provision of a range of extra care facilities. The Cumbria County Council’s Extra Care Housing Strategy 2010-2029 is out for consultation during the spring of 2011.

**Supporting vulnerable people**

As part of our commitment to maximising the socio-economic benefit to our communities we will prioritise the work that we undertake with homeless households and other vulnerable groups. The Cumbria Supporting People Strategy targets investment to enable vulnerable people to live independently by helping them 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 Supporting People 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.

Homelessness has been a significant issue for us 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.

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Cumbria Commissioning Strategy for Older People and their Carers 2010-2019
Homeless prevention remains a critical priority for us, and one that we seek to retain within the context of proposed national policy changes. Our Homelessness Strategy is supported by a 44-point delivery plan. To fulfil our legal duty to publish a new Homelessness Strategy in 2013 we shall begin a statutory review of homelessness in 2012. 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 reduction of child poverty in Copeland is key to our commitment to maximising the socio-economic benefit to our communities. The action plans to be developed on the basis of this Strategy will link effectively with the work to meet the recommendations of the 2010 Review of Child Poverty in West Cumbria Report.

Older people and vulnerable people of all ages are significantly represented among disabled people. Social definitions of disability are useful because they focus attention on how it is produced by an unhelpful environment. If the environment is changed by the removal of barriers people are enabled to take control of their own lives at home and maximise their independence. Disabled Facilities Grants (DFGs) have a vital role in enabling people to overcome their disabilities at home.

Between 2008 and 2010 Copeland and the other District Councils in Cumbria achieved a Local Area Agreement ‘stretch target’. The number of weeks taken to approve a Disabled Facilities Grant was reduced to an average of 10.9 weeks. We are now working on a further improvement target to reduce the time taken from the point a customer contacts Cumbria County Council until the time the Disabled Facilities Grant’s works are completed. Throughout the lifetime of this strategy, we will work with our partners to keep that time to a minimum.

Copeland’s specific capital allocation from the Department of Communities and Local Government (DCLG) has been modest compared to our expenditure on DFGs as the following table shows. In February 2011 DCLG announced that in future years local authorities’ DFG allocations will be calculated on a needs based index. We hope that beyond 2011/12 Copeland will receive an allocation that is closer to the needs of our communities.
In summary...

2.31 Within our housing markets and communities there are many issues to be tackled. In order to make the best use of our resources we need to make informed and intelligent investment decisions and be ever mindful of facilitating the long-term sustainability of our communities. To help us plan, make focussed investment decisions, and secure value for money, we have adopted the following strategic housing objectives, around which we have developed our housing priorities:

- Facilitating the right housing offer to support economic growth and community sustainability;
- Making the best use of existing housing stock; and
- Enabling people to access the housing and support they need, when they need it.
3. Strategic Housing Objectives and Priorities

3.1 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 Appendix one), they very much represent the local housing issues and concerns that we need to address here in Copeland. Supporting and enabling sustainable and diverse communities is a big challenge for Copeland in line with our local economy over reliance on public sector contracts.

3.2 Our strategic housing objectives are:
   - Facilitating the right housing offer to support economic growth and community sustainability;
   - Making the best use of existing housing stock; and
   - Enabling people to access the housing and support that they need, when they need it.
   - An Integrated Delivery Approach

3.3 Under each of these objectives sits a series of priorities; These have been developed in consultation with our partners and stakeholders and are summarised here. Many of them mark new ways of working for us, as we explore the opportunities and flexibilities of decentralisation and localism. The detail of specific priority actions is set out within the Housing Strategy Delivery Plan, which acts as an updatable, working, sister document to this high level Strategy. Here we have sought to outline our planned priorities for each objective, recognising that these are joint ventures upon which we will be working with a range of partners to secure successful outcomes.

