



Copeland Borough Strategic Housing Market Assessment

2014 Update

Copeland Borough Council

December 2014

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1. Background and methodology

- 1.1 A comprehensive Strategic Housing Market Assessment (SHMA) for Copeland Borough Council was published in 2011 and the Council commissioned an update of this study in 2014 to bring this particular evidence base up to date.
- 1.2 Since the 2011 SHMA was published, the National Planning Policy Framework (NPPF) has been adopted and in February 2014 National Planning Policy Guidance (NPPG) was published which replaces previous guidance including the DCLG Strategic Housing Market Assessment guidance (version 2, 2007).
- 1.3 The outputs of this update comply with the requirements of NPPF and NPPG and this includes a review of the Housing Market Area definition, Objectively Assessed Housing Need and Duty to Co-operate. The report also provides wider contextual socio-economic, housing and demographic information similar to that presented in the 2010 report.

National Planning Policy Framework (NPPF) requirements

- 1.4 The NPPF provides the planning policy context for this SHMA. The key sections of the NPPF which need to be taken into account in the SHMA are now summarised.
- 1.5 Paragraph 159 of the NPPF states that Local Planning Authorities should have a clear understanding of housing needs in their area and they should prepare a Strategic Housing Market Assessment to assess their full housing needs, working with neighbouring authorities where housing market areas cross administrative boundaries. The SHMA should identify the scale and mix of housing and the range of tenures that the local population is likely to need over the plan period that:
 - Meets household and population projections, taking account of migration and demographic change;
 - Addresses the need for all types of housing, including affordable housing and the needs of different groups in the community (such as, but not limited to families with children, older people, people with disabilities, service families and people wishing to build their own homes); and
 - Caters for housing demand and the scale of housing supply necessary to meet this demand.
- 1.6 NPPG (para 8) states that housing needs should be assessed in relation to the relevant functional area i.e. housing market area and this may identify smaller sub-markets with specific features and it may be appropriate to investigate these specifically in order to create a detailed picture of local need. It is also important to recognise that there are 'market segments' i.e. not all housing types have the same appeal to different occupants.
- 1.7 Paragraph 47 of the NPPF makes it clear that local planning authorities should "use their evidence base to ensure that their Local Plan meets the full objectively assessed needs for market and affordable housing". The SHMA will provide robust evidence to help the Council "plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups

in the community" and should "identify the size, type tenure and range of housing that is required in particular locations, reflecting local demand" (NPPF para 50).

- 1.8 NPPF para 173 also states that that in order to ensure both viability and the deliverability of development: careful attention to viability and costs in plan-making and decision-taking is required.
- 1.9 Moreover, the NPPF and the Localism Act both introduced the Duty-to-Cooperate as a replacement for Regional Spatial Strategy. Section 110 of the Localism Act requires local authorities to co-operate with other local authorities in maximising the effectiveness with which strategic matters within development plan documents are prepared. The provision of housing development is a strategic priority and the Councils will have to ensure that they are legally compliant with the Localism Act at Examination. The duty to cooperate applies to all local planning authorities, working with neighbouring authorities and other bodies, including Local Enterprise Partnerships, on strategic priorities. It also means collaborating on the evidence critical to understanding the needs of your area, and the wider economic and housing market areas, including through the preparation of a strategic housing market assessment.

Definitions

- 1.10 NPPG defines need for housing as ‘the scale and mix of housing and the range of tenures that is likely to be needed in the housing market area over the plan period – [and] should cater for the housing demand of the area and identify the scale of housing supply necessary to meet that demand’¹.
- 1.11 For the purposes of this study, the term housing need refers to “the housing that households are willing and able to buy or rent, either from their own resources or with assistance from the state”
- 1.12 Definitions relating to affordable housing have been revised in the National Planning Policy Framework (March 2012):
 - **Affordable housing:** Social rented, Affordable Rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.
 - **Social rented** housing is owned by local authorities and private Registered Providers (as defined in Section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency.

¹ The approach to assessing need Para 003 [ID: 2a-003-20140306], NPPG, March 2014.

- **Affordable rented** housing is let by local authorities or private Registered Providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).
- **Intermediate housing** is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not Affordable Rented housing. Homes that do not meet the above definition of affordable housing, such as “low cost market” housing, may not be considered as affordable housing for planning.

Geography

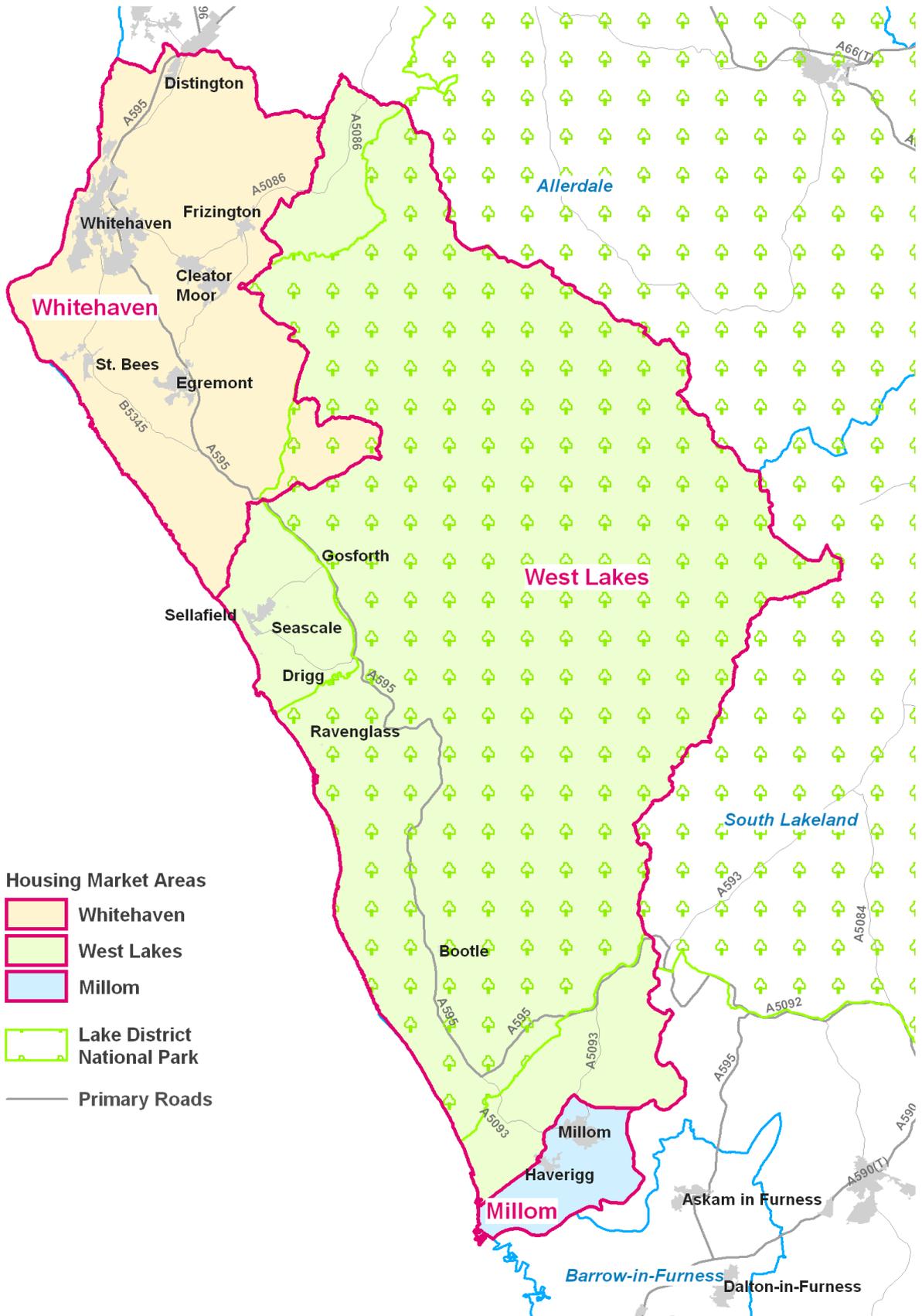
- 1.13 Map 1.1 illustrates Copeland Borough and the location of main settlements and principal roads. Appendix I presents further detailed maps showing Parishes and Wards within the Borough. For planning purposes, Copeland Borough area is split between two Local Planning Authorities: the Lake National Park and Copeland Borough.
- 1.14 Table 1.3 summarises the constituent urban areas/parishes for the three Housing Market Areas of Copeland which have been defined in previous research. Using the dataset prepared as part of this SHMA, data can be prepared for any of the geographies listed in Table 1.3. For the purposes of this report, data are presented for the seven localities listed in Table 1.3.
- 1.15 Note that Parishes in the West Lakes HMA are either located in the Lake National Park Local Planning Authority Area (termed the West Lakes HMA (LDNP) in this report) or the Copeland Borough Planning Authority Area (termed West Lakes HMA (Copeland) in this report).

Table 1.1 Copeland Borough Housing Market Areas, Localities and constituent urban areas/parishes

Housing Market Areas	Locality	Comprising urban areas/parishes of:
Whitehaven	Whitehaven Area	Whitehaven, Sandwith Village
	Cleator Moor Area	Cleator, Cleator Moor
	Egremont Area	Egremont, Bigrigg, Moor Row
	Whitehaven Rural parishes	Arlecdon and Frizington, Distington, Haile, Lowca, Lowside Quarter, Moresby, Parton, St. Bees, St. Bridget Beckermest*, St. John Beckermest, Weddicar
West Lakes	LDNP Area	Bootle, Ennerdale and Kinniside, Eskdale, Gosforth*, Irton with Santon*, Ponsonby*, Ulpha, Waberthwaite, Wasdale, Whicham
	Copeland Area	Drigg and Carleton*, Lamplugh, Millom Without* Muncaster, Seascale
Millom	Millom	Millom, Haverigg

* Parishes split between the Lake National Park and Copeland Borough Planning Authority Areas but box shows the area where the majority of households live (e.g. Drigg and Carleton is split between the two planning authority areas but the majority of households are in the Copeland Planning Area)

Map 1.1 Copeland Borough Geography



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Methodology

- 1.16 Arc4 were commissioned to update the Copeland SHMA. To deliver this SHMA update, a multi-method approach was adopted, consisting of:
- A review of 2010 household survey data which has been re-weighted to take account of the 2011 census. This survey was sent to households across Copeland Borough, with samples in urban areas and 100% surveying of rural parishes. A total of 20,431 households were contacted and 3,802 questionnaires were returned and used in data analysis. This represents an 18.6% response rate overall and total number of questionnaires returned was well in excess of the 1,500 specified in Government guidance;
 - Interviews with key stakeholders including Local Housing and Planning Authority representatives, Registered Social Landlords (RSLs), Estate Agents, Lettings Agents, Developers, Supporting People representatives;
 - A review of relevant secondary data including the 2001 census, house price trends, CORE lettings data and CLG Statistics.
- 1.17 Stakeholders were invited to participate in a survey aimed at identifying a range of information, including establishing the key perceived housing market issues in Copeland. Stakeholders were asked to respond to any of the questions within the survey. A total of 13 separate responses to the stakeholder consultation were obtained from a range of representatives including Local Authorities, voluntary agencies, estate agents and developers. Respondents were asked to answer only the questions that they felt were relevant to their knowledge and experience. This is a qualitative summary of the views expressed by stakeholders responding to the on line survey.

Report structure

- 1.18 The Copeland Borough 2014 SHMA update has been produced by Arc4 for Copeland Borough Council and is structured as follows:
- Chapter 2 reviews the national and regional policy context within which the research needs to be positioned;
 - Chapter 3 considers the housing market area;
 - Chapter 4 considers the objectively assessed housing need;
 - Chapter 5 considers duty to co-operate matters;
 - Chapter 6 refreshes the core SHMA outputs using updated information which is available and recasts the 2010/11 household survey in the light of 2011 census data;
 - Chapter 7 concludes the report with a summary of findings from the update and a consideration of emerging strategic issues.

2. Policy and strategic review

Introduction

- 2.1 Since May 2010 there has been a radical and sustained, Government-led programme of reform of both national housing and planning policy, set within the context of national austerity. At a time of significant reductions in public sector spending, these reforms champion localism and decentralisation.
- 2.2 Removal of the regional tier of government and its related strategies, structures and funding mechanisms, created a policy vacuum which local strategists and planners are addressing within the context of the Government's planning and social housing reform agenda. With an ambitious programme of policy reform well underway, this has been a time of significant change for local strategic housing and planning authorities. This section of the report briefly summarises some of the key changes within the national and local policy context.

National policy

- 2.3 There are some core cross-cutting themes that run through the Government's strategic policy context which need to be considered, these include:
 - Deficit reduction;
 - Economic growth;
 - Carbon reduction and tackling climate change; and
 - Empowering people and communities.

Deficit reduction

- 2.4 The Government's main priority is to reduce the national budget deficit. This prime objective influences the way in which all other priorities are tackled. Deficit reduction is central to the expectation that the private sector and local communities will deliver in place of the public sector.
- 2.5 Housing is seen by Government as key to creating and sustaining local communities. It contributes to the economy and supports economic growth and employment, both directly and indirectly.

Economic growth

- 2.6 The strategic housing role for local authorities has evolved over the past decade beyond focussing primarily on the delivery and maintenance of social housing; it is now much more about working for the benefit of communities through understanding, shaping and responding to wider housing markets and trends impacting upon them. In practice this has led to a greater understanding of economic drivers and how these impact upon local and regional housing

markets. Consequently, the requisite strategic role for housing now focuses on supporting economic growth, as well as that of supporting social and environmental well-being.

- 2.7 The Government is seeking to deliver a nationally sustainable and resilient economy that is rebalanced across regions and sectors (public, private, voluntary and community). Housing's contribution to the economy is generally considered in terms of supply:
- The provision of new homes in an area to accommodate new workers, and so bring new inward investment; and
 - The creation of employment opportunities through the construction industry.
- 2.8 However, the relationship is more complex with the contribution of housing being far greater. Ideally local strategic policies should emphasise these links and ensure a good 'fit' with Local Economic Partnerships (LEPs) and associated investment plans.

Carbon reduction and tackling climate change

- 2.9 Targets set in the 2008 Climate Change Act remain (to reduce greenhouse gas emissions by 34% by 2020 and by 80% by 2050). Housing has a strong role to play in helping meet these targets, not least in terms of improving the energy efficiency of existing housing stock. This is a significant issue in areas where there are concentrations of older terraced properties and housing stock in poor condition, and where improvement is uneconomical. Trying to deliver the Government's Green Deal in these areas will be a priority.

Empowering people and communities

- 2.10 Since its inception the Government has stressed its commitment to decentralisation and localism, and its '*Programme for Government*' set the scene for a radical devolution of power to local authorities and community groups; central to this has been the Localism Act. The Act included measures to reform the planning system, social housing and the council house finance system. It provided:
- New freedoms and flexibilities for local government;
 - New rights for individuals;
 - Reform to make the planning system more democratic and effective; and
 - Reform to ensure that decisions about housing are taken locally.
- 2.11 The Act introduced most elements of the Government's housing reform programme, including changes to homelessness, social housing tenancies (introduction of five year minimum tenancy), mobility, regulation, and access to the Ombudsman. The Act also reformed council housing finance.

National Housing Strategy

- 2.12 Within this broad strategic context the Government has sought to develop specific priorities for housing. The Department for Communities and Local Government states that it is *'helping local councils and developers work with local communities to plan and build better places to live for everyone. This includes building affordable housing, improving the quality of rented housing, helping more people to buy a home, and providing housing support for vulnerable people.'*²
- 2.13 The Government has four policies for housing:
- Providing housing support for older and vulnerable people;
 - Increasing the number of available homes;
 - Helping people to buy a home; and
 - Improving the rented housing sector.
- 2.14 In 2011 the Government published its Housing Strategy for England, *Laying the Foundations: A Housing Strategy for England*, which set out its *'intended direction of travel for housing, its role in the wider economy and its contribution to social mobility'*. The Strategy sets out ideas on the shape of housing provision that the Government wants to see, which *'involve the primacy of home ownership; social housing as welfare; and an increasing role for the private rented sector.'*³
- 2.15 The Strategy presented both existing initiatives and policies and introduced a series of new interventions and approaches, along the following themes:
- Increasing supply, more homes, stable growth;
 - Social and affordable housing reform;
 - A thriving private rented sector;
 - A strategy for empty homes;
 - Quality of housing experience and support; and
 - Quality, sustainability and design.
- 2.16 Whilst these themes provide a useful framework for reviewing the current national policy position.

Increasing supply, more homes, stable growth

- 2.17 To encourage housing growth specifically the Local Growth White Paper introduced the New Homes Bonus, to incentivise housing growth and increase supply. The scheme commenced in April 2011 and is now a permanent feature of the local government finance system. However, since 2013 any allocated new homes bonus has been deducted from a local authority's general support grant from Government, so, in effect, this ceases to be an additional resource

² <https://www.gov.uk/government/topics/housing>

³ CIH *Summary Laying the Foundations: A Housing Strategy for England* November 2011

available to local authorities; it should also be noted that the new homes bonus is not ring-fenced for housing provision.