   **Strategic Objective One: Facilitating the right housing offer to support economic growth and community sustainability**

3.4 To us the key aim of this housing strategy is to support economic growth and community sustainability in Copeland. Strategic Objective One is critical to this aim. Within this we have identified four priorities with associated actions. These cover delivering the right quantity of new housing – largely the responsibility of Planning, and complicated by uncertainties 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 by the outside world. To this end we seek to prioritise housing development and investment in those areas identified through the Sustainable Community Strategy and Local Development Framework as most sustainable and critical to the future economic well-being of Copeland.
Objective 1.1  Facilitating the right supply of new homes

Issues to address:

3.5 Although there is, broadly, a good balance of housing currently being provided across the borough, current levels of housing delivery fall short of the lowest target set out in the Core Strategy Preferred Options of 230 homes per annum. There is a shortage of detached homes and this may be affected more as knowledge-based industries develop in Copeland, particularly associated with the Energy Coast Masterplan.

3.6 To enable a lifetime homes approach to supply of homes including enabling connectivity, flexibility and sustainability to support residents’ life choices and opportunities. Lifetime homes are ordinary homes that are built in a way that helps make sure they support the changing needs of individuals and families throughout different stages of life. This might include making sure the homes have a range of downstairs rooms that can be used for different purposes, making sure access to the home isn’t hindered by steep slopes and so on.

We, the partners, will:

- Ensure sufficient sites are allocated for the highest level of new homes that may be required.
- Work with developers, registered providers and house builders to secure a sufficient supply of new homes that are sustainable, connected and of good quality.
- Secure New Homes Bonus.
- Identify sites suitable for high-end market housing in key locations. Likely areas include:
  - Whitehaven,
  - Cleator Moor
  - Egremont, and
  - Local Centres

Impact we expect to have:

New sites secured to meet SHMA requirements.
A four year programme of new home development.

Objective 1.2  Improving the quality of our places

Issues to address:

3.7 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 and the sustainability of our communities.

3.8 Developing local places and settlements in a thorough on-going way involves a radical approach to organisational structures, priorities and budgeting. Copeland’s localities development builds on existing structures and activities whilst enabling new approaches being encouraged by the Government under the banners of Localism and the Big Society.

3.9 Education and skills training is an essential component of the Energy Coast Masterplan and a critical element of an attractive housing offer - good schools are integral to the success of housing markets, particularly for families making choices about where to live. It is therefore vital that our schools secure positive investment, and that, in particular, the provision of secondary education improves.
We, the partners, will:

- Tie the release of greenfield development sites in with Copeland and local settlement development priorities, so that housing demand in areas of where people have previously less interest in locating and new opportunities for housing and associated facilities is maximised through contributions from development.
- 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 places and settlements to counter out-of-date perceptions.
- The Local Development Framework Preferred Options consultation document sets out the following priorities for the Copeland localities and place shaping activity:
  - Cleator Moor as Key Service Centre and location on edge of the Lake District National Park designated Tourism Opportunity Area.
  - Egremont with future potential linked to the energy sector. Location on edge of Lake District National Park designated Tourism Opportunity Area.
  - Improvement to older stock across localities in north of borough.
  - Whitehaven locality to accommodate largest proportion of new build housing, with mix to include affordable, older persons and executive housing.
  - Community facilities and services including hospital, schools and sports provision in Whitehaven and Howgate and Distington localities.
  - Facilities aimed at meeting health improvement needs at Cleator Moor/ within North East Copeland locality.
  - Retaining services in villages whilst improving them in local centres within West Copeland locality.
  - Seascake anticipates to accommodate largest proportion of new dwellings in Mid Copeland/ Five Rivers locality.
  - Within South Copeland, Millom is a key service centre and the focus for new development with Haverigg able to accommodate a proportion of new homes.
- Seek out new informal and formal ways of working to bring the needs of individual neighbourhoods into focus.
- Work within communities to develop Neighbourhood Plans and local masterplans linked to existing community and locality planning.
- Bring educational achievement and strategies for improving education to the centre of local development activities;
- Ensure the provision of new homes is strategically dovetailed with educational provision.