- 2.18 The Affordable Rent Model was introduced to utilise capital investment alongside resources raised through tenancies offered to new social rented tenants at 80% of market rents. Where this combination of higher rent and lower grant is insufficient to make new schemes viable, existing social rent tenancies are converted to affordable rent (or intermediate tenure for sale) when properties are vacated, to cross-subsidise new provision.
- 2.19 Confirming the role of housing growth in the economic recovery, the Government introduced a series of measures aimed at increasing housing supply, including planning reform, the National Planning Policy Framework and various housing growth measures.

Planning reform

- 2.20 The Government perceives Planning as acting as a brake on the delivery of new housing supply. To this end a fundamental review of planning policy resulted in the introduction of the National Planning Policy Framework in March 2012. As part of its commitment to economic growth, localism and decentralisation, the Government has used the Framework to streamline all existing national policy documents into one short Policy Framework.
- 2.21 The Framework stresses the need for councils to work with communities and businesses to seek opportunities for sustainable growth to rebuild the economy; helping to deliver the homes, jobs, and infrastructure needed for a growing population whilst protecting the environment. A presumption in favour of sustainable development means that proposals should be approved promptly unless they compromise the twelve sustainable development principles set out in the Framework.
- 2.22 The Framework identifies three dimensions to sustainable development: economic, social and environmental. These three dimensions (or roles) are seen as mutually dependent. The Framework also introduced new definitions of affordable housing covering social rented housing, affordable rented housing and intermediate housing. In addition, in March 2014 the National Planning Policy Guidance was published on line as a web based tool, this replaced all previous planning guidance.
- 2.23 In September 2012 the Government housing and growth announcements emphasised the Government's continued concerns that planning acts as a barrier to development. The package of measures aimed at removing this perceived barrier included:
- Fast tracking big commercial and residential applications, in poor performing council areas developers can choose to bypass the local authority for major decisions. Applications can be made directly to the Secretary of State who will appoint a Planning Inspector to consider the application;
 - More transparent reporting of local authority performance on planning;
 - Increased use of Planning Performance Agreements, committing applicants and planning authorities to a timetable for determination;

- Consultation on simplifying and increasing permitted development rights – changes were effected in April 2013;
- Additional time (12 months) for developers to get sites up and running before planning permission expires;
- Enabling developers to renegotiate Section 106 agreements (this was enacted in the Growth and Infrastructure Act 2013)⁴; and
- Investing £200 million in private rented housing to deliver 5,000 homes through provision of loans or equity to provide project finance. This is in direct response to the Montague Review recommendations (see below), including establishing a Task Force to bring together developers, institutional investors and management bodies.

Social and affordable housing reform

2.24 Access to housing has been a key focus of the Government's social housing reform agenda. The Government initially set out its key objectives for social housing reform, and its proposals to achieve them, in a consultation paper '*Local Decisions: a fairer future for social housing*'. The five key objectives of social housing reform being:

- Localism, fairness and focusing social housing on those most in need in a way that enables them to use it as a springboard to opportunity;
- That social housing is flexible and available to more people and to those that genuinely need it;
- To make the best use of the four million social rented homes;
- To increase the freedoms available to all social landlords to determine the type of tenancy they grant to new tenants; and
- To protect the rights of existing tenants.

2.25 Proposals to achieve these objectives included:

- The introduction of a new, more flexible, local authority affordable rent tenancy with a minimum fixed term of five years (this will be in addition to secure and introductory tenancies);
- Investment of £100 million to bring empty properties into use as affordable housing;
- Reforming the social housing allocations system by giving local authorities the powers to manage their housing waiting lists;
- Introduction of a nationwide social home swap programme for social tenants;

⁴ On 25th April 2013 the Growth and Infrastructure Act gained royal assent. The Act introduced reforms aimed at reducing bureaucracy in order to encourage business investment, housing development, new infrastructure and job creation to enhance national economic performance. The Act provides a mechanism for developers to renegotiate affordable housing Section 106 agreements on stalled sites; it also reduces the amount of material required for submission with a planning application.

- Enabling local authorities to fully discharge a homelessness duty to secure accommodation by arranging an offer of suitable accommodation in the private rented sector without requiring the applicant's agreement;
 - Introducing reforms to tackle overcrowding; and
 - Replacing the Housing Revenue Account subsidy system with transparent self-financing arrangements.
- 2.26 Where appropriate, reforms were enacted in the 2011 Localism Act and generally came into effect in April 2012.
- 2.27 Alongside social housing reform sit reforms to the welfare system, which, with changes to benefit, eligibility and entitlement, will impact significantly on housing supply and demand. The Welfare Reform Act received Royal Assent on 8th March 2012; it introduced Universal Credit as well as changes to housing benefit and other welfare benefits. The Act also introduced a new 'personal independence payment' to replace the existing disability living allowance.
- 2.28 In addition, the Welfare Reform Act gave the Government powers to implement housing benefit reforms outlined in the June 2010 Budget and the October 2010 Comprehensive Spending Review, including:
- Introducing a size criteria to the calculation of housing benefit for social sector tenants;
 - Up-rating future Local Housing Allowance rates in line with Consumer Price Index rather than actual rents; and
 - Introducing household benefit caps of £500 per week for couples and £350 per week for single claimants.

A thriving private rented sector

- 2.29 The Government sees the private rented sector as playing a vital role in meeting housing needs and supporting economic growth. Rapid growth in the sector over recent years has seen a significant number of people making long term family homes in the sector. To help grow capacity in this sector the Government commissioned Sir Adrian Montague to '*Review the barriers to institutional investment in private rented homes*' (2012). The Review made a number of recommendations aimed at attracting large-scale institutional investors into the sector to develop 'build to let' homes. The recommendations included:
- Local authorities using flexibilities within the planning system to plan for and enable the development of private rented homes where there is an identified need;
 - The Government releasing public sector land to facilitate delivery of private rented housing developments;
 - Developing a body of good practice and facilitating the swift development of demonstration projects, a need was therefore identified for the Government to provide targeted incentives to stimulate the development of new business models;

- The Government establishing a dedicated Task Force to act as an enabler; and
 - Developing a ‘*new sense of identity*’ for the ‘build to let’ product, with the Housing Task Force working with other industry bodies to develop voluntary standards to be adopted across the build to let sector.
- 2.30 The Government has responded by increasing investment available to develop the sector further (see resources below).

A strategy for empty homes

- 2.31 The Government’s initial £100million 2010 Comprehensive Spending Review commitment to bring empty homes back into use, together with entitlement to new homes bonus, firmly established work on empty properties as a strategic priority – there being a need for empty homes strategies to be developed and supported. Resources to further aid empty homes work were announced as part of the September Growth Package in 2012.

Quality of housing experience and support

- 2.32 The Government has prioritised the provision of housing and support to help older, vulnerable or disadvantaged people:

‘Many older, vulnerable or disadvantaged people experience crises that affect their health and wellbeing. They need housing support to help them lead full and active lives. A home should help people be independent and give them the security to be active members of their communities.’⁵

- 2.33 The means through which assistance is available are:

- Disabled Facilities Grant allocations; and
- Supporting People.

- 2.34 On the 14th May 2014 the Care Act received Royal Assent; the Act comes into effect in April 2015. The Act replaces existing pieces of legislation and aims to:

- Provide a single, modern framework for the planning, funding and provision of care and support making people’s entitlement to care clearer;
- Promote a preventative approach with services built around an individual’s wellbeing;
- Give carers a right to assessment for support;
- Promote the integration of health and social care; and
- Place Safeguarding Adult Boards on a statutory basis.⁶

- 2.35 In terms of safeguarding vulnerable adults, housing has a strong role to play alongside social services, health, the police and other agencies. The Act set out

⁵ www.communities.gov.uk/housing/olderpeople/

⁶ Chartered Institute of Housing member briefing on the Care Act 2014

a new safeguarding power, and places a duty on local authorities to respond to safeguarding concerns by making enquiries as necessary to decide on whether, and what, action is needed.

- 2.36 The Act also includes various proposals to support integrated working, including a duty of cooperation and partnership between police, health and local authorities.
- 2.37 From the April 1st 2013 Health and Wellbeing Boards, which include Directors of Public Health, became statutory committees of local authorities. They are responsible for encouraging integrated working on health and wellbeing issues, including development of Joint Health and Wellbeing Strategies, and Joint Strategic Needs Assessments.

Older people

- 2.38 In addition to Disabled Facilities Grants and Supporting People programmes the Government flags the following work currently being undertaken to help older people live at home longer:
- Research has been commissioned into Lifetime neighbourhoods;
 - Home Improvement Agencies are in place to help private tenants and home owners advising on potential improvements and adaptations to their home;
 - Handypersons schemes;
 - FirstStop, free and independent national information and advice service; and
 - The Housing Learning and Improvement Network knowledge hub.
- 2.39 In January 2012 the Government announced a new deal for older people to help them continue living independently, this included £51million for Home Improvement Agencies to provide:
- Housing advice, including help to move to more suitable accommodation if needed;
 - Handyperson services, including small home repairs, home safety and security adaptations;
 - Energy efficiency advice; and
 - Arranging for adaptations and home repairs.⁷
- 2.40 An additional £20 million for Disabled Facilities Grants was also announced.
- 2.41 In September 2012 the care services minister announced an extra £100 million to fund specialist housing for older people. The fund is designed to stimulate the market in specialised housing, and the additional £100million takes the capital grant fund total to £300million, which aims to provide up to 9,000 specialist new homes for older people to move into.

⁷ www.communities.gov.uk

Homelessness

- 2.42 In August 2012 the Government published its Homelessness Strategy, 'Making every contact count: A joint approach to preventing homelessness'. The Strategy focuses on prevention and aims to *'make sure that every contact local agencies make with vulnerable people and families really counts.'*⁸
- 2.43 The report identifies ten local challenges that need to be addressed by local authorities, these are:
- Adopt a corporate commitment to prevent homelessness which has buy-in across all local authority services;
 - Actively work in partnership with voluntary sector and other local partners to address support, education, employment and training needs;
 - Offer a Housing Options prevention service, including written advice to all clients;
 - Adopt a *no second night out* model or an effective local alternative;
 - Have housing pathways agreed, or in development, with each key partner and client group, which include appropriate accommodation and support;
 - Develop a suitable private rented sector offer for all client groups, including advice and support to all clients and landlords;
 - Actively engage in preventing mortgage repossessions including through the Mortgage Rescue Scheme;
 - Have a Homelessness Strategy which sets out a proactive approach to preventing homelessness and is reviewed annually so that it is responsive to emerging needs;
 - Not place any young person aged 16 or 17 in Bed and Breakfast accommodation; and
 - Not place any families in Bed and Breakfast accommodation unless in an emergency, and then for no longer than six weeks.⁹

Quality, sustainability and design

- 2.44 The Government's commitment to delivering Zero Carbon homes; along with other binding carbon reduction targets agreed by the previous Government, make energy efficiency and tackling fuel poverty key issues for housing (especially as more than a quarter of emissions are produced in homes)¹⁰. Tackling energy efficiency in existing stock remains the sector's biggest challenge, and therefore means utilising the Green Deal is important.
- 2.45 Introduced by the Energy Act 2011, the Green Deal intends to revolutionise the energy efficiency of properties across the county (both business and residential).

⁸ CLG Making every contact count Aug 2012 page 3

⁹ CLG Making every contact count Aug 2012 page 4

¹⁰ Chartered Institute of Housing The green agenda update 1st May 2012

Launched in October 2012, with funding available from January 2013, the financial mechanisms under the Deal eliminate the need for households to pay for energy efficiency improvements up front; instead the costs of improvements are to be covered by savings in energy bills and through a charge on household energy bills. The central rationale for the Green Deal is to reduce carbon emissions cost effectively. However, take up nationally has so far been poor.

- 2.46 The Act also introduced the Energy Company Obligation (ECO), which integrated with the Green Deal to address energy efficiency improvements in the housing sector. Recent concerns about high energy bills have, however, seen ECO commitments significantly reduced.

National resources

- 2.47 The Government's twin goals of deficit reduction and economic growth have driven strategic policy and investment decisions since 2010. These decisions have brought about a significant change in how, and to what, public investment is made available. Subsequent Budgets, and the 2013 Spending Review and Autumn Statement represent a continuation of this approach, with investment being targeted at measures to increase the supply of new homes (be they for private or affordable rent) and increase access to home ownership.

- 2.48 The 2013 Budget announcement on 20th March made commitments to:

- The 'Help to Buy' scheme to facilitate access to home ownership. The scheme included an extension of the First Buy scheme from first time buyers to other groups – £3.5 billion was allocated to provide equity loans for people to buy a new build home. It also introduced a new mortgage guarantee scheme, which was made available in October 2013, to help those who want to buy but cannot afford a deposit to access a mortgage. It is envisaged that the scheme will support £130 billion of mortgages;
- A doubling of the Affordable Homes Programme, delivering an additional £225 million to develop 15,000 additional homes by 2015; and
- The creation of a single Local Growth Fund to be allocated to LEPs.

- 2.49 The June 2013 Spending Round announced details of Government spending for 2015/16, this included an additional £3 billion of funding for affordable housing, and investment in Local Growth of approximately £2 billion.

- 2.50 On 27th June 2013 the Government announced details of its capital spending plans for 2015 to 2020, these were accompanied by a document entitled 'Building Britain's Future', which acknowledges that housing is '*an integral part of the UK's economic and social infrastructure, supporting labour mobility and providing a direct benefit to growth and jobs as new homes are built.*' Action set out in 'Building Britain's Future' aims to '*revive the housing market, boost construction and support families, developers and institutions to invest in new homes.*' Some of the commitments related to housing, regeneration and growth include:

- A guaranteed £300 billion of capital spending by 2020; of this £100 billion is committed to existing projects with the focus being on housing, rail, roads, energy and digital access - £5.1 billion is available for housing in 2015-2018;

- £3.3 billion capital funding was confirmed as being available for the extension of the Affordable Homes Programme (2015-2018) to deliver 165,000 new affordable homes – the ambition is to support the delivery of 200,000 new affordable homes by 2019. Bids for funding are to be made on a ‘something for something’ basis to encourage efficiency;
- A new Affordable Rent to Buy scheme to provide homes for rent that will be sold on in the medium term, to this end £250 million is available in 2015-16 and £150 million in 2016-17;
- A five year supported housing fund of £300 million commits to the delivery of 2,500 new homes for older and disabled people;
- A reiterated commitment to the Help to Buy and Build to Rent schemes;
- A £160 million capital funding commitment for decent homes - nowhere to have more than 10% non-decent stock by March 2016;
- The transfer of £2 billion to LEPs in 2015 through the Single Growth Fund; it is anticipated that the same resource will be available annually to LEPs and a commitment was made to provide LEPs with £20 billion by 2020. This funding includes resources from housing, skills and transport programmes - £400 million from the New Homes Bonus will be available to LEPs to support strategic housing and economic development priorities;
- A further strategic review of public land to identify sites that could be sold to support local growth with the expectation that LEPs will maximise the use of these land assets; and
- £102 million of loan and equity finance in 2015/16 to fund infrastructure that will facilitate delivery of housing on large scale sites.

2.51 The Autumn Statement delivered on 5th December 2013 provided an update on the Government’s future spending plans, including:

- An increase in local authority borrowing caps by £150 million in 2015/16 and a further £150 million in 2016/17. It is intended that this increased borrowing will support the development of 10,000 new affordable homes. This extra borrowing capacity will form part of the Local Growth Fund, allowing authorities who have an agreement with their LEP to bid for it. Bids are to be prioritised on the basis of value for money and, to minimise the amount of funding needed, the Government will expect bidders to contribute public sector land and to sell high-value vacant stock;
- Recognising the role of LEPs in enabling new housing development through changes to the local authority borrowing caps and plans to unlock stalled sites;
- A commitment to retaining at least £55 million in discretionary housing payments (DHPs) to support tenants affected by the bedroom tax in both 2014/15 and 2015/16. A further announcement on DHPs is anticipated;
- There will be a £1 billion programme over six years to unlock new large housing sites. Beginning in 2014/15 on nine specified sites, the programme intends to deliver 27,000 houses. £50 million of this resource is earmarked for bids supported by LEPs;

- A consultation on a 'Right to Move' for tenants will be introduced, for those needing to move for employment reasons;
- Right to Buy Agents are to be introduced to help applicants to complete the purchase of their Council home; £100 million is to be made available to improve applicants' access to mortgage finance;
- Exploring options to kick-start the regeneration of some of the Country's 'worst' housing estates through repayable loans;
- A range of measures aimed at removing barriers from the planning system to the development of new homes, including consulting on potential changes to the New Homes Bonus; and
- More detail on the proposed cap on welfare spending, which would take effect from April 2014.

2.52 The 2014 Budget continued the Government focus on investment in owner occupation. A package of measures aimed at supporting the building of 200,000 new homes, including:

- £525 million of repayable development finance to help kick start new house building by small and medium builders, providing up to 15,000 homes;
- Extension of the 'Help to Buy' scheme for new build homes up to 2020 at a cost of £6 billion over four years, providing homes for up to 120,000 households;
- Consultation on creating a new 'right to build' giving custom builders a right to a plot from local councils and creating a £150 million repayable fund to provide up to 10,000 serviced plots;
- Development of a new garden city of 15,000 homes at Ebbsfleet in Kent, it will be delivered by an Urban Development Corporation and the government will also publish a prospectus for other local authorities interested in developing garden cities; and
- £150 million for regenerating rundown estates, to be available to private developers in the form of repayable loans; expressions of interest have already been made to the Greater London authority for projects in London.