Impact we expect to have:

Continued and strong engagement with localities and neighbourhood planning to put housing issues at the core of place shaping strategies at local level.
Objective 1.3  Ensuring sufficient affordable housing

Issues to address:

3.10 The 2010 Strategic Housing Market Assessment (SHMA) suggests an annual shortfall of affordable housing in the order of 168 homes, split 61% social rented, 39% intermediate tenure. This compares with recent production of around 25 affordable homes each year and around 3,600 households on the waiting list.

3.11 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.

3.12 Without sufficient affordable housing, economic development may be restrained and local people will continue to live in inappropriate housing e.g. overcrowded or shared.

<table>
<thead>
<tr>
<th>We, the partners, will:</th>
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<tbody>
<tr>
<td>Develop a flexible affordable housing strategy that responds to emerging new guidance and includes:</td>
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<tr>
<td>• Affordable housing thresholds in line with findings of EVA - sites over 10 homes (three in local centres);</td>
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<tr>
<td>• Flexibilities to enable development in a range of circumstances and market conditions;</td>
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<tr>
<td>• National Affordable Housing Programme delivered by registered providers and supported by land assets;</td>
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<tr>
<td>• Registered providers to consider increasing the supply of Affordable Rent homes through conversion of existing social rent stock when possible;</td>
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<tr>
<td>• Explores new funding models for delivering affordable housing in Copeland.</td>
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<tr>
<td>• Explores opportunities to develop a range of intermediate tenure products to help people access home ownership</td>
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<tr>
<td>• Explores opportunities to provide affordable housing for sale or shared ownership through the conversion of social rented properties</td>
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<tr>
<td>• Consider the use of local lettings policies in rural areas where this could help support community sustainability.</td>
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<tr>
<td>• Consideration of the Lake District National Park Association’s role as the planning authority within the national park area and working in partnership for the development of affordable housing to meet local needs and support sustainable communities.</td>
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Impact we expect to have:

Reduce the shortfall in affordable housing set out in the Strategic Housing Market Assessment.
Objective 1.4: Developing the role of the private rented sector

Issues to address:

3.13 The private rented sector 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 Coast ambitions, including the need to accommodate contract workers when nuclear new build is in full swing.

3.14 Currently the private rented sector is estimated to be 5.2% of the total housing stock in the borough compared to a regional average of 9%.

3.15 In addition, under new Housing Benefit/Local Housing Allowance rules, we expect the private rented sector to play a greater role in providing affordable housing for those unable to access social housing. There may be an increased demand for smaller privately rented homes, Houses in Multiple Occupation (HMOs) and shared housing.

We, the partners, will:

- Research the scale and role of the private rented sector in Copeland, including the support needs of small-scale landlords.
- Develop policies to support the provision and management of private rented sector homes e.g:
  - Registration/accreditation scheme;
  - Incentives to enable good performance;
  - Dedicated energy efficiency retrofit packages; and
  - Enforcement of standards, including HMO licensing.
- Develop a strategy for housing of temporary construction workforce associated with the nuclear industry.

Impact we expect to have:

Improved condition within the private rented sector
Strategic Objective Two: Making the best use of existing stock

3.16 Over the next ten years building on past experience, the current levels of new house building 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; we will also be working closely with colleagues at the County Council to help deliver Cumbria’s Affordable Warmth Strategy. 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.

3.17 We recognise the high level action being implemented across the County in respect of Climate Change, and will seek to align our Delivery Plan with the County’s Climate Change Action Plan.

3.18 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.

Objective 2.1: Focus attention on the energy efficiency of existing stock

Issues to address:

3.19 Climate change is still regarded as the biggest threat to our present way of life, despite recent arguments about the science behind it.

3.20 For Copeland’s residents, investing in the energy efficiency of their homes has the immediate benefit of reducing household fuel bills. In addition, dealing effectively with the reduction of domestic carbon emissions will help us persuade inward investors to Copeland.

3.21 The Private Sector House Condition Survey 2007 identified excess cold affects 2740 dwellings (10.5% of private stock) and dominates the HHSRS risk profile.

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<th>We, the partners, will:</th>
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<tr>
<td>• Work with energy suppliers, registered providers and the retrofit industry to set up the necessary infrastructure to retrofit existing homes, including:</td>
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<tr>
<td>o Funding packages e.g. the Government’s Green Deal;</td>
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<td>o Suppliers;</td>
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<td>o Retrofit specialists;</td>
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<td>o Promotion.</td>
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<tr>
<td>• Devise a roll-out strategy that prioritises locality clusters of inefficient stock that is sustainable and can be dealt with rapidly.</td>
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<tr>
<td>• Continue research into stock condition, particularly hard-to-treat properties in order to develop longer-term solutions.</td>
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<tr>
<td>• Ensure sustainable social housing stock is brought up to the highest standards of energy efficiency; bring forward replacement plans for the remainder.</td>
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<tr>
<td>• Develop a wider strategy to deal with fuel poverty in all sectors and deliver commitments within the Cumbria Climate Change Action Plan and the Cumbria Affordable Warmth Project.</td>
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<tr>
<td>• Develop a wider Energy Efficiency and Sustainability strategy covering new development.</td>
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</table>
Impact we expect to have:
Make homes as energy efficient as possible in both the private and social rented sectors. Reductions in carbon emissions and household energy bills.

Objective 2.2 Enable improvements in private sector stock condition

Issues to address:

3.22 The 2007 stock condition survey indicated that 32.8%, i.e. 17,568 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.

3.23 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 for partners to agree a mechanism to do this.

3.24 Copeland Borough Council have a statutory duty to provide Disabled Facilities Grants to those residents who are eligible and need adaptations to enable them to remain in their own homes.

We, the partners, will:

- 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 housing market renewal partners to determine investment priorities (house types and locations).
- Continue to provide grant-supported Disabled Facilities, ensuring administrative systems are easy to access and efficient.

Impact we expect to have:
An increase in homes with a long term sustainable future.

Objective 2.3 Reduce the number of empty homes in the borough

Issues to address:

3.25 Across Copeland, 2.8% of dwellings, i.e. 635 properties, have been empty for more than six months. This compares with 1.9% across the North West, and represents a potential opportunity for empty properties that could be brought back into use for much-needed affordable housing.

3.26 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.
We, the partners, will:

- 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 Empty Homes Officer (possibly through use of new homes bonus).

Impact we expect to have:

Empty homes brought back into use for affordable housing.
Objective 2.4
Complete the programme to bring all social housing up to Decent Homes Standard

Issues to address:

3.27 The majority of our affordable homes already meet the Decent Homes Standard, and where this is not the case work is progressing to meet the standard across all affordable homes by 2013.

3.28 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\(^6\). Home is implementing a five year investment plan to achieve a higher standard.

3.29 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 all meeting the decent homes standard.

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<th>We, the partners, will:</th>
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<tr>
<td>• Develop a repair and improvement programme with registered providers.</td>
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<tr>
<td>• Ensure all social housing meets Decent Homes standards.</td>
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<tr>
<td>• Develop a demolition and replacement programme for non-sustainable homes.</td>
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Impact we expect to have:

All social housing residents live in decent homes.

\(^6\) As at January 2011, 134 properties remain subject to Decent Homes waiver
Strategic Objective Three:  
Enabling people to access the housing and support they need, when they need it

3.30 This section focuses on our approach to ensuring everyone in Copeland who needs housing can access it. Central to this priority are Cumbria County and Copeland Borough strategies, such as:

- Cumbria County Council’s Commissioning Strategy for Older People and their Carers 2010-2019;
- Cumbria Supporting People Strategy 2008-2011
- Cumbria County Council Draft Extra Care Housing Strategy 2010 – 2029

3.31 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.”

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

Objective 3.1 Ensure the right housing provision for older people

Issues to address:

3.33 By 2020 there will be more than 17,000 people in Copeland over the age of 65. This is a 33% increase over 2009, the second highest in Cumbria after Carlisle. This has enormous implications for housing services for older people.

3.34 Cumbria County Council is the authority responsible for providing care services for older people. Our responsibility is to support the County Council’s strategy and to enable the provision of the right housing for older people, including adaptations.