2.53 Other measures announced affecting housing include:

- Detail on the overall cap on Government welfare spending (as opposed to a cap on individual entitlement), previously announced as part of the 2013 spending round. The cap will be set at £119.5 billion for 2015/16. It will apply to "non-cyclical benefits" (around 50% of benefits spending) but excludes the state pension and most counter-cyclical expenditure such as Job Seekers Allowance and passported expenditure. The cap will act as a 'binding constraint' on Government and will be policed by the Office of Budget Responsibility;
- Retention of support for mortgage interest (SMI) at its current higher level until 31 March 2016;
- Changes to the way that high value properties registered as being owned by companies are treated in the tax system, this includes a higher 15% of stamp

duty on qualifying properties worth more than £500,000. The measure is designed to prevent the use of company ownership as a way of avoiding stamp duty payments; and

- Early expansion of the troubled families programme to include an extra 40,000 families.

2.54 In July 2014 the Government confirmed that 15 councils will be able to borrow an additional £60 million over the next two years to build over 1,000 additional homes in their areas, and a second round of bidding has been announced to enable councils to access the remaining £240 million over the next two years.

Local strategic priorities

2.55 The Local Growth White Paper (October 2010) set out the Government's vision for empowering locally driven economic growth, encouraging business investment and promoting economic development. The paper highlighted a series of measures aimed at stimulating growth including the Regional Growth Fund. The Paper also established 24 LEPs aimed at overseeing economic growth and job creation.

2.56 These public/private partnerships are now the focal point for economic growth and development. The Cumbria LEP was established in 2011 and seeks to '*create one of the fastest growing economies in the UK, in an energised and healthy environment.*' The LEP aims to develop Cumbria's economy while maintaining its uniqueness in terms of landscape, culture and quality of life.

2.57 The Cumbria Sustainable Community Strategy (2008-2028) has as one of its outcomes the delivery of a sustainable and prosperous economy, key to which is the provision of balanced housing markets and increased numbers of affordable homes.

2.58 The current Cumbria Housing Strategy, '*A shared vision, a single voice for housing in Cumbria: The Cumbria Housing Strategy and Investment Plan 2011 to 2015*', was published in October 2011. The key themes of the Strategy are:

- Housing growth, affordability and community sustainability;
- Vulnerable people, supporting independence; and
- Housing market renewal: using stock more effectively.

2.59 The Strategy clearly positions itself within the context of economic growth and the priorities of the Local Enterprise Partnership, and seeks to make connections accordingly – in particular linking in with the development of the Energy Coast as a key driver of economic growth.

2.60 Priorities within the Copeland Housing Strategy 2011 to 2015 include:

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

- Making sure that change happens - an integrated delivery approach.

Concluding comments

- 2.61 The main purpose of this chapter has been to consider the general policy and strategic context within which this research needs to be positioned. The Government has established its housing and planning priorities within the context of local decision making and accountability, reduced capital expenditure on housing, fundamental changes to welfare, a changing role for social rented housing, and a need for future housing investment to support economic growth. Economic uncertainty, job insecurity and restricted mortgage lending exacerbate the challenges faced.
- 2.62 The importance of having robust and up-to-date information to help inform decision making at local authority level is evermore essential. In a challenging economic climate, this SHMA provides the LEP and the Council with an excellent range of material to inform policy debate, contribute to the delivery of the Local Investment Plan, help inform and influence strategic responses, and shape local and sub-regional strategic housing priorities to inform future investment plans.

3. Defining the Housing Market Area

Introduction

- 3.1 NPPG (para 8) states that housing needs should be assessed in relation to the relevant functional area i.e. housing market area and this may identify smaller sub-markets with specific features and it may be appropriate to investigate these specifically in order to create a detailed picture of local need. It is also important to recognise that there are 'market segments' i.e. not all housing types have the same appeal to different occupants.
- 3.2 Housing market areas are. “defined by household demand and preferences for housing. They reflect the key functional linkages between places where people live and work.” ¹¹ Former Department of Communities and Local Government (CLG) guidance on assessing market areas suggests three core sources of information:
- House prices and rates of change;
 - Household migration and search behaviour;
 - Contextual data such as travel to work areas, which reflect the functional relationships between places where people work and live.
- 3.3 CLG guidance 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. However the Guidance cautions that:
- HMAs are inherently difficult to define. They are a geographic representation of people’s choices and preferences on the location of their home, accounting for live and work patterns. They can be defined at varying geographical scales from the national scale to sub-regional scale, down to local and settlement specific scales.
 - HMAs are not definitive. As well as a spatial hierarchy of different markets and sub-markets, they will inevitably overlap.
- 3.4 Copeland Borough is located on the western fringe of Cumbria in the North West of England and around two-thirds of the Borough is located in the Lake National Park. Copeland has a population of around 70,600¹². Around 77.7% of the population live in the Whitehaven area; a further 11.2% in the West Lakes area and 11.1% in the Millom area. Whitehaven is the largest town which is home to around 24,900 people (35.3% 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.
- 3.5 In establishing the extent to which Copeland Borough is a housing market area, the following data have been considered:
- The 2010 defining housing market areas research published by the NHPAU; and

¹¹ Identifying sub-regional Delivery areas, CLG Advice Note April 2007

¹² ONS 2011 census

- 2011 census migration and travel to work data.

NHPAU research

- 3.6 This work suggests that there are at two main 'layers' of housing markets: wider functional housing markets which tend to be multi-; and smaller local housing market areas. Copeland is positioned within a wider functional 'Workington and Whitehaven' housing market area but the research also indicated that Copeland Borough was a self-contained housing market area.

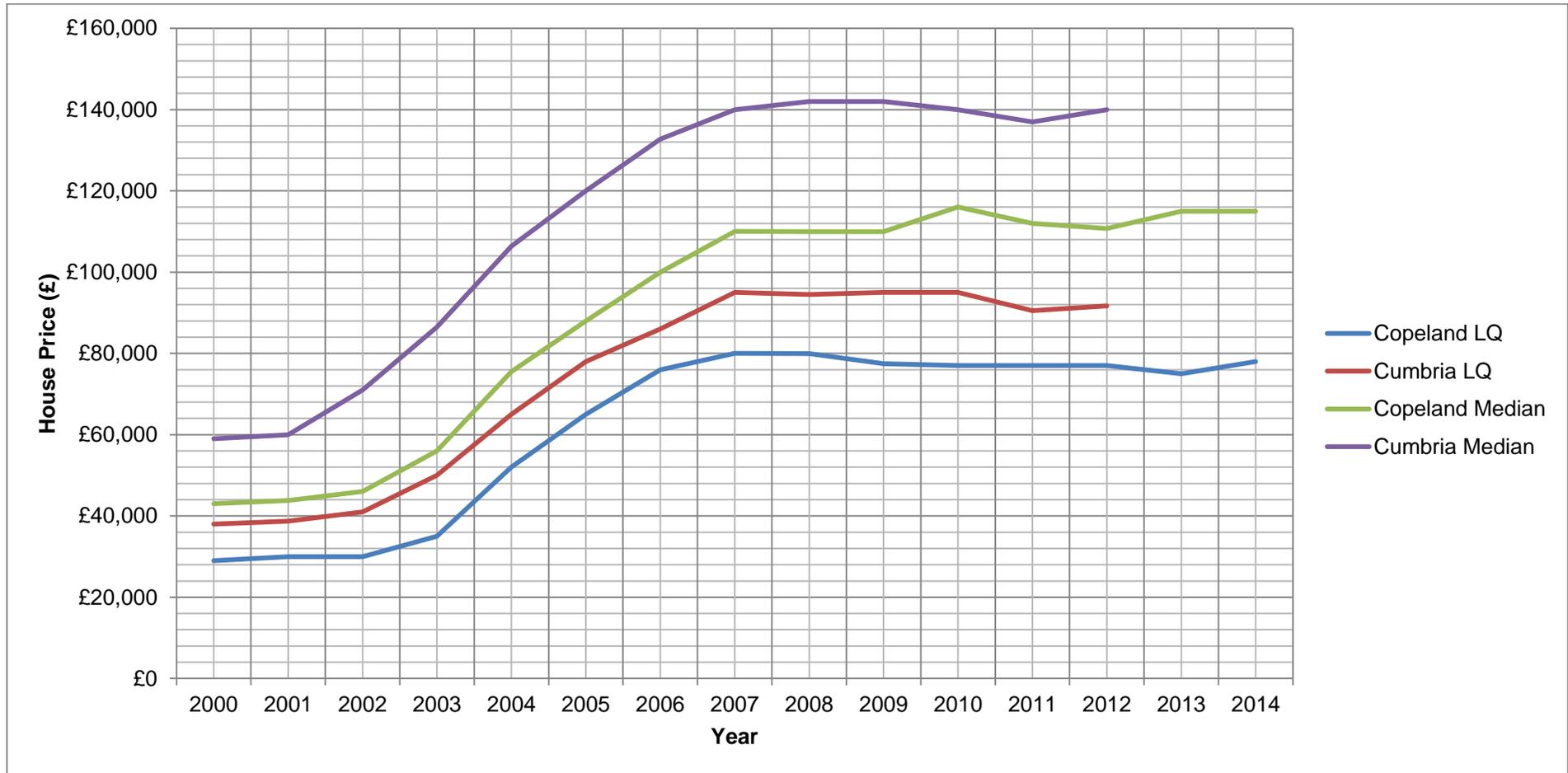
2011 census migration and travel to work data

- 3.7 This data relating to population flows was published in July 2014. This suggests that 67.6% of households who moved in the year preceding the census originated from within Copeland and 76.3% live and work in Copeland. Former CLG guidance on housing market areas suggested that an area is self-contained if upwards of 70% of mobility or travel to work takes place within a local authority area. On this basis, Copeland can be described as a self-contained housing market area in terms of travel to work and a broadly self-contained housing market area in terms of migration. If moves from Allerdale are included, the level of self-containment increases to 73.3%.
- 3.8 Within Copeland, the Whitehaven area is the most self-contained in terms of migration with 74.9% of households moving within the area. This is followed by Millom with 67% of households moving within the area, with moves from elsewhere in England accounting for a further 19.2% of moves, with relatively limited interactions with the rest of Copeland. West Lakes was the least self contained area, with only 37.4% of households moving within the area. Moves from elsewhere in England accounted for 31% of moves, with 12% from the Whitehaven area and 5.6% from Millom.

House prices and rates of change

- 3.9 Figure 3.1 shows how house prices across Copeland Borough have changed over the period 2000 to 2014. During this time, lower quartile prices have increased by 169%, with median prices have increased by 167.4%. Median prices peaked during 2010 at £116,000. House prices have been consistently below the prices across the rest of Cumbria.

Figure 3.1 House prices 2000 to 2014: Copeland and Cumbria house price trends



Source: Land Registry Price Paid 1 Jan 2000 to 30 June 2014

Relative affordability

- 3.10 The relative affordability of open market dwellings in Copeland Borough is compared with the other 39 local authorities in the North West in Table 3.1. Table 3.1 presents lower quartile house prices, lower quartile gross income of full-time workers and a ratio of lower quartile incomes to house prices. Overall, Copeland is ranked as one of the most affordable s in the North West (although this masks the relatively higher prices in the West Lakes area).

Mobility and migration trends

- 3.11 Data from the household survey indicated that around 7,500 households had moved home in the preceding 5 years. Accurate origin data was available for 7,034 households, of whom 75.4% originated within Copeland Borough and 24.6% originated from outside the area.
- 3.12 Table 3.2 presents information on the origin of moving households by sub-area and illustrates a series of relationships between areas and the relative impact of in-migration.
- 3.13 Within Copeland, only Whitehaven town can be described as a self-contained housing market area, with 72% of moving households originating from the town. Millom is relatively self-contained at 67% of moving households originating from Millom. In Egremont and Cleator Moor, the majority of households originated from within Copeland and they are part of the Copeland-wide market.
- 3.14 The rural areas have different housing market characteristics and are more likely to be influenced by in-migration. In the West Lakes HMA (CD), almost half (47.2%) of households originated from outside the Borough and the figure was 42.9% for the West Lakes HMA (LDNP). In contrast, Whitehaven was more likely to accommodate households who had moved within the Borough (87.8%).
- 3.15 Of the 24.6% of households who moved into the Borough, 6.4% originated from elsewhere in Cumbria, 3.9% from elsewhere in the North West, 10.3% from elsewhere in England and 2% from locations outside England.
- 3.16 Analysis clearly demonstrates how migration flows affect particular localities within Copeland. A key migration flow is longer-distance movement and although a majority of movers (52.4%) settle in urban areas, they account for a greater proportion of movers in rural areas.

Table 3.1 Relative affordability of lower quartile prices by Local Authority

	Lower Quartile House Price 2013	LQ Gross Income per week 2013	Annual Gross Income 2013	Income to House Price Ratio
South Lakeland	£142,000	£350	£18,195	7.8
Trafford	£143,000	£379	£19,692	7.3
Ribble Valley	£135,000	£367	£19,058	7.1
Eden	£125,000	£351	£18,257	6.8
Cheshire East	£122,500	£362	£18,829	6.5
Cheshire West and Chester	£122,500	£363	£18,850	6.5
West Lancashire	£124,875	£375	£19,490	6.4
Stockport	£120,000	£381	£19,796	6.1
Warrington	£110,000	£355	£18,434	6
South Ribble	£110,000	£359	£18,668	5.9
Fylde	£120,000	£398	£20,680	5.8
Chorley	£106,500	£358	£18,626	5.7
Sefton	£102,500	£354	£18,398	5.6
Wyre	£102,000	£357	£18,564	5.5
Lancaster	£100,000	£351	£18,242	5.5
Wirral	£99,000	£362	£18,829	5.3
Preston	£85,000	£311	£16,172	5.3
Manchester	£91,000	£343	£17,810	5.1
North West	£91,500	£349	£18,158	5
Allerdale	£95,000	£363	£18,897	5
Salford	£85,000	£333	£17,316	4.9
Blackpool	£73,000	£287	£14,924	4.9
Tameside	£83,250	£328	£17,046	4.9
Bury	£93,000	£367	£19,094	4.9
Carlisle	£87,500	£355	£18,434	4.7
Knowsley	£80,875	£335	£17,394	4.6
Rosendale	£75,000	£317	£16,494	4.5
St. Helens	£78,700	£339	£17,638	4.5
Halton	£83,500	£366	£19,006	4.4
Wigan	£80,000	£351	£18,273	4.4
Oldham	£75,000	£330	£17,155	4.4
Rochdale	£77,500	£344	£17,888	4.3
Bolton	£74,995	£343	£17,846	4.2
Blackburn with Darwen	£68,500	£322	£16,760	4.1
Liverpool	£71,000	£344	£17,878	4
Hyndburn	£60,000	£302	£15,725	3.8
Pendle	£55,000	£325	£16,890	3.3
Barrow-in-Furness	£69,000	£410	£21,299	3.2
Copeland	£75,000	£459	£23,884	3.1
Burnley	£40,000	£325	£16,874	2.4

Sources: CLG House Price Statistics (to 2008); Land Registry (2008 onwards); Annual Survey of Hours and Earnings 2013

Table 3.2 Origin of households moving in 5 years preceding the 2011 household survey

Previous location	Current sub-area							
	White haven	Cleator Moor	Egremont	Whitehaven Rural Parishes	West Lakes (LDNP)	West Lakes (CD)	Millom	Total
Whitehaven	72.0	7.9	13.4	15.5	1.1	6.0	0.0	33.3
Cleator Moor	3.8	49.7	4.2	2.4	1.1	0.0	0.0	7.5
Egremont	4.8	7.2	33.4	4.2	1.1	4.4	0.0	8.0
Whitehaven Rural Parishes	6.1	10.4	18.7	34.8	3.5	7.5	0.0	13.6
West Lakes (LDNP)	0.0	1.0	1.7	2.4	37.6	16.7	2.6	3.2
West Lakes (CD)	1.1	1.4	2.2	2.5	5.0	15.1	2.3	2.4
Millom	0.0	0.0	0.0	0.6	7.8	3.2	67.0	7.5
Allerdale	1.1	1.4	2.6	10.1	4.6	0.4	0.0	3.3
Barrow	0.0	0.0	0.4	0.3	0.0	0.0	3.6	0.5
South Lakeland	0.0	0.0	2.2	1.5	4.3	7.9	2.1	1.3
Eden	0.0	1.4	1.1	1.7	2.5	0.0	0.0	0.8
Carlisle	1.1	0.0	0.0	0.5	2.8	0.0	0.0	0.6
Lancaster	0.0	0.0	0.0	1.3	0.7	0.0	0.0	0.3
Elsewhere NW	1.1	3.3	6.4	4.6	2.5	9.5	6.1	3.6
Elsewhere NE	3.7	0.0	1.1	1.5	0.0	2.8	0.0	1.9
Elsewhere England	4.1	14.7	11.9	11.9	21.3	26.6	13.1	10.3
Scotland	1.1	1.4	0.0	4.0	1.4	0.0	1.0	1.6
Wales	0.0	0.0	0.5	0.2	2.8	0.0	0.0	0.2
Abroad	0.0	0.0	0.0	0.0	0.0	0.0	2.2	0.2
Total	100	100	100	100	100	100	100	100
Total Within Copeland	87.8	77.7	73.7	62.5	57.1	52.8	72.0	75.4
Total Outside Copeland	12.2	22.3	26.3	37.5	42.9	47.2	28.0	24.6