3.35 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. 69.1% of older people wish to remain in their current home for as long as possible.

3.36 We need to develop our approach to ensuring the house itself is safe, convenient and comfortable. The Council currently has a project in progress examining sources of privately financed loans for housing renewal, which will be determined by Summer 2011.

3.37 Encouraging active older people to come to Copeland in retirement has many economic benefits, particularly in terms of their spending power.

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8 Cumbria County Council’s Commissioning Strategy for Older People and Their Carers 2010-2019
We, the partners, will:

- Develop and maintain an up to date analysis of older people’s housing needs in Copeland.
- Build on the provision of care services from Cumbria County Council to support:
  - 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;
  - Encouraging the provision of specialist older persons housing, e.g. bungalows, sheltered apartments, extra care, retirement villages, residential and care homes. (Diversifying the housing offer for older people in Copeland).
- Ensure the private-sector housing and energy-efficiency strategies prioritise vulnerable older people for support.
- Develop mechanisms to enable greater independent living (i.e. re-abling people to live at home through use of telecare, exploring the use of Homeshare schemes.).
- 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.

Impact we expect to have:

The housing offer is diverse and meets people’s housing needs and aspirations throughout their lifetimes, and supports sustainable communities.
Objective 3.2  Continue to prevent and deal effectively with homelessness

Issues to address:

3.38  In 2009/10, 149 homeless decisions were made and 68 were in priority need. Over the three years to 2008/9, an average of 162 decisions were made and 65 households were declared to be in priority need.

3.39  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.

3.40  The planned revision to the local authority 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 private rented properties.

We, the partners, will:

- Work with private landlords to secure a suitable supply of private-rented accommodation for homeless households and for those unable to afford current accommodation as a result of Housing Benefit/Local Housing Allowance changes.
- Continue to implement the Homelessness Strategy, and prioritise work to prevent homelessness. We will start to review the Homelessness Strategy in 2012.

Impact we expect to have:

The supply of private rented accommodation helps to meet housing need

Homelessness is prevented where possible and people experiencing homelessness are supported in meeting their housing needs

Objective 3.3  Respond appropriately to the opportunity of more flexible affordable homes, tenancies and allocations

Issues to address:

3.41  The Decentralisation and Localism Bill includes measures to:

- Reform social housing allocations to free up waiting lists and facilitate transfers; and
- Reform social housing tenure through grant of fixed-length tenancies for a minimum of two years.

3.42  Copeland Borough Council will work with housing partners to develop a response to the measures that best meets the needs of Copeland’s communities
We, the partners, will:

- Participate in Cumbria-wide reviews of the operation of the Cumbria Housing Register and Choice-Based Lettings Scheme (Cumbria Choice) in light of the Government’s proposals
- Work in partnership with Copeland’s housing partners to develop a strategic tenancy policy
- In conjunction with registered providers, determine local policy 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.

Impact we expect to have:

The strategic tenancy policy reflects the needs and aspirations of tenants and place-shaping ambitions for our communities

Increase the availability of housing by ensuring that alternative options are available when required

Objective 3.4
Ensure the housing needs of vulnerable and socially excluded people are being met

Issues to address

3.43 The SHMA 2010 identifies a lack of move-on accommodation for young people and insufficient floating support (particularly to support people living independently). The incidence of young homelessness is increasing along with substance misuse.

3.44 There are outstanding requirements for provision of accommodation for Gypsies and Travellers within Copeland. The 2008 Cumbria Gypsy and Traveller Accommodation Assessment identified the need for one additional residential pitch to be provided in Copeland by 2012. Further research and consultation with Gypsies and Travellers and the settled community is required in order to refine the results of the assessment and take forward work towards meeting these accommodation needs. The assessment also produced a list of further recommendations for the Cumbria authorities and their partners.
We will:

- Ensure provision of ten hostel bed spaces for young homeless people through supporting the proposed Whitehaven Foyer in its combination of housing for young people with on-site support, employment training and the development of life skills. This combination will enable them to seek, find and sustain independent living and jobs within the Copeland area.
- Establish a programme of regular meetings of the partners required to support the Foyer proposals
- Support the development of floating support and schemes designed to enable young people to live independently, including designated move-on accommodation, to include:
- Ensuring the provision of four trainer flats provided by The Whitehaven Community Trust (WCT) for homeless young people that need assistance with independent living skills. The 'move on' accommodation will have support available to assist the young people to acquire the skills required to enable them to maintain a tenancy and become responsible members of the community. The young people will be encouraged to engage in the work and voluntary opportunities offered by WCT and address their health and wellbeing through the free mental health services delivered by WCT.
- Respond to the recommendations made by the Cumbria Gypsy and Traveller Accommodation Assessment and forthcoming further research into the need for transit pitches within Copeland, ensuring the provision of additional residential and transit pitches as required

Impact we expect to have:

The housing needs of vulnerable and socially excluded people are prioritised within the action planning to be attached to the Copeland Housing Strategy, and Copeland Borough Council works effectively with partners in order to meet their needs.
4. Making sure change happens

4.1 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.

Strategic Objective Four: An integrated delivery approach

Issues to address

4.2 We are entering a period of sustained financial challenge, during which difficult decisions will need to be made about how we spend the resources we have available. Given the challenging financial settlement 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.

4.3 This financial constraint makes it ever more important that we assess other options and explore all possible opportunities to fund our housing priorities. The detailed Delivery Plan considers in more detail the resource implications of each of the priorities. Carefully weighing the cost benefits of all our priorities will be an on-going challenge throughout the implementation period; above all, we will need to be realistic about what can be achieved in Copeland.

4.4 We have taken into consideration the Homes and Communities Agency’s (HCA) 2011/15 Affordable Homes Programme Framework, published in February 2011. It introduces a new business model for affordable housing development, in which there will be four funding streams:

4.5 i) providers’ additional borrowing capacity arising from the conversion of Social Rent homes to the new, higher Affordable Rents on re-let plus the borrowing capacity generated by the net rental stream from newbuild
   ii) existing sources of cross-subsidy including provider surpluses, newbuild for sale, Recycled Capital Grant Fund, Disposal Proceeds Fund, and subsidy from s106 agreements under the Town & Country Planning Act, 1990
   iii) HCA funding where necessary for development to be viable
   iv) other sources such as free or discounted land, including local authority land, and local authority contributions generated by the New Homes Bonus.

4.6 The HCA timetable requires providers to submit four-year programme proposals by 3 May 2011 and initial contracts being signed by July. We therefore met our provider partners in March 2011 to scope the Copeland element of their proposals to the HCA.
We, the partners, agree that:

4.7 Partners to this strategy recognise the critical role we will play in helping us to achieve our shared objectives – they are essential to our success and we need to become better at working together. To demonstrate our commitment we have established a Housing Partnership Sustainable Communities forum to monitor the delivery of the Housing Strategy objectives and priorities; we intend for the Forum to meet every quarter. Early meetings of the forum have focused on the development of this strategy which along with the Copeland Sustainable Community Strategy, will be the catalyst for developing our new arrangements for partnership working.

4.8 The forum will oversee the ongoing development of the local Housing Strategy, ensuring 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 Copeland’s distinctive voice is represented at a higher level.

4.9 An annual Delivery Action Plan will be produced, implemented, monitored and reviewed.

4.10 Many of the priorities agreed within the Strategy support broader commitments set out within other key 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, we propose to use the Housing Strategy Delivery Plan as a mechanism through which both the Housing Partnership Sustainable Communities Forum and Copeland Borough Council’s Strategic Housing Panel can monitor progress by adopting an overview approach, working on the basis of exception reporting.

4.11 We are committed to delivering the priorities agreed for this strategy to the best of our ability. 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.