Workplace

3.17 The 2011 census provides an analysis of travel to work patterns and the extent to which residents in Copeland Borough travel to other areas together with details of how many people commute into the . The 2011 census identified the travel to work patterns of 41,095 individuals and of these:

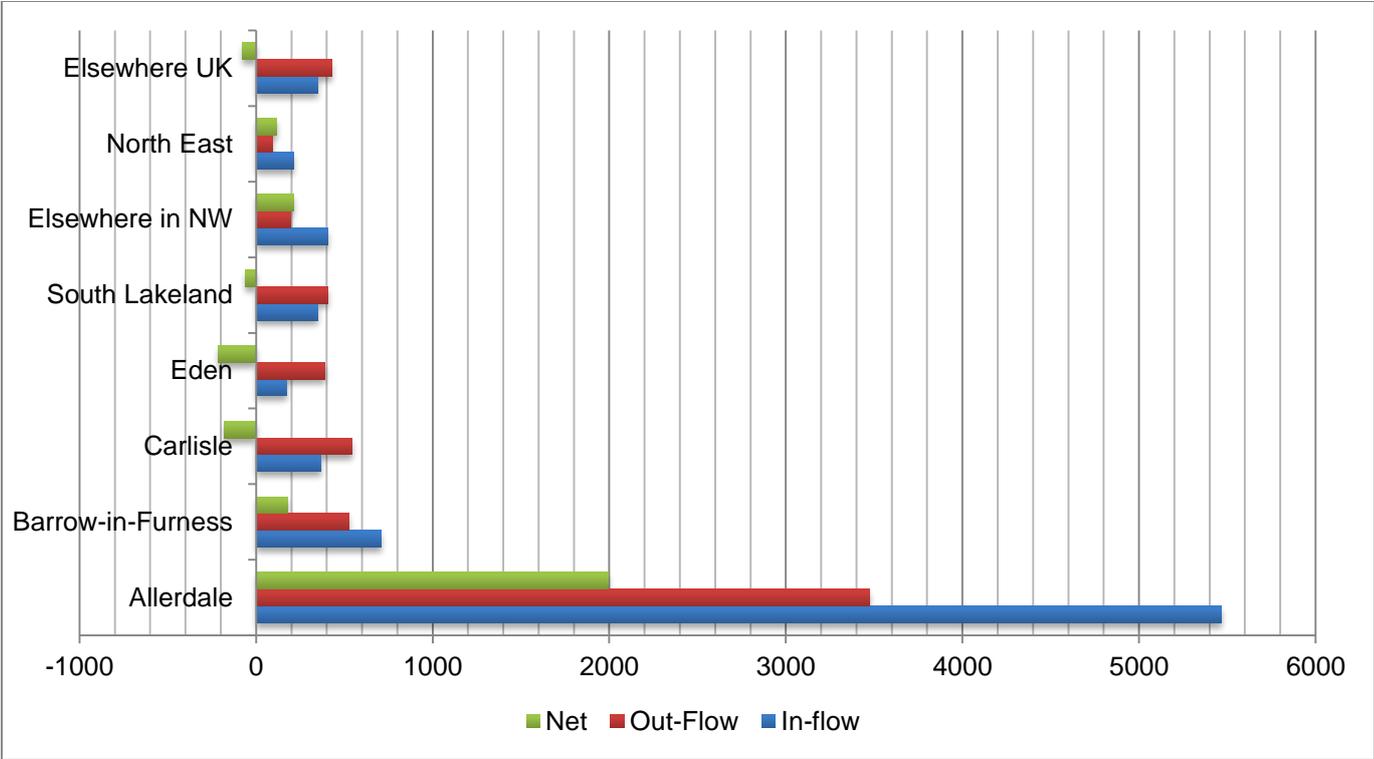
- 25,211 lived and worked in Copeland Borough;
- 8,022 commuted into Copeland Borough for work but lived outside the Borough; and
- 7,852 lived in Copeland Borough but commuted out of the Borough for work.

3.18 In addition, the 2011 Census also reports 68 residents working on offshore installations, 1,683 with no fixed place of work and 44 working outside the UK.

3.19 Therefore, around 76.3% of Copeland Borough's residents in employment work in the Borough and 23.7% work outside the Borough. Figure 3.2 illustrates net

commuter flows between Copeland Borough and other areas. The pattern of commuting is dominated by an inflow from Allerdale.

Figure 3.2 Commuting flows between Copeland Borough and other areas



Positive number = net inflow into Copeland; Negative number = net outflow from Copeland

Source: 2011 census

Concluding comments

3.20 The purpose of this chapter has been to consider the general housing market context of Copeland Borough and its inter-relationships with other areas. By reviewing house prices, migration and travel to work patterns, a picture of the market dynamics of Copeland Borough emerges.

4. Objectively Assessed Housing Need

Introduction

- 4.1 The National Planning Policy Framework (NPPF) states that Local Planning Authorities should have a clear understanding of future housing needs and identify an objectively assessed need for housing. The development and presentation of demographic evidence to support local plans is subject to an increasing degree of public scrutiny.
- 4.2 NPPG advocates that 'official' statistics should provide a starting point for the evaluation of growth scenarios. NPPG recognises that baseline projections may require adjustment to reflect factors affecting local demographic and household formation rates which are not captured in past trends. Therefore local circumstances, alternative assumptions and the most recent demographic evidence should be considered (NPPG para 2a-015 and 2a017). Evidence that links demographic change to forecasts of economic growth should be assessed (NPPG para 2a-019).
- 4.3 It should be pointed out that there is a difference between household projections and household forecasts. Household *projections* are produced by applying projected household representative rates to the population projections published every two years by the Office for National Statistics. They are trend based i.e. they provide the household levels and structures that would result if the assumptions based on previous demographic trends were to be realised in practice. They do not attempt to predict the impact of future policy, economic change and other factors which may have a bearing on demography (for instance changes in migration assumptions). Household *forecasts* seek to apply alternative assumptions to the underlying data, for instance the impact of increased economic activity, changes in dwelling completions and changes in migration assumptions.
- 4.4 This section sets out available data on household projections and household forecasts to establish an objectively assessed housing need for Copeland Borough using the following sources:
 - 2011-based CLG household projections; and
 - Household forecasts based on 2011-based Sub-National Population Projections (SNPP).
- 4.5 These are compared against recent trends in delivery and the potential for new dwellings based on evidence from the latest Strategic Housing Land Availability Assessment and a review of market signal evidence.

2011-based CLG household projections

- 4.6 The 2011-based interim CLG household projections were released on 9th April 2013. These projections have used 2011 census statistics for base population figures and used fertility, mortality and migration assumptions from ONS 2010-based population projections (as 2011 census figures were not available at the

time the projections were prepared). The projections are therefore interim projections and will be superseded in 2014/5 with new projections.

- 4.7 The Quality Report¹³ accompanying the release of the 2011-based interim figures states that “each set of household projections is unique, comprising trends made using the best information available at that point in time, thus each new set of projections replaces in its entirety the previous set. The 2011-based projections span until 2021 in order to be consistent with the 2011-based sub-national population projections. Users are discouraged to use the 2008-based projections to estimate change beyond 2021 as these are not consistent with the data from the 2011 census that have been incorporated in the 2011-based projections”
- 4.8 The Quality Report also comments that “DCLG encourages users to complement the household projections with other relevant local information available that may help interpret the data in a more localised context. However, care needs to be taken when attempting to compare DCLG projections with projections created by other organisations and careful attention must be paid to any methodologies, assumptions and definitions used”.
- 4.9 The 2011-based projections suggest that over the period 2011 to 2021, the total number of households in Copeland Borough is expected to increase from 30,537 to 31,959. This represents an increase of 1422 (142 each year) (Table 4.1), although all of this increase will be a result of a growing number of households with a HRP aged 65 and over, and a decline in households headed by someone aged under 65.

Table 4.1 2011-based household projections by age of HRP

Age of HRP	Households				
	2011	2021	Change 11-21	% change by HRP	% total change
<44	9279	8698	-581	-6.3	-40.9
45-64	12076	12024	-52	-0.4	-3.7
65+	9182	11237	2055	22.4	144.5
Total	30537	31959	1422	4.7	100.0

- 4.10 It should be noted however that the projections are based on trends over the recent past which in turn will reflect the general economic downturn, the Government’s austerity drive and low levels of housebuilding. This would suggest that the 2011-based projections are likely to underestimate the household growth potential of Copeland, particularly if economic circumstances improve. That said, in accordance with national guidance, the projections provide the starting point for considering Objectively Assessed Housing Need.

¹³ DCLG 2011-based Interim Household Projections Quality Report, April 2013

2013 POPGROUP forecasts

- 4.11 Future household forecasts have been prepared using POPGROUP software by the Cumbria Intelligence Observatory. POPGROUP uses Office for National Statistics population projections and then scenarios are generated based on past information and assumptions about the future in relation to births and fertility, deaths and mortality, migration, housing and the labour market (Table 4.2). The latest forecasts for Copeland, published in February 2014, are presented in Table 4.3

Table 4.2 Household projections and scenario definitions

Scenario Type		Scenario Name	Scenario Description
'Core' Scenarios	Official Projections	SNPP-2011	Official CLG household projections based on 2011-based interim population projections.
	Alternative trend-based scenarios	Zero Net migration	In- and out- migration rates are set to zero and so forecast represents natural population change
		Mig-5Yr	Internal and international migration assumptions are based on the last five years of historical evidence (2007/08 to 2011/12).
		Mig-10Y	Internal and international migration assumptions are based on the last 10 years of historical evidence (2002/03 to 2011/12).
		Dwelling-10Y	Past trends in dwellings built and the population which would be required to live in these dwellings
	Jobs-led scenario	Jobs Led	Population growth is determined by the change in the size of the labour force, using Experian Data

- 4.12 The POPGROUP scenarios in Table 4.3 indicate a range of dwelling requirements between 26 each year (based on 5 year migration) and 130 based on 10 year dwelling-led scenario, with the Experian jobs-led scenario reporting 38 additional dwellings each year. These scenarios compare with the official ONS projection of 151 dwellings each year, based on ratio of 1.06096 dwellings for each household which has been used in the POPGROUP modelling.
- 4.13 It is important to note that the POPGROUP outputs have a number of caveats which are discussed in detail in the document accompanying the POPGROUP forecasts. Page 3 of the document outlines limitations and caveats:

“Like all population projections, POPGROUP outputs are simply a representation of what might happen the future if the trends observed at that point in time continue to play out as assumed. Furthermore, scenarios can only be driven by one factor at a time (population, dwellings or labour force), so it is very unlikely that one factor will exclusively drive change in an area. As a result these projections cannot be relied upon as fact and actual results may end up being significantly different to what the scenarios suggest will happen.”

Table 4.3 Official projections and household forecasts using POPGROUP modelling

Official projections	2011-21 (10 year)	Annual	2011-21 (10 year)	Annual
	Households		Dwellings	
SNPP-2011	1,422	142	1510	151
Scenarios	2014-29 (15 year)	Annual	2014-29 (15 year)	Annual
Zero Net Migration	484	32	514	34
5 Year Weighted Migration	367	24	390	26
10 Year Equal Weight Migration	1,316	88	1,397	93
10 Year Dwelling Led	1,835	122	1,948	130
Experian Jobs Led	534	36	567	38

Past trends in housing delivery

4.14 Over the past 5 years 2009/10 to 2013/14, an annual average of 141 dwellings have been built across Copeland Borough (Table 4.4)

Table 4.4 Dwelling completions in Copeland Borough

Year	Completions	Affordable	Market
2009/10	153	28	125
2010/11	143	41	102
2011/12	158	72	86
2012/13	120	25	95
2013/14	133	16	117
Average	141.4	36.4	105

Source: Copeland BC Planning Department

Future capacity for housing delivery

4.15 The latest Strategic Housing Land Availability Assessment (SHLAA) was published in August 2013. This identified a land for a total supply of sites for 6,475 dwellings over the 15 year Plan Period (SHLAA Table 3) This provides an annualised capacity for 450 dwellings (years 0-5) and 423 (years 6-15) (Table 4.5).

Table 4.5 Deliverable (0-5 years) and Developable (6-15 years) SHLAA Sites

Location	0-5 Years	6-15 Years	Total
Whitehaven	1080	1645	2725
Cleator Moor	136	479	615
Egremont	339	534	873
Millom	47	179	226
Local Centres	580	1309	1889
Smaller Villages	66	81	147
TOTAL	2248	4227	6475

Source: Copeland BC SHLAA August 2013 Table 3

Market signals

- 4.16 NPPG (paragraph 20) states that the number suggested by household projections should be adjusted to reflect appropriate market signals as well as other market indicators of the balance between demand for and supply of dwellings. In broad terms these signals should take account both of indicators relating to price (e.g. house prices, rents and affordability ratios) and quantity (e.g. overcrowding and rates of development). NPPG comments that market signals are affected by a number of economic factors and plan makers should not attempt to estimate the precise impact of an increase in housing supply. Rather they should increase planned supply by an amount that, on reasonable assumptions and consistent with the principles of sustainable development, should be expected to improve affordability, and monitor the response of the market over the plan period.
- 4.17 In line with NPPG, Table 4.6 considers a range of housing market signals for Copeland Borough. These should be monitored on a regular (at least annual) basis and the scale of dwelling delivery should be adjusted where the Council believes it is appropriate to do so.

Table 4.6 Housing market signals

	2010	2011 (2011/12)	2012	2013	2014*
Price/transaction indicators					
Lower Quartile House Prices	£77,000	£77,000	£77,000	£75,000	76375
Median House Prices	£116,000	£112,000	£110,750	£113,995	110000
Lower Quartile Rents (per calendar month)	£373	£386	£394	£399	#
Median Rents (per calendar month)	£407	£446	£451	£451	#
Relative affordability (LQ earnings to LQ house price)	3.8	4.2	3.3	3.1	#
No. Property sales	749	779	774	787	386
Quantity indicators					
Total dwelling stock (at 1 April)	32,370	32,430	32,470	32,630	#
Total vacant dwellings (at October)	1,374	1,354	1484	1365	#
Total vacancy rate (at October)	4.24%	4.18%	4.57%	4.18%	#
Long-term vacant dwellings (at October)	801	756	759	607	#
Long-term vacancy rate (at October)	2.47%	2.33%	2.34%	1.86%	#
Overcrowding (2011 census)	2.04%				#
Net additional dwelling stock	60	60	40	160	#
No. of households on the housing register (at 1st April)	3,677	1,357	1,822	2,625	#

Notes:

data not yet available

*2014 house prices to end of June 2014 source: Land Registry Price Paid Data

No. households on housing register at 1 April source: CLG Local Authority Housing Statistics

Total dwelling stock/vacancy at early Oct source: CLG Dwelling/Vacant Dwelling Statistics

Rent data: Zoopla

- 4.18 In terms of price/transaction indicators, a key message from Table 4.6 is that the market is relatively 'flat'. The number of property sales has remained between 749 and 787; lower quartile prices have been generally static at around £77,000; and median prices have remained between £110,000 and £114,000 and have fallen during 2014. Relative affordability has improved as wages have increased. The cost of private renting is showing an upward trend, with lower quartile prices increasing by 7% over the period 2010-2013 and median rents up 10.8%.
- 4.19 In terms of quantity indicators, there has been a growth in the total number of dwellings and vacancy rates have been falling, particularly long-term vacants. The overall vacancy rate in 2013 was 4.2% which compares with 4% for Cumbria as a whole and 2.7% across England. Assuming an English average as a 'target' vacancy rate, it could be suggested there are currently around 484 surplus vacant dwellings across Copeland Borough. The current vacancy rate allows for a greater degree of household mobility within dwelling stock compared to the English average.
- 4.20 According to the 2011 census, 2% of households were overcrowded. This compares with 1.8% across Cumbria and 4.6% across England. The scale of housing need as measured by the housing register has fluctuated between 1,357 and 2,625 although the numbers on the register have been steadily increasing since 2010.
- 4.21 In conclusion, a review of market signal data would suggest there are no particular issues which would warrant an adjustment to dwelling targets. However, the data should be collected and monitored on a regular basis to ensure the Council has up to date information from which to review dwelling targets.

Establishing an Objectively Assessed Need for Housing

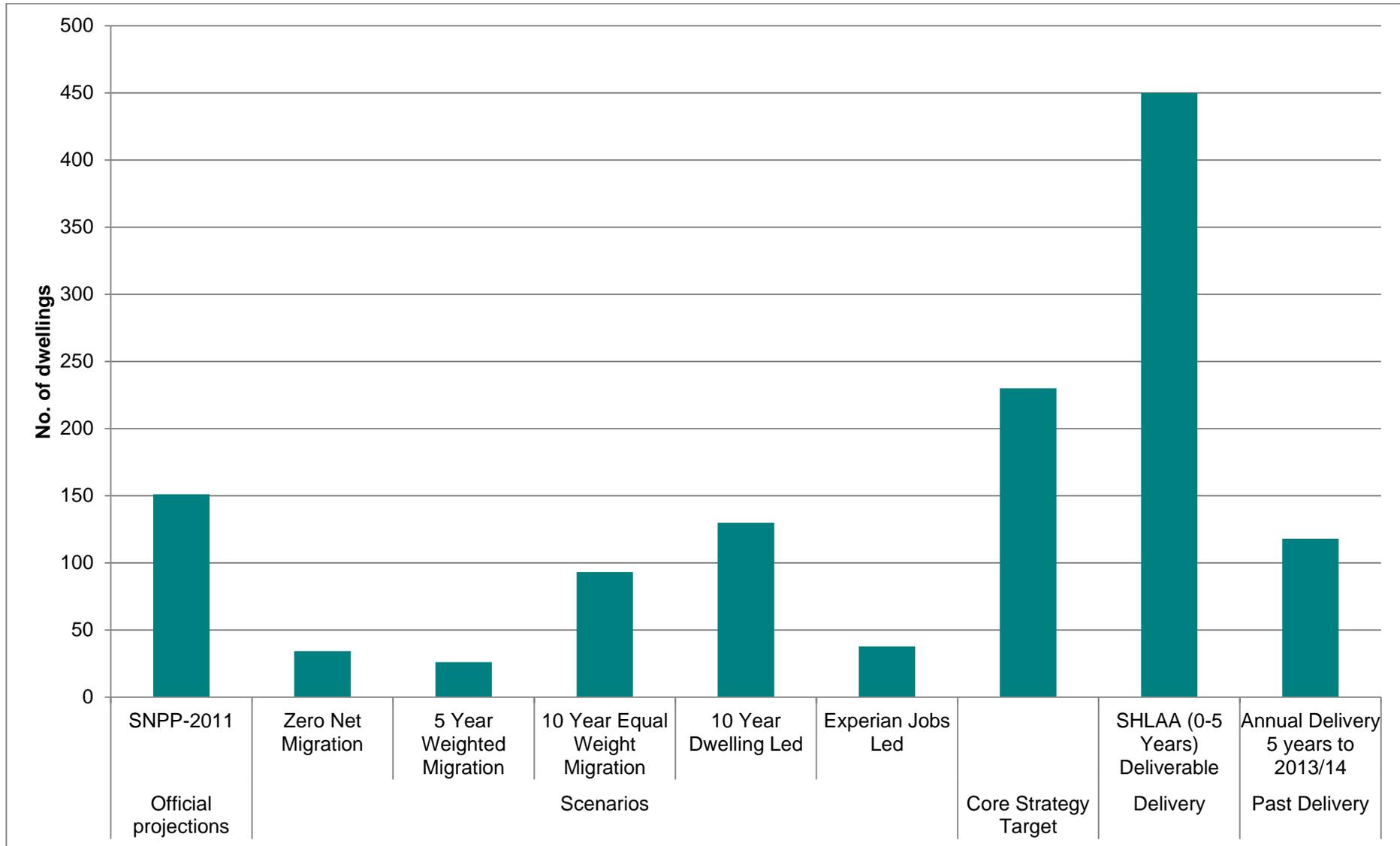
- 4.22 Local Authorities need to prepare a robust evidence base to consider their objectively assessed need for housing. However, there is no single definitive view on the level of growth expected in Copeland Borough; a mix of economic, demographic and national/local policy issues will ultimately determine the speed and scale of change. For local planning purposes, it is necessary to evaluate a range of growth alternatives to establish the most appropriate basis for determining future housing provision.
- 4.23 The Adopted Core Strategy stated an annual dwelling target of 230. In updating its evidence and in accordance with NPPG, the study has considered as a starting point the latest available (2011-based) CLG household projections; and reviewed the latest (2012-based) household and dwelling forecasts prepared using the POPGROUP model. This includes a scenario which considers the impact of increasing the size of the labour force on dwelling numbers.
- 4.24 Figure 4.1 compares the range of projections and forecasts with past trends in housing delivery and potential annual development capacity over the Local Plan period. It is within this range of data that an appropriate objectively assessed need for housing can be established. Ultimately, the actual scale of housing delivery will be influenced by a range of factors and the Local Plan should provide a broad framework within which future development can be positioned.

- 4.25 There are many factors to consider when establishing an objectively assessed housing needs figure and after considering this evidence it is proposed that the objectively assessed housing need figure for Copeland remains at 230 dwellings each year. This is higher than all of the 2012-based POPGROUP scenarios but reflects the economic growth agenda of the Borough and how increasing dwelling supply can facilitate this.
- 4.26 The target of 230 also takes into account:
- Past trends in delivery which have been running over the past 5 years at 61.2% of this target;
 - Potential delivery of up to 450 dwellings each year as demonstrated by the SHAA. This would be sufficient to meet a target of 250 plus an additional 5% (263) or 20% (300) supply buffer in the first five years;
 - A need to deliver new dwellings to support economic growth aspirations whilst acknowledging that the POPGROUP forecasts may not sufficiently take into account the growth opportunities in the energy sector which are anticipated;
 - Market signals are not indicating a 'pent up' demand for housing, with lower quartile house prices generally constant, coupled with a fluctuating number of households on the housing register and a vacancy rate in excess of 2.7% (with the latest rate of 4.2% slightly higher than the Cumbria average of 4%).
- 4.27 In conclusion, the 230 target represents an ambitious figure which addresses housing need and can be supported with the 5 year land supply. It is also assumed that the 230 target addresses any backlog in demand as it uses a baseline figure based on the current demographic situation in Copeland Borough.

Duty to Co-operate matters

- 4.28 The Duty to Co-operate was introduced through the Localism Act to ensure local authorities “engage constructively, actively and on an ongoing basis” with neighbouring authorities and key stakeholders to develop strategic policies and consider joint approaches to plan making where appropriate.
- 4.29 The Council prepared a statement demonstrating how the preparation of its Local Plan has fulfilled the Duty to Cooperate. This made reference to co-operative working with neighbouring authorities and other bodies.
- 4.30 Two stakeholder respondents agreed that the stakeholder survey contributes to the Council’s requirement on the Duty to Cooperate with neighbouring authorities. However, the need for on-going dialogue once findings are known and options are being considered/progressed was highlighted. It is important that neighbouring Local Authorities are kept informed of and appropriately involved in progress.

Figure 4.1 Summary of dwelling scenarios and delivery



5. Strategic Housing Market Assessment Core Outputs

Introduction

- 5.1 The purpose of this chapter is to update where possible the core outputs which were presented in the 2011 SHMA using reweighted data which takes into account the tenure and age profile of residents as presented in the 2011 census.

Core Output 1: Estimates of current dwellings in terms of size, type, condition, tenure

- 5.2 This study assumes a total of 32,205 dwellings in Copeland Borough and 31,272 households. There are around 1,750 vacant/second/holiday homes resulting in a total of 30,443 occupied dwellings¹⁴. Based on 2013 HSSA data, around 1,365 dwellings are vacant and this would imply around 400 are holiday/second homes.

Property size and type

- 5.3 Table 5.1 reviews the profile of occupied dwelling stock by size and type. Overall, the vast majority (75.1%) of properties are houses, 14.5% are bungalows 8.8% are flats (including maisonettes), and 1.6% are other types of property including park homes/caravans. Of all occupied properties, 3.6% have one bedroom, 26.7% have two bedrooms, 48.6% have three bedrooms and 21.1% have four or more bedrooms. How property type varies by sub-area is illustrated in Figure 5.1 and variations in number of bedrooms by sub-area in Figure 5.2.

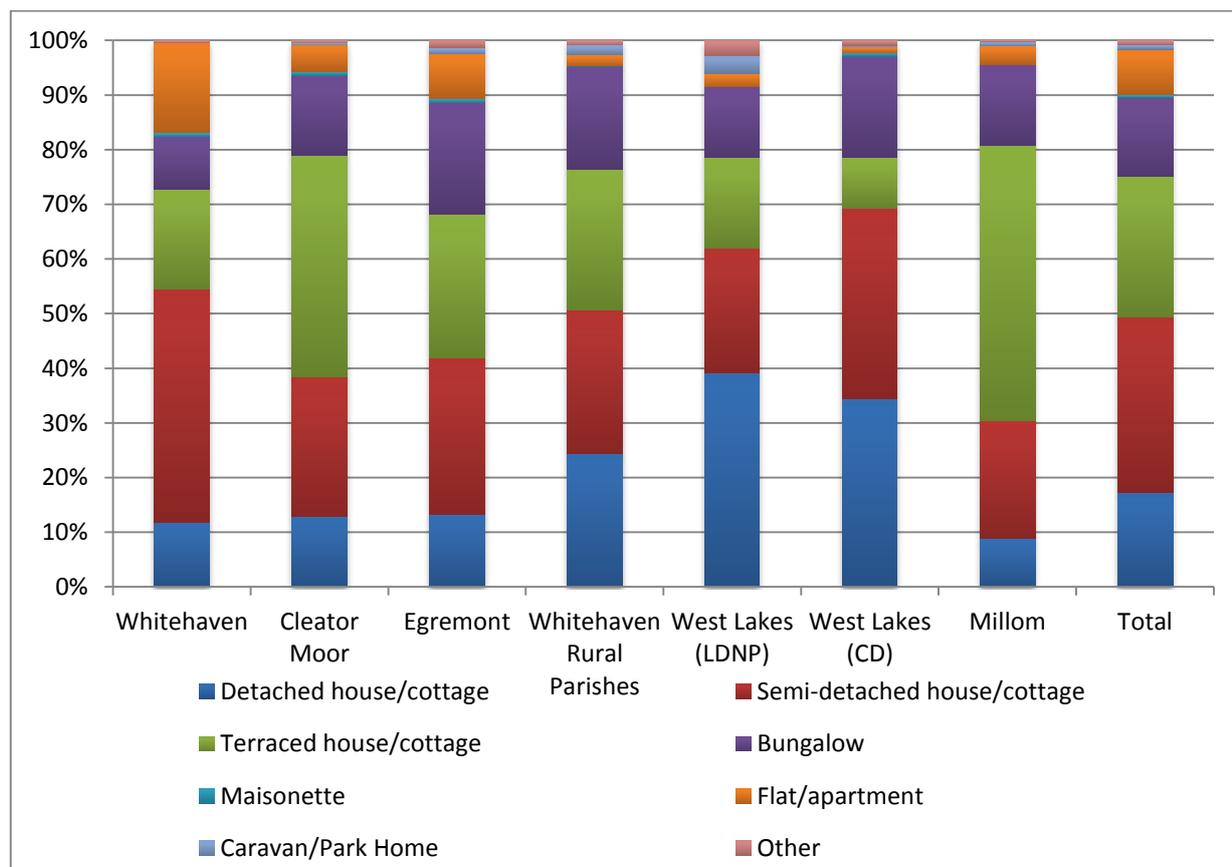
¹⁴ 2014 Council Tax data

Table 5.1 Property type and size

Property Type	No. Bedrooms (Table %)						
	One	Two	Three	Four	Five or more	Total	Base
Detached house/ cottage	0.0	0.7	6.9	7.2	2.4	17.2	5,387
Semi-detached house/ cottage	0.1	5.6	21.2	4.1	1.3	32.2	10,070
Terraced house/ cottage	0.2	8.9	14.2	1.4	0.9	25.6	8,019
Bungalow	0.2	7.3	5.6	1.4	0.0	14.5	4,536
Maisonette	0.2	0.1	0.2	0.0	0.0	0.5	151
Flat/apartment	3.0	5.0	0.3	0.0	0.0	8.3	2,605
Caravan/Park Home	0.0	0.8	0.0	0.0	0.0	0.8	259
Other	0.0	0.2	0.3	0.2	0.0	0.8	246
Total	3.9	28.5	48.6	14.3	4.7	100.0	
Base	1,212	8,919	15,211	4,462	1,469		31,273

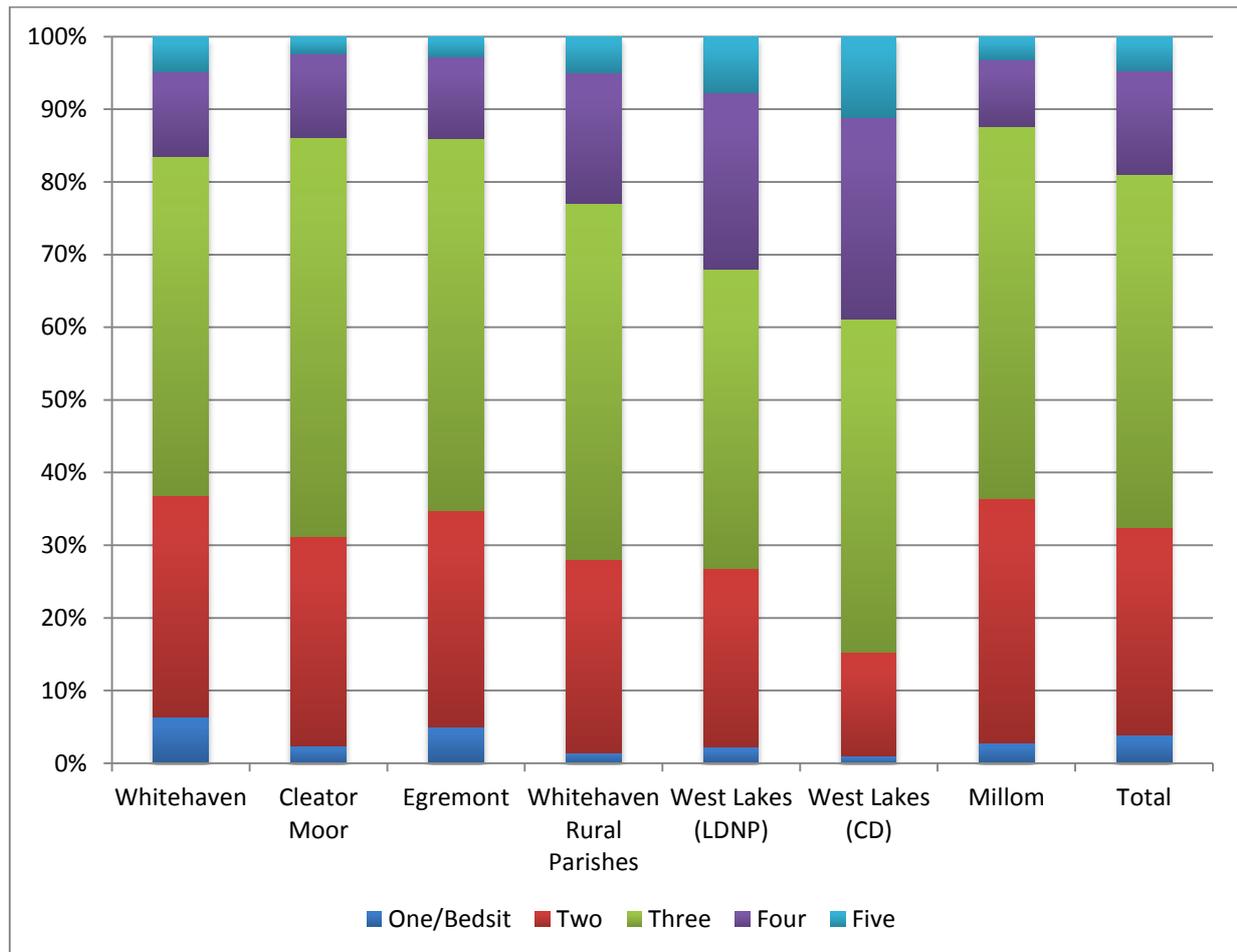
Source: 2010 Household Survey; rebased to 2011 census

Figure 5.1 Property type by sub-area



Source: 2010 Household Survey; rebased to 2011 census

Figure 5.2 Property size by sub-area



Source: 2010 Household Survey; rebased to 2011 census

Property condition

- 5.4 The 2010 Household Survey reviewed the extent to which households were satisfied with the state of repair of their dwellings. Overall 74.9% of respondents expressed satisfaction (33.2% were very satisfied and 41.7% were satisfied); 13.8% were neither satisfied nor dissatisfied; a total of 11.4% expressed degrees of dissatisfaction, of whom 2.4% were very dissatisfied. Table 5.2 explores how the level of dissatisfaction varied by dwelling tenure, age and type.
- 5.5 Data suggests that social and private renters, households living in flats/apartments, semi-detached and terraced houses and households living in properties built before 1945 were most likely to express dissatisfaction with state of repair.

Table 5.2 Dissatisfaction with state of repair by property tenure, age and type

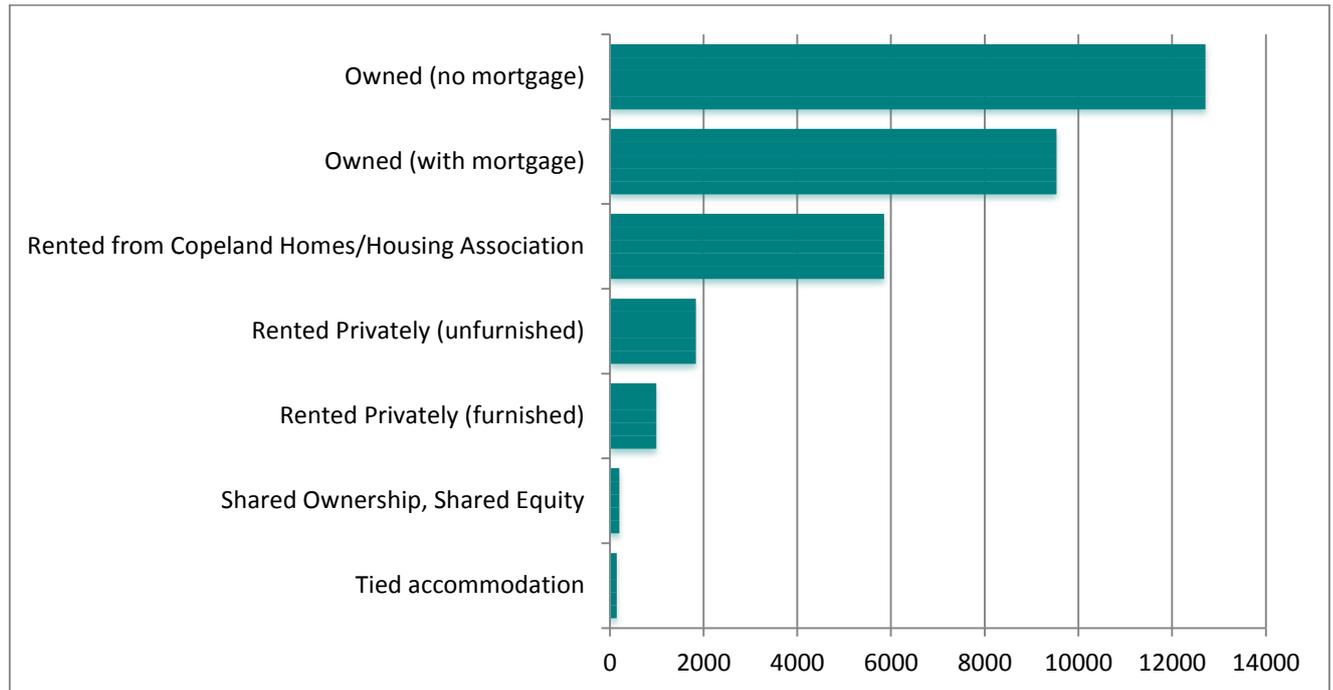
Tenure	No. Dissatisfied	% Dissatisfied	Base
Owned (no mortgage)	824	6.5	12711
Owned (with mortgage)	741	7.8	9531
Rented from Copeland Homes/ Housing Association	1192	20.4	5856
Rented Privately (furnished)	370	37.3	993
Rented Privately (unfurnished)	323	17.6	1838
Tied accommodation	11	7.6	145
Shared Ownership, Shared Equity	36	18.1	199
Total	3499	11.2	31272
Property Type	No. Dissatisfied	% Dissatisfied	Base
Detached house/cottage	372	6.9	5387
Semi-detached house/cottage	1159	11.5	10070
Terraced house/cottage	981	12.2	8018
Bungalow	361	8.0	4537
Maisonette	13	8.6	151
Flat/apartment	566	21.7	2605
Caravan/Park Home	0	0.0	258
Other	46	18.7	246
Property Age	No. Dissatisfied	% Dissatisfied	Base
Pre 1919	1145	15.0	7613
1919-1944	515	14.3	3608
1945-1964	868	12.2	7133
1965-1984	488	8.4	5836
1985-2004	133	3.2	4154
2005 onwards	98	8.5	1150

Source: 2010 Household Survey; rebased to 2011 census

Property tenure

5.6 The tenure profile of Copeland Borough is summarised in Figure 5.3. Variations in broad tenure groups by sub-area are summarised in Figure 5.4. Overall, based on survey evidence, 71.1% of occupied dwellings are owner-occupied, 18.7% are social rented, 9.7% are private rented and 0.5% are intermediate tenure (e.g. shared ownership).

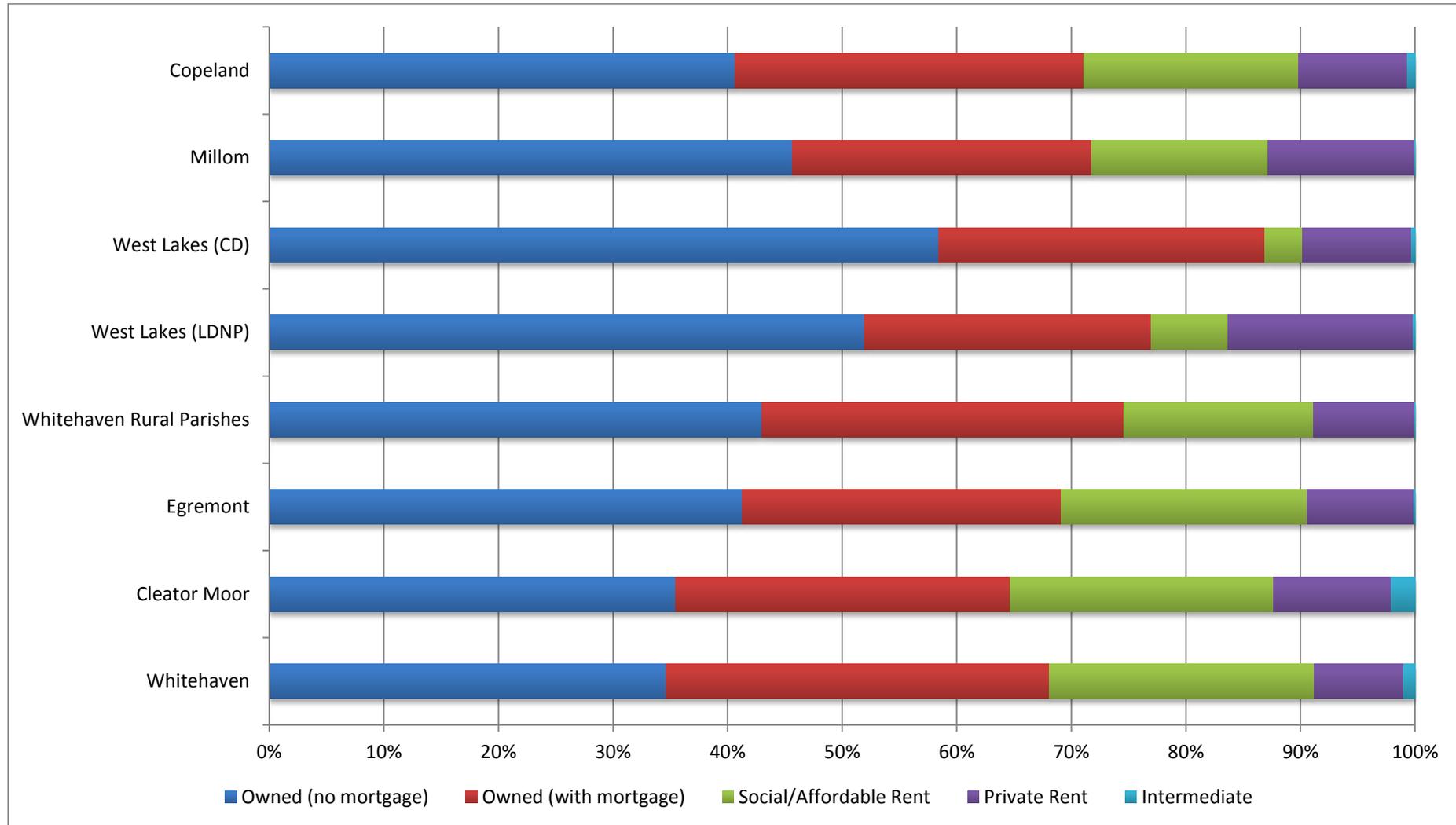
Figure 5.3 Copeland Borough: tenure profile of occupied dwellings



Source: 2010 Household Survey; rebased to 2011 census

5.7 Tenure profile varies to some extent across the Borough (Figure 5.4). The proportion of owner occupied dwellings is highest in the West Lakes HMA – Copeland (86.9%) and 76.9% in the West Lakes HMA (LDNP), with proportions of social rented properties highest in the Whitehaven (23.1%) and Cleator Moor (23%) areas. The proportion of households privately renting is highest in the West Lakes HMA – LDNP area at 16.1%.

Figure 5.4 Copeland tenure profile of occupied dwellings by sub-area



Source: 2010 Household Survey; rebased to 2011 census

Core Output 2: Past and current housing market trends; balance between supply and demand; key drivers

Total dwelling stock

- 5.8 According to 2014 Council Tax data there are a total of total of 33,045 residential dwellings in Copeland Borough of which 31,272 are occupied by individual households¹⁵. The total number of dwellings has increased from 31,407 in 2000 (of which 30,135 were occupied)¹⁶.

Owner-occupied market

- 5.9 71.1% (22,242) of households across Copeland Borough are owner occupiers. 40.6% of all households (12,711) own outright and 30.5% of all households (9,531) have a mortgage. Most owner-occupied properties (81.4 %) are houses (predominantly semi-detached and terraced), a further 14.5% are bungalows, 2.6% are flats and 1.5% are other types including caravans. 0.7% of owner-occupied properties have one bedroom, 21.8% have two bedrooms, 52.9% have three bedrooms and 24.6% have four or more bedrooms.
- 5.10 Over the period 2000 to 2007, median prices across Copeland Borough increased from £43,000 to £111,063, an increase of 158%. Prices subsequently fell and then reached a new peak of £116,000 in 2010. Table 5.3 summarises how median property prices have changed over the period 1996 to 2014 and how rates of change have varied annually, with highest proportionate increases in 2004. The rate of house price increase slowed after 2004, prices fell in 2008 and 2009 and increased in 2010 and subsequently ranged between £110,750 and £115,000.
- 5.11 It is interesting to note that in 2000, a household income of £12,286 was required to ensure that a median-priced property was affordable. By 2014, an income of around £32,857, was required, an increase of 167.4%.
- 5.12 In terms of household type, 27.8% are couples (one or both over 60) with no children, 16.9% are couples with children, 15.6% are older singles, 15.2% are couples under 60 with no children, 9.1% are singles under 60, 10.2% are couples/lone parents with adult children living at home and 2.7% are other household types.
- 5.13 24.6% of owner occupiers are couples with children, 22.6% of owners couples (under 60 with no children), 16.9% are couples with children 21.7% are older person households (particularly older couples), 13.2% are single person (under 60) households, 11.1% are couples/lone parents with adult children still living at home, 3.5% are lone parents and 3.3% are other household types. Outright owners tend to be older and 66.6% are either singles or couples aged 60 or over.

¹⁵ Based on Council Tax 2014 and 2011 Census

¹⁶ HIP return 2000

- 5.14 The majority of owner occupiers have lived in their accommodation for at least 10 years (23.5% between 10 and 20 years and 40.4% for 20 years or more). 76.7% of outright owners have lived in their accommodation for at least 10 years.
- 5.15 The majority of heads of household (Household Reference People) aged 16 or over living in owner occupied dwellings are in employment (55.5%) and a further 34.4% are wholly retired from work. The proportion retired is considerably higher for outright owners (57.4%).
- 5.16 Incomes amongst owner occupiers tend to be high, with 48.3% receiving at least £500 each week. That said, incomes amongst outright owners tend to be lower than for mortgaged owners, with 47.1% receiving less than £300 each week compared with 12.9% of mortgaged owners. This reflects the different age profile and economic status of outright owners.

Table 5.3 Median property prices in Copeland Borough 2000-2014, annual rate of change and income required to be affordable

Year	Copeland Median Price (£)	% change on previous year	Income required (£)* 3.5x multiplier
1996	39000	-	11,143
1997	39500	1.3	11,286
1998	40500	2.5	11,571
1999	43000	6.2	12,286
2000	43000	0	12,286
2001	43773	1.8	12,506
2002	46000	5.1	13,143
2003	56000	21.7	16,000
2004	76000	35.7	21,714
2005	88000	15.8	25,143
2006	100249	13.9	28,643
2007	111063	10.8	31,732
2008	109500	-1.4	31,286
2009	109950	-0.8	31,414
2010	116000	5.5	33,143
2011	112000	-3.4	32,000
2012	110750	-1.1	31,643
2013	115000	3.8	32,857
2014	115000	0.0	32,857

Notes:

*To be affordable, a property should cost no more than 3.5x household income

Source: CLG Housing Statistics (to 2009); Land Registry Price Paid (2009 onwards)

Views of Estate Agents

- 5.17 To gain an understanding of current housing market activity in Copeland a number of Estate Agents operating across the Borough were contacted in June 2014 and asked to participate in a short telephone interview. Interviews were achieved with five agents, and their responses are summarised here.

General Market Demand

- 5.18 60% of the agents interviewed agreed that in general terms the housing market in Copeland is slow and relatively weak. The market was also described as static, and even experiencing a slight downturn in the last few weeks. However one agent described the market as being better than in previous years with a relatively high demand for homes; the market is active but not strong, that there is a demand for property, but this does not translate into actual property sales.. There is clearly a disparity between those agents stating that there is no demand for homes and those stating that demand is high. What is true across the board is that homes are not selling well, irrespective of whether they are in high demand or not.

Property Type Demand

- 5.19 Two agents stated that all unit types are selling equally cross the board, one agent stated that all their homes from £68,000 to £400,000 are all moving equally slowly. One agent identified starter homes and smaller first time buyer homes as the exception to this; these properties are struggling to sell as many prospective first time buyers cannot secure a mortgage or access a deposit. The majority of agents contacted identified family homes (three and four bed houses) as out-selling all other property types.

Current Market Activity

- 5.20 Family homes in the countryside and rural villages are selling well compared to those in other locations. The Hill, The Green, and St Bees were identified as areas that consistency sell well, the latter area having a strong demand for large family homes.
- 5.21 Migrant workers employed at Sellafield/Seascale create a high demand for relatively expensive homes in and around the plant. Many of these workers look to Cockermonth for housing, but the expensive prices there means that many end up in and around Low Moresby in Copeland.
- 5.22 Agents overwhelmingly felt that the lack of access to mortgage finance, especially for first time buyers, was a major reason why sales levels are so low.
- 5.23 Home values have slowly increased over the last two years with some small fluctuations, young families are the most active demographic in the market.

Self Contained Markets and Relocations

- 5.24 Generally housing markets in Copeland were felt to be very localised, with homes being bought by people already living within the area. However, two key local housing market drivers linked to migration were identified by agents:
- Workers linked to Seascale earning higher than average wages ;
 - Demand for bungalows from older couples looking to retire in the area. Easterly areas of Copeland represent a cheaper alternative to the National Park.

Affordability and New Build Housing

- 5.25 Affordability was felt not to be an issue in Copeland by local agents, homes were felt to be available on the open market at affordable process (eg £58,000.) Access to mortgage finance was felt to be the biggest issues faced within the local market.
- 5.26 New build schemes in and around Whitehaven appear to be selling well, in part this was felt to be due to incentive schemes such as Help to Buy, but this was not felt to be exclusively the case, some new builds are selling well without any incentives.

In Summary

- 5.27 Overall agents felt that the most pressing issues within the local market are the inaccessibility of mortgage finance, and the need to 'fix' the problem of inaccessible criteria for mortgages. In summary agents felt that:
- Affordability is not an issue within the local housing markets, access to mortgages for first time buyers and other potential buyers are the main cause for concern;
 - Homes in rural areas and high end rural locations / villages are outselling those in urban areas;
 - Sellafield employees create a high earning demographic that operates separately from the rest of the housing market, due to higher wages etc.;
 - The demand for homes that are not three or four bed family homes is not particularly high;
 - First time buyers are really struggling to access the market; and
 - There is very little migration into the area, most market demand comes from existing residents, living within the Borough.

Private rented sector

- 5.28 The sector is diverse in terms of the range of households it accommodates and the types of properties available. A report 'The Modern Private Rented Sector'¹⁷ provides a useful overview of the sector. Drawing upon 2001 census data, it suggests that the private rented sector has five key roles:
- A traditional housing role for people who have lived in the private rented sector for many years;
 - Easy access housing for the young and mobile;
 - Providing accommodation tied to employment;
 - A residual role for those who are unable to access owner occupation or social renting;
 - An escape route from social rented housing (for instance those wanting to move to a different area but unable to do so through their social housing provider).
- 5.29 Given the range of roles of the private rented sector, there is a considerable diversity in the characteristics of private renting tenants. Evidence from the 2001 census (Rhodes, 2006) indicates that households living in private rented accommodation:
- tend to have younger heads of household;
 - are ethnically diverse;
 - singles, lone parents and other multi-adult households are over-represented compared with other tenures;
 - people in professional and higher technical occupations are over-represented compared with other tenures;
 - are more likely to be highly mobile geographically and turnover rates are high;
 - is more likely to accommodate international migrants.
- 5.30 The private rented sector accommodates around 9.7% (2,976) of households across Copeland Borough. Of these households, 61.7% (1,838) rent unfurnished properties, 33.4% (993) rent furnished and 4.9% (145) rent tied accommodation.
- 5.31 The characteristics of tenants are diverse and in particular the private rented sector accommodates singles, couples with no children, couples with children and lone parents. 49.4% have lived in their accommodation for less than two years. In terms of income, 50.6% of privately renting households receive less than £300 gross each week and 35.3% receive at least £500 each week, indicating that the private rented sector accommodates a range of income groups. 64.3% of private renter heads of household are employed and 8.6% are unemployed.

¹⁷ 'The Modern Private Rented Sector' David Rhodes, 2006 University of York with CIH/JRF

Views of Stakeholders

- 5.32 A range of issues were raised by stakeholders concerning the private rented sector which are now summarised.
- 5.33 One respondent identified that private rented properties are most likely to be flats in town and houses elsewhere. Some are in very poor condition. Although there are properties to rent throughout the Borough, it was felt that the main concentration would be in Whitehaven.
- 5.34 Demand for private rented property was felt to come from employees on temporary contracts at Sellafield. One respondent also identified a demand from people leaving social housing and moving into two and three bed houses within the private rented sector. Another respondent stated that as a result of welfare reforms private landlords are less willing to let properties to people dependent upon benefit.
- 5.35 In terms of key strategic messages about the sector to be identified in the SHMA Update, stakeholders identified the following:
- Rents charged;
 - Stock condition;
 - Standards need to be improved; and
 - There needs to be increased regulation of the sector.

Affordable sector

- 5.36 Affordable housing comprises social rented and intermediate tenure dwellings and accounts for 19.2% of all occupied dwellings (18.7% social rented and 0.5% intermediate tenure).
- 5.37 Houses account for 55.1% of occupied affordable dwelling stock, 25.8% are flats/apartments and 19.2% are bungalows. Affordable dwellings tend to have two (47.4%) or three (39.2%) bedrooms, with a further 11.4% having one bedroom and 2% having four or more bedrooms.
- 5.38 30.5% of households living in affordable dwellings are singles aged 60 or over and a further 14.7% are couples where one or both are over 60. A further 21.4% are singles under 60, 7.4% are couples with children, 10.9% are lone parents, 6.5% are singles/couples with adult children and 8.6% are other household types.
- 5.39 25% of heads of household living in affordable housing are in employment. A further 22.3% are permanently sick/disabled, 38.3% wholly retired from work, 6.4% unemployed and 7.9% are in other categories, for instance other including looking after the family and caring for someone. Incomes are generally low, with 85.6% receiving an income of less than £300 gross each week and 17.8% receiving less than £100 gross each week.
- 5.40 Future development should focus on delivering to address identified shortfalls and reflect household aspirations which are discussed in more detail later in this chapter.

Views of Stakeholders

- 5.41 A range of issues were raised by stakeholders concerning affordable housing which are now summarised.
- 5.42 Decent homes standards were identified as having been met 'in the majority of cases' by one respondent. From those Registered Providers responding to the survey it is clear that both affordable rented and social rented housing is being developed in the Borough.
- 5.43 Town centre properties were identified as being popular, however most households want homes with parking. In terms of older people ground floor accommodation is preferred, although most people seek two bed accommodation one respondent identified that they only provide one bed homes to people age 60 and over.
- 5.44 Three bed affordable homes were identified as taking longer to let as a result of the Bedroom Tax. Bedsit accommodation at Sneckyeat was identified as unpopular.
- 5.45 Households moving into affordable housing stock in the Borough tend to be on low incomes on either full or partial housing benefit. A high proportion have health problems linked either to their physical or mental health.
- 5.46 One respondent identified that an increasing proportion of new tenants have mental health problems, especially linked to previous drug and alcohol dependency, this was felt to be due to the closure of supported housing properties.
- 5.47 Antisocial behaviour was not felt to be too much of a problem; it tends to be associated more with flats in unpopular areas, or town centre properties for single people, which tend to be occupied by vulnerable people.
- 5.48 Satisfaction levels of residents in affordable housing were identified as being high, although one respondent identified an issue of increasing dissatisfaction linked to poor property condition.
- 5.49 In terms of key messages for the SHMA Update in respect of affordable housing stakeholders identified the following:
- There is a need for more money to be made available to improve the energy efficiency of properties and redevelop existing stock;
 - There needs to be less emphasis on new build;
 - Specific documented evidence of need by locality and household type is needed; and
 - A breakdown of housing need by property type and tenure is required.

Key market drivers

- 5.50 The factors underpinning housing markets in Copeland are explored in detail in Appendix B. Essentially, there are three key primary drivers influencing the current (and future) housing market: demographic, economic and dwelling stock characteristics, as summarised in Table 5.4.

Table 5.4 Primary market drivers

Primary Driver	Attributes	Impact on overall demand through:
Demography	Changing no. of households, household structure, ethnicity	Natural Change
Economy	Jobs, income, activity rates, unemployment	Economic migration
Housing stock and aspirations	Quality vs aspirations, relative prices, accessibility, development programmes	Residential migration

5.51 In summary, the following demographic drivers will continue to underpin the operation of Copeland Borough's housing market:

- A generally static population to 2021 and then a decline to 2037 based on the latest 2012-based ONS population projections (Table 5.5).

Table 5.5 Population projections for Copeland Borough 2012-2037

Age group	Year and population (thousands)			
	2012	2021	2037	Change 2012-37
0-14	11.1	10.6	9.4	-1.7
15-39	19.6	18.5	16.8	-2.8
40-64	25.8	23.7	19.9	-5.9
65+	14.0	16.5	21.4	7.4
TOTAL	70.5	69.3	67.5	-3.0

% aged 65+	19.9	23.8	31.7
% aged 75+	8.8	11.1	17.4

- Over the period 2012-2037, there will be a 'demographic shift' with the number (and proportion) of older people increasing. According to the latest ONS 2012-based population projections, there are currently 14,000 residents aged 65 and over. This is expected to increase to 21,400 by 2037. The overall proportions aged 65+ is expected to increase from 19.9% of total population in 2012 to 31.7% by 2037.

5.52 The following economic drivers underpin the operation of Copeland Borough's housing market:

- 49.7% of all residents aged 16 and over are economically active and are in employment according to the 2010 household survey (rebased to 2011 census); a further 27.5% are retired; 3.0% are unemployed and available for work; 6.9% are permanently sick/disabled; and 12.9% are either looking after the home, in training or provide full-time care;
- 2011 census data reports that 25,221 people live and work in Copeland which represents 72% of all residents in employment. 28% work elsewhere and in particular Allerdale (9.9%). The 2010 household survey confirms that

Sellafield is a key employer, with 16.6% of economically active residents living in Copeland working at the site;

- According to the ONS Annual Survey of Hours and Earnings, lower quartile earnings in 2013 were £23,884 which compares with £18,158 for the region and £19,323 for England. Median incomes are £35,105, compared with a regional median of £25,126 and national median of £27,076. The influence of Sellafield on income levels is an important factor to bear in mind when interpreting these income levels. There is considerable income polarisation within Copeland, with the 2010 household survey showing that 42.6% of households receiving less than £300 each week and 38.8% receiving at least £500 each week.

5.53 In terms of dwelling stock:

- 75.1% of properties are houses, 14.5% are bungalows, 8.8% are flats/maisonettes and 1.6% are other property types (e.g. caravans);
- 3.9% have one bedroom, 28.5% have two bedrooms, 48.6% have three bedrooms and 19% have four or more bedrooms;
- 25.8% of properties were built before 1919, a further 12.2% were built between 1919 and 1944, 24.2% between 1945 and 1964, 19.8% between 1965 and 1984 and 18% have been built since 1985;
- 71.1% of properties are owner-occupied, 18.7% are social/affordable rented from a Registered Provider, 9.6% are privately rented and 0.6% are intermediate tenure (e.g. shared ownership). The proportion of social rented dwellings (18.7%) compares with a regional average of 18.8%;
- There is a particularly strong aspiration for houses and some household type-specific aspirations which are explored in more detail in discussions relating to Core Output 6.

5.54 The vast majority of households were satisfied with their neighbourhood. Net satisfaction levels (the number expressing satisfaction minus those expressing dissatisfaction) averaged 81.4% and exceeded 90% in the West Lakes HMA. The lowest level of satisfaction was in Cleator Moor (69.7%).

Views of stakeholders

5.55 Stakeholders were asked to identify what they perceive to be the local housing market drivers in Copeland, these include:

- Demographics, ageing population;
- Location, isolated from key transport links, overreliance on limited number of key employers;
- Rural housing versus urban housing, both require different solutions;
- Welfare reform, driving demand for one bed homes;
- The economy/employment opportunities, Sellafield driving demand for executive housing;
- Availability of mortgage finance; and

- Schools and the availability or lack thereof.
- 5.56 Stakeholders were asked to identify what they felt to be the current housing market weaknesses in Copeland and these include:
- A lack of smaller homes for single people;
 - Low demand for housing linked to lack of economic growth and employment opportunities;
 - Poorly performing local schools;
 - Over-reliance on Sellafield as a source of employment;
 - Lack of investment in existing housing stock;
 - A lot of poor quality older housing stock and not enough new build;
 - Generally poor private rented sector;
 - Insufficient 'larger' houses to support economic growth;
 - Need for affordable housing; and
 - Move away from rural areas/communities by working age households.
- 5.57 In terms of the current housing market respondents identified that following an initial upturn in the economy at the start of the year, things have steadied and are even slowing down as pent up demand for housing has now been met.
- 5.58 Welfare reform is having an impact on the local market by reducing demand for three bed homes for rent, however, this is felt to be a reflection of Government policy and is not a reflection of true demand locally. Demand in the current market was also identified as coming from people working at Sellafield, and older people.
- 5.59 In terms of house prices, one respondent identified that the recently introduced lending criteria has led to a slowing down of the mortgage application and conveyancing processes. Surveyors were also highlighted as picking up on issues with property condition more frequently than in the past. Prices overall were felt to be static, despite one respondent identifying a current 'big demand' for houses. Prices were identified as being higher within certain rural areas within the Lake District National Park area, with the Borough's urban areas being more 'affordable'. However, the remote nature of many of the Borough's rural communities means that there are concerns that these areas are experiencing dropping demand, and that they will end up as settlements with no facilities full of retirees or second homes.
- 5.60 Opinion was split amongst respondents as to whether affordability was an issue in Copeland. One respondent stated that two bed houses are within reach of many households to buy and that open market rents are affordable. One respondent identified that lower quartile house price to income ratios in Copeland were comparable with those in Barrow (5.0), which is considerably lower than in South Lakeland (10.6).
- 5.61 There appears to be some limited new development taking place in Copeland, some of it for affordable housing through Registered Providers. One respondent indicated that most new development is taking place out of town.

- 5.62 Respondents were not clear whether demand for new housing was generated from resident households or new households seeking to move into the area. In terms of locations for new housing the following were proposed by respondents:
- Both rural and in towns;
 - Brownfield sites close to existing settlements (amenities); and
 - Rural service centres and villages in accordance with the Core Strategy.
- 5.63 There were a range of responses when stakeholders were asked what type of new homes should be built, including:
- Smaller homes at affordable prices for rent;
 - A variety;
 - One bed accessible flats with parking;
 - Larger executive housing;
 - Houses (detached and semi-detached, 100 to 250 square metres), bungalows and some flats; and
 - Needs led, i.e. homes should meet the needs identified in the SHMA.
- 5.64 Respondents involved in development were interested in developing new homes in Copeland either because they serve local communities (Registered Providers), or they live and work in the area and are interested in meeting a specific need.
- 5.65 Of those respondents holding land for development there was a mix of green and brownfield sites.
- 5.66 Stakeholders identified the following barriers to the delivery of new development:
- Conservation area status in town (Whitehaven);
 - Inconsistent planning decisions;
 - Demand, or lack of;
 - Government policy (welfare reform), development is for the long term and want to avoid responding to a potentially short term political agenda;
 - Finance;
 - Waste water treatment;
 - Availability of sites in relation to specific needs;
 - Local opposition; and
 - Site assembly issues.
- 5.67 Respondents felt that the market for new build homes would remain buoyant due to pent up demand for homes into the medium term. If the Allocation of Land DPD is prepared then one respondent felt that this would bring forward more sites/new homes.
- 5.68 The key messages that respondents wanted to see in the SHMA Update regarding housing markets are:

- Updating old stock;
- New development restricted to brownfield sites;
- Emphasis on redevelopment rather than new build on greenfield sites;
- Partnership working;
- A profile of the market (need and demand);
- Make the most of current opportunities and not to let bureaucracy stifle development;
- Specific location for new affordable and specialist housing to be identified; and
- That it identifies the type, size and tenure of new housing required.

Core Output 3: Future households

5.69 See chapter 4 for a discussion on future households

Core Output 4: Current households in need

5.70 A robust and defensible assessment of housing need is essential for the development of affordable housing policies which need to be articulated in Local Development Frameworks. Housing need can be defined as:

‘the quantity of housing required for households who are unable to access suitable housing without financial assistance’.

5.71 The 2010 Household Survey and a range of secondary data provide the robust and transparent evidence base required to assess housing need across Copeland Borough. This is presented in detail at Appendix A of this report and follows CLG modelling guidance.

5.72 Across Copeland Borough, there are 1,947 existing households in need. Reasons for housing need are summarised in Table 5.6.

Table 5.6 Housing need in Copeland Borough

Category	Factor	No. Households
Homeless households or with insecure tenure	N1 Under notice, real threat of notice or lease coming to an end	334
	N2 Too expensive, and in receipt of housing benefit or in arrears due to expense	175
Mismatch of housing need and dwellings	N3 Overcrowded according to the 'bedroom standard' model	204
	N4 Too difficult to maintain	454
	N5 Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household	67
	N6 Household containing people with mobility impairment or other special needs living in unsuitable accommodation	666
Dwelling amenities and condition	N7 Lacks a bathroom, kitchen or inside WC and household does not have resource to make fit	12
	N8 Subject to major disrepair or unfitness and household does not have resource to make fit	222
Social needs	N9 Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved except through a move	229
Total no. households in need		1,947
Total Households		31,272
% households in need		6.2%

Note: A household may have more than one housing need.
Source: 2010 Household Survey; rebased to 2011 census

5.73 Table 5.7 summarises overall housing need (before further analysis to test the extent to which households can afford open market provision to offset their need) by sub-area and the extent to which housing need varies across the Borough. The proportion of households in need is highest in Cleator Moor (7.7% of all households) and Millom (7.6%); and lowest in Egremont (4.4% of households).

Table 5.7 Households in need by sub-area

Sub-area	Total h'holds in need	Total h'holds	% H'holds in need
Whitehaven	605	11354	5.3
Cleator Moor	241	3127	7.7
Egremont	161	3626	4.4
Whitehaven Rural Parishes	437	6433	6.8
West Lakes – LDNP	113	1817	6.2
West Lakes – Copeland	148	1718	8.6
Millom	242	3198	7.6
Total	1947	31272	6.2

Source: 2010 Household Survey; rebased to 2011 census

5.74 Tables 5.8 and 5.9 demonstrate how the proportion of households in housing need varies by tenure and household type. Private renters and people living in affordable (RP/Intermediate tenure) were proportionately more likely to be in housing need; along with lone parents (particularly those with three or more children), couples with three or more children and older lone parents with adult children. However, numerically the largest groups in need were owner occupiers, older singles and older couples.

Table 5.8 Housing need by tenure

Tenure	Total h'holds in need	Total h'holds	% H'holds in need
Owned (no mortgage)	580	12711	4.6
Owned (with mortgage)	365	9531	3.8
Rented from Copeland Homes/Housing Association	464	5856	7.9
Rented Privately (furnished)	228	993	23.0
Rented Privately (unfurnished)	248	1838	13.5
Tied accommodation	26	145	17.9
Shared Ownership, Shared Equity	36	199	18.1
Total	1947	31272	6.2

Source: 2010 Household Survey; rebased to 2011 census

Core Output 5: Future households requiring affordable housing

5.75 Various assumptions regarding the rate of household formation can be derived from a number of sources. These are explored in detail at Appendix A but in summary the study is assuming a household formation rate of 544 households each year. This is based on the national gross household formation rate of 1.74% of households. Note this is a gross figure and does not take into account household dissolution. Based on the ability of households who have formed in the past five years to access the open market, it is suggested that 52.4% of newly-forming households could not afford to rent or buy on the open market (257 each year). This figure is used in the modelling of affordable housing requirements which is presented in Appendix A.

Table 5.9 Housing need by household type

Household type	Total h'holds in need	Total h'holds	% H'holds in need
Single adult under 60	260	4292	6.1
Single adult 60 or over	273	5608	4.9
Couple only (both under 60)	252	4195	6.0
Couple only (one or both over 60)	353	7369	4.8
Couple (1/2 child(ren))	243	3808	6.4
Couple (3+ children)	112	760	14.7
Lone parent with 1/2 child(ren)	130	1422	9.1
Lone parent with 3+ children	65	161	40.4
Couple with adult children	142	2161	6.6
Lone parent with adult children	60	641	9.4
Other type of household	56	855	6.5
Total	1947	31272	6.2

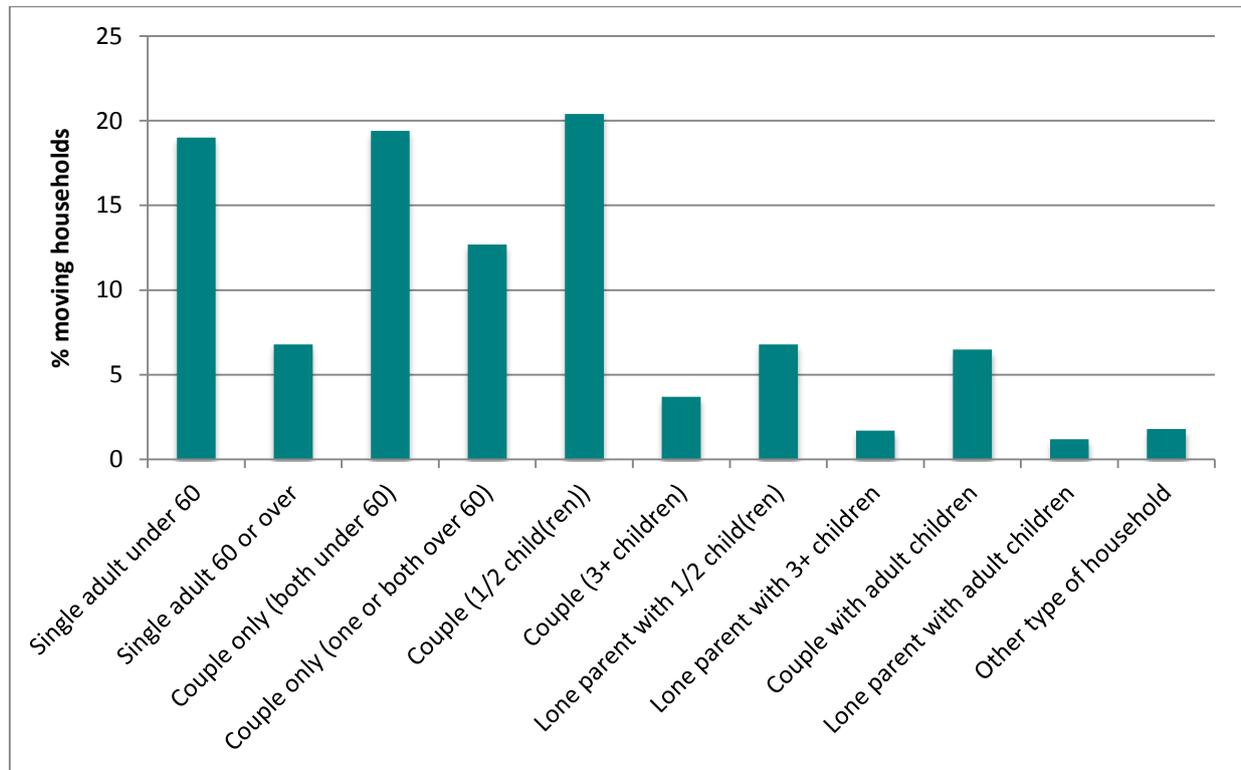
Source: 2010 Household Survey; rebased to 2011 census

Core Output 6: Future households requiring market housing

- 5.76 The 2010 Household Survey provides a range of valuable evidence on general market requirements. The vast majority of households (80.7% or 23,240) live in open market property and overall demand for market accommodation is sustained by households moving within the Borough and also households moving into Copeland.
- 5.77 Turnover rates derived from the household survey suggest that around 1,410 market dwellings become available across Copeland Borough each year. This is based on the level of turnover in the preceding three years. Of the 1,410 properties, 790 are owner occupied and 620 are private rented dwellings. An alternative estimate of turnover can be derived from Land Registry sales data. This indicates that across Copeland Borough an annual average of 809 dwellings have been sold (based on a three-year average for 2011, 2012 and 2013)¹⁸. These are most likely to be sold for owner occupation, but some will have been purchased for renting, although precise numbers cannot be ascertained from the data available from Land Registry.
- 5.78 National turnover data derived from the English Housing Survey (2010/11) indicates annual turnover rates of 7% for owner occupiers, 27.1% for private renters and 11% for all households living on the open market. This compares with 3.6% for owner occupiers in Copeland, 20.8% for private renters and 5.6% for all households in the open market. Therefore, compared with national data, turnover is lower overall.
- 5.79 Around 4,150 existing households are intending to move in the open market in five years following the household survey. Figure 5.5 indicates that the households most likely to be moving in the open market are singles and couples under 60 and couples with one or two children

¹⁸ Land Registry data price-paid data

Figure 5.5 Types of household intending to move in the open market in the next five years



Source: 2010 Household Survey; rebased to 2011 census

5.80 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 5.10). Of households moving, most would like to move to a house (71.2%), 22% would like to move to a bungalow and 6.1% to a flat. This compares with 74% who expect to move to a house, 18.9% a bungalow and 7.2% a flat. Although households are expecting to broadly achieve their aspirations, a higher proportion would like to move to a detached house (50.3%) but only 29.7% expect to. In contrast, higher proportions expect to move to a semi-detached house (30.8%) than would like to (11.4%).

5.81 In terms of property size, the majority of respondents expect to move to a property with two (29%), three (49.2%) or four or more (20.6%) bedrooms. A higher proportion of households would like a property with four or more bedrooms (31.9%).

Table 5.10 Market preferences of existing households planning to move

What households moving would like to move to

No. Bedrooms	Property type (Table %)					
	Detached house	Semi-detached house	Terraced house	Flat	Bungalow	Total
One	0.2	0.0	0.1	0.1	0.4	0.8
Two	3.3	2.1	1.9	5.2	8.5	21.0
Three	20.6	7.2	6.3	0.8	11.3	46.2
Four or more	26.2	2.1	1.3	0.0	2.3	31.9
Total	50.4	11.4	9.6	6.1	22.6	100.0

Base: 4,020 households planning to move in the next 5 years Source: 2010 Household Survey; rebased to 2011 census

What households moving expect to move to

No. Bedrooms	Property type					
	Detached house	Semi-detached house	Terraced house	Flat	Bungalow	Total
One	0.2	0.0	0.1	0.4	0.4	1.1
Two	2.4	6.0	7.2	5.7	7.7	29.0
Three	14.1	18.9	5.6	1.1	9.7	49.2
Four or more	13.0	5.9	0.7	0.0	1.1	20.7
Total	29.7	30.8	13.5	7.2	18.9	100.0

Base: 3,989 households planning to move in the next 5 years; Source: 2010 Household Survey; rebased to 2011 census

5.82 Table 5.11 provides further details on the range of expectations household have for particular property types and sizes by household type. The table shows the percentage of households by household type who expect to move to a particular property type and size. Data indicates that:

- Houses remain the most popular choice of most households (except for older singles, older couples and couples with adult children), particularly detached and semi-detached properties with two, three and four bedrooms;
- Flats are most likely to be considered by couples over 60;
- There is a strong preference for bungalows amongst older person households (mentioned by 51.1% of older singles and 55.6% of older couples), along with 68.6% lone parents with adult children and 46.7% of couples with adult children and;
- The number of bedrooms expected generally increases with household size, with two bedroom properties most frequently mentioned by singles and couples over 60; three bedroom properties were most frequently mentioned by singles and couples under 60, lone parents and couples/lone parents with adult children; and properties with four or more bedrooms were most frequently mentioned by couples with children and lone parents.

Table 5.11 Market preferences by household type

Property type	Household type											
	Single adult under 60	Single adult 60 or over	Couple only (both under 60)	Couple only (one or both over 60)	Couple (1/2 child(ren))	Couple (3+ children)	Lone parent with 1/2 child(ren)	Lone parent with 3+ children	Couple with adult children	Lone parent with adult children	Other type of household	Total
Detached house	44.0	18.8	59.2	21.3	75.3	59.2	44.1	91.7	41.0	0.0	76.6	50.1
Semi-detached house	16.2	13.1	13.9	3.7	13.8	24.2	7.5	6.9	0.0	0.0	0.0	11.4
Large terraced house	15.1	1.1	4.2	0.8	3.0	16.7	36.7	0.0	0.0	31.4	0.0	7.9
Small terraced house	4.8	6.7	0.0	1.2	0.0	0.0	1.8	0.0	0.0	0.0	0.0	1.6
Flat - ground floor	1.9	9.2	0.0	11.7	0.0	0.0	10.3	0.0	1.5	0.0	0.0	3.3
Flat - above ground floor	7.2	0.0	0.0	5.7	0.0	0.0	0.0	0.0	11.1	0.0	0.0	2.8
Detached bungalow	9.3	33.3	19.6	50.7	7.1	0.0	0.0	0.0	41.0	68.6	13.0	19.5
Semi-detached bungalow	1.7	9.6	2.5	3.9	0.8	0.0	0.0	0.0	5.7	0.0	10.4	2.7
Terraced bungalow	0.0	8.2	0.7	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8
Subtotal	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Base	755	282	807	511	842	120	281	72	261	51	77	4059
No. Bedrooms												
One	4.6	6.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3
Two	30.4	49.8	18.7	46.7	1.0	2.0	11.7	0.0	20.3	11.8	0.0	20.9
Three	48.9	40.2	51.9	37.0	45.0	0.0	59.4	44.4	43.3	56.9	67.5	45.6
Four	14.2	3.2	25.8	16.3	45.7	78.9	28.8	23.6	36.4	0.0	26.0	27.6
Five or more	2.0	0.0	3.6	0.0	8.3	19.1	0.0	31.9	0.0	31.4	5.2	4.6
Subtotal	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Base	769	249	807	516	842	152	281	72	261	51	77	4077

Source: 2010 Household Survey; Rebased to 2011 census

5.83 Table 5.12 considers the expectations of newly-forming households by considering the range of dwellings newly-forming households have moved to in the past five years. This shows a particular flow of newly-forming households in to terraced and semi-detached houses; and two and three bedroom dwellings in particular.

Table 5.12 Household expectations (newly-forming households)

Property type	Newly-forming H'holds (%)
Detached house	9.6
Semi-detached house	29.7
Terraced house	41.4
Flat	16.1
Bungalow	1.3
Other	1.9
Total	100.0
Base (Newly-formed households)	411
Property size	Newly-forming H'holds (%)
One/Studio	7.0
Two	46.0
Three	42.4
Four or more	4.5
Total	100.0
Base	411

Source: 2010 Household Survey; rebased to 2011 census

Suggested future development profile of market dwellings

5.84 The current stock of open market dwellings summarised in Table 5.13. Table 5.14 then suggests an annual range of dwellings to be built to reflect the current stock profile, household aspirations and expectations.

5.85 This analysis would suggest a particular focus on the delivery of three bedroom houses, semi-detached and detached houses with four or more bedrooms and bungalows.

Table 5.13 Current dwelling stock and household aspirations/expectations

Dwelling type/size	Dwelling stock, likes and expectations		
	Current Private Stock %	Like %	Expect %
Detached house/cottage 1-2 Beds	0.7	3.5	2.6
Detached house/cottage 3 Beds	8.0	20.6	14.1
Detached house/cottage 4 or more Beds	11.8	26.2	13.0
Semi-detached house/cottage 1-2 Beds	4.6	2.1	6.0
Semi-detached house/cottage with 3 Beds	20.5	7.2	18.9
Semi-detached house/cottage 4 or more Beds	6.3	2.1	5.9
Terraced house/cottage 1-2 Beds	10.1	2.0	7.3
Terraced house/cottage 3 Beds	15.0	6.3	5.6
Terraced house/cottage 4+ Beds	2.9	1.3	0.7
Bungalow 1-2 Beds	4.9	8.9	8.1
Bungalow 3+ Beds	8.5	13.6	10.8
Flat/Apartment 1 Bed	1.5	0.1	0.4
Flat/Apartment 2 Beds	3.2	5.2	5.7
Flat/Apartment 3+ Beds	1.4	0.8	1.1
Other	0.5	0.0	0.0
Total	100.0	100.0	100.0
Base	25217	4020.0	3989.0

Source: 2010 Household Survey; rebased to 2011 census

Table 5.14 Suggested annual profile of new dwellings based on current stock profile, aspirations and expectations

Dwelling type/size summary	% Profile of new dwelling stock based on:		
	Current stock	Like	Expect
House 1/2 Beds	15.4	7.7	15.9
House 3 Beds	43.5	34.1	38.5
House 4 or more Beds	21.0	29.6	19.5
Bungalow	13.4	22.6	18.9
Flat	6.2	6.1	7.2
Other	0.5	0.0	0.0
Total	100.0	100.0	100.0

5.86 Table 5.15 considers the current dwelling stock profile of open market dwellings by sub-area and then the extent to which this varies from the stock profile based on the aspirations and expectations of households planning to move (using on Borough-level data). Where cells are colour coded, a green spot indicates that the current proportion of dwelling stock is greater than the aspiration/expectation for that dwelling stock; a red spot indicates that the proportion of dwelling stock is lower than the aspiration/expectation. Therefore a red spot suggests there is a lack of that particular type of dwelling type and size in the sub-area.

Table 5.15 Current sub-area market dwelling stock profile compared with household aspirations/expectations

Dwelling type	Sub-area							
	Whitehaven	Cleator Moor	Egremont	Whitehaven Rural Parishes	West Lakes (LDNP)	West Lakes (CD)	Millom	Total
House 1/2 Beds	13.4	18.3	13.6	16.0	16.2	7.4	24.0	15.4
House 3 Beds	46.1	47.4	47.7	38.6	35.9	35.2	47.2	43.5
House 4 or more Beds	19.6	17.0	15.4	24.4	29.5	36.7	12.9	21.0
Bungalow	10.5	14.0	15.2	16.9	10.9	18.1	12.1	13.4
Flat	10.3	3.1	7.2	3.6	4.5	1.6	3.7	6.2
Other	0.0	0.2	0.9	0.5	3.0	1.0	0.3	0.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Variation in current dwelling profile from household aspirations

Dwelling type	Sub-area							
	Whitehaven	Cleator Moor	Egremont	Whitehaven Rural Parishes	West Lakes (LDNP)	West Lakes (CD)	Millom	Total
House 1/2 Beds	● 5.8	● 10.7	● 5.9	● 8.3	● 8.5	● -0.3	● 16.3	● 7.7
House 3 Beds	● 12.0	● 13.2	● 13.6	● 4.5	● 1.8	● 1.1	● 13.0	● 9.4
House 4 or more Beds	● -9.9	● -12.6	● -14.2	● -5.2	● -0.1	● 7.2	● -16.7	● -8.6
Bungalow	● -12.1	● -8.5	● -7.4	● -5.6	● -11.7	● -4.4	● -10.5	● -9.2
Flat	● 4.2	● -3.0	● 1.1	● -2.5	● -1.6	● -4.5	● -2.4	● 0.1

Variation in current dwelling profile from household expectations

Dwelling type	Sub-area							
	Whitehaven	Cleator Moor	Egremont	Whitehaven Rural Parishes	West Lakes (LDNP)	West Lakes (CD)	Millom	Total
House 1/2 Beds	● -2.5	● 2.4	● -2.3	● 0.1	● 0.2	● -8.5	● 8.1	● -0.6
House 3 Beds	● 7.7	● 8.9	● 9.3	● 0.1	● -2.6	● -3.3	● 8.7	● 5.1
House 4 or more Beds	● 0.1	● -2.6	● -4.1	● 4.8	● 10.0	● 17.2	● -6.7	● 1.4
Bungalow	● -8.4	● -4.9	● -3.7	● -2.0	● -8.0	● -0.8	● -6.8	● -5.5
Flat	● 3.2	● -4.1	● 0.0	● -3.6	● -2.7	● -5.6	● -3.5	● -1.0

●	Insufficient stock	●	Sufficient stock
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Core Output 7: Size of affordable housing required

5.87 A detailed analysis of the following factors determines overall affordable housing requirements:

- Households currently in housing which is unsuitable for their use and who are unable to afford to buy or rent in the market (backlog need);
- New households forming who cannot afford to buy or rent in the market;
- Existing households expected to fall into need;
- The supply of affordable housing through social renting and intermediate tenure stock.

5.88 The needs assessment model advocated by the CLG has been used and detailed analysis of each stage of the model is presented at Appendix D. In addition to establishing the overall affordable housing requirement, analysis considers the supply/demand variations by sub-area, property designation (i.e. general purpose and older person) and property size (number of bedrooms) as shown in Table 5.16 (net) and Table 5.17 (gross).

Table 5.16 Annual net affordable supply/demand imbalance

Sub-Area	General Needs				Older People		Total
	1	2	3	4+	1	2+	
Whitehaven HMA							
Cleator Moor	5	-5	-2	2	0	4	4
Egremont	-2	5	12	9	1	-2	23
Whitehaven	-28	-47	11	-5	16	11	-42
Whitehaven Rural Parishes	30	-1	6	13	4	-2	50
West Lakes HMA							
West Lakes Copeland District	1	4	5	9	2	-1	20
West Lakes LDNP	3	-4	5	9	0	-2	11
Millom HMA							
Millom	26	12	-2	1	-2	1	36
Total	35	-36	35	38	21	9	102
Copeland LDF							
	32	-32	30	29	21	11	91
LDNP LDF							
	3	-4	5	9	0	-2	11

Source: 2010 Household Survey; rebased to 2011 census; due to rounding errors totals may differ

Table 5.17 Annual gross affordable supply/demand imbalance

Sub-Area	General Need				Older People		Total
	1	2	3	4+	1	2+	
Whitehaven HMA							
Cleator Moor	5			2	0	4	11
Egremont		5	12	9	1		27
Whitehaven			11		16	11	38
Whitehaven Rural Parishes	30		6	13	4		53
West Lakes HMA							
West Lakes Copeland District	1	4	5	9	2		21
West Lakes LDNP	3		5	9			17
Millom HMA							
Millom	26	12		1		1	40
Total	65	21	39	43	23	16	207
Copeland LDF							
	62	21	34	34	23	16	190
LDNP LDF							
	3	0	5	9	0	0	17

Source: 2010 Household Survey; rebased to 2011 census

5.89 The SHMA has provided net and gross affordable requirement figures based on the CLG housing needs assessment model. In terms