4.12 Within Copeland there are six distinctive areas or ‘localities’:

- Howgate and Distington – comprising the parish areas of Moresby, Parton, Lowca and Distington;
- Whitehaven – comprising the town of Whitehaven;
- North East Copeland Cleator Moor – Comprising the town of Cleator Moor and the parish areas of Ennerdale and Kinniside, Arlecdon and Frizington, Widdicar and Lamplugh;
- West Copeland – comprising the town of Egremont and parish areas of St Bridget’s Beckermet, Haile and Wilton, St John’s Beckermet, Lowside Quarter and St Bees;
- Five Rivers – comprising the parish areas of Muncaster, Eskdale, Irton with Santon, Drigg and Carleton, Ponsonby, Gosforth, Seascale and Wasdale;
- South Copeland – comprising the town of Millom and parish areas of Millom Without, Whicham, Bootle, Waberthwaite and Ulpha.

4.13 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. We intend to integrate the housing strategy objectives and priorities within the local plans as part of our commitment to sustainable communities and place shaping and keep our strategy and actions linked to local needs. We will use the Copeland Partnership and localities to oversee the implementation of our strategic housing objectives within the communities of interest and geography in Copeland.
Impact we expect to have:

Housing that is available in Copeland borough better supports the health, safety, welfare, sustainability and distinct economic and social ambitions of our communities in 2015 than in 2011.
Appendix One: Context

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 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 limited resources.

The national and regional context

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.

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 have been replaced with Local Enterprise Partnerships (LEPs) whose role is to provide a clear vision and strategic leadership to drive forward sustainable, private sector led growth and job creation; their remit also includes strategic housing delivery. Cumbria’s LEP was one of 24 Partnerships agreed by Government on 24th October 2010; a private sector Chair for the Partnership has already been appointed and membership to the LEP is currently being recruited.

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 local authorities where business rates grow above a pre-determined threshold;
- Tax Increment Finance – to give local authorities 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.

Investment plans for the period April 2011 to March 2015 were outlined in the Comprehensive Spending Review of 20th October 2010. They included £4.5 billion to deliver 150,000 new affordable homes, £1.4 billion for the Regional Growth Fund to support economic growth (which could include activities such as housing growth and market renewal), and £6.5 billion for Supporting People. This Housing Strategy will play an important part in helping us develop the strategies needed to access these resources 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.
Nationally investment in new affordable housing will be met through capital investment of up to £2.5 billion, 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.

Primary changes 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).

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.

At a regional level, the most relevant document is the North West Regional Housing Strategy (2009). 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. Much of our future housing investment will be shaped by these policies and any emerging Neighbourhood Plans.

### The Cumbria context

A Copeland Partnership 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 Partnership is taken by the Council. The Partnership helps different organisations work together to improve quality of life and deliver public services more effectively. A priority task of the Copeland Partnership is to oversee the preparation and delivery of a Copeland Sustainable Community Strategy drawing and expanding from the existing West Cumbria Strategy Future Generations.

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 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.**

The Cumbria Local Enterprise Partnership 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, Britain’s Energy Coast West Cumbria covers Allerdale and Copeland boroughs.

Perhaps the most critical element of this work for Copeland is the delivery of the “Britain’s Energy Coast Masterplan. This is currently being refreshed. The Masterplan requires strands of regeneration

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9 Chartered Institute of Housing Briefing Paper on the impact of changes to Housing Benefit and Local Housing Allowance in the budget, July 2010
10 [http://www.4nw.org.uk/whatwedo/issues/housing/?page_id=517](http://www.4nw.org.uk/whatwedo/issues/housing/?page_id=517)
activities 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.

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 has included Housing Market Renewal priorities in Whitehaven, (though the HMR funded programme finished in 2010/11), as well as sites for aspirational and executive housing in the borough.

Our Housing Strategy also nests within the Cumbrian Housing Strategy 2006-11\(^\text{13}\) which is being updated, and links strongly with the Cumbrian Supporting People Strategy 2008-11\(^\text{14}\). 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.

The Supporting People Strategy establishes seven key outcomes, each with a series of associated actions. Housing is central to the successful delivery of the Supporting People Strategy both in terms of improving existing support and provision, and developing new services.

A key element in the Cumbria Housing Strategy and the Supporting People Strategy is tackling the causes and effects of homelessness. The Council’s Homelessness Strategy, 2008/13, must be renewed in the lifetime of this Housing Strategy. It will contain the themes of prevention, provision of accommodation and support to prevent repeat homelessness.

In addition, we need to roll forward the Local Investment Plan for Cumbria, which 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 remain:

\begin{itemize}
  \item Delivering affordable homes in rural communities and market towns; and
  \item Supporting Britain’s Energy Coast through improvements in the housing offer in West Cumbria.
\end{itemize}

\cite{13}http://www.impacthousing.org.uk/Adobe%20docs/CSRHG%20Strategy/Housing%20Market%20Main%20FINAL.pdf
\cite{14}http://www.cumbria.gov.uk/supportingpeople/strategiesplansandreports/strategies.asp
Appendix two: Checklist of supporting documents

Britain’s Energy Coast/ A Masterplan for West Cumbria


Copeland Borough Council Private Sector Housing Strategy 2010/11

Copeland Private Sector Stock Condition Survey 2007

Copeland Strategic Housing Market Assessment 2011, Copeland Borough Council

Cumbria Affordable Warmth Strategy, Cumbria County Council

Cumbria Commissioning Strategy for Older People and their Carers 2007 to 2016, Cumbria County Council

Cumbria Draft Extra Care Housing Strategy 2010-2029, Cumbria County Council, available online at: www.cumbria.gov.uk/adultsocialcare/services/extracare.asp


Cumbria Housing Strategy 2006-2011, available online at: www.impacthousing.org.uk/CSRHG.html

Cumbria Strategic Partnership Climate Change Strategy and Action Plans Available online at: www.cumbriastrategicpartnership.org.uk/Climate_Change/climatechange.asp

Furness and West Cumbria Housing Market Renewal Phase 2 Programme Review and Housing Market Deficit Programme, January 2010

Lake District National Park Authority Local Development Framework Core Strategy, available online at http://www.lakedistrict.gov.uk/index/planning/planning_policies/ldf.htm

Lake District National Park Authority Partnership’s Plan 2010- 2015, available online at: www.lakedistrict.gov.uk/Ldnppmanagementplan


Promoting Health and Wellbeing for Older People: A summary of Cumbria County Council’s Commissioning Strategy for Older People and their Carers 2007 to 2016, Cumbria County Council Available online at www.cumbria.gov.uk/elibrary/Content/Internet/327/946/39505113521.pdf

West Cumbria Sustainable Communities Strategy “Future Generation”
Copeland Regeneration Framework

West Lakes Renaissance Business Plan 2003-2011
Appendix three: List of useful contacts

**Strategic Housing Services, Copeland Borough Council**

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**Housing Options (Including Homelessness Team)**

During office hours: 0845 0548600  housing.options@copeland.gov.uk
Out of office hours: 0845 0531 327

**Planning Policy Department**

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**Environmental Health**

Contact via main Copeland Borough Council telephone number: 0845 054 8600, or email envhealth@copeland.gov.uk

**Cumbria Rural Housing Trust**

01768 210265  Judith@crht.org.uk  Website: www.crht.org.uk/

**Lake District National Park Authority**

01539 724555  hq@lakedistrict.gov.uk  Website: http://www.lakedistrict.gov.uk/index

Copeland Borough Council contact number: 0845 054 86009

**Registered Housing Providers Local Offices**

**Home Group: Whitehaven Office**  0845 155 0980 Direct Dial: 01946 517650

**Milom Office:**  01229 773200  Email via website at www.homegroup.org.uk/contactus/Pages/contactusform.aspx

**Two Castles Housing Association Whitehaven Office**  01946 591848  Website: www.twocastles.org.uk/

**Impact Housing Association Workington Office**  01900 842010  www.impacthousing.org.uk/
Disclaimer: Care has been taken to ensure the accuracy of this publication at the time of going to press, however Copeland Borough Council accepts no responsibility for any omissions or errors.

For further details about any of the schemes profiled in this document please visit: www.copeland.gov.uk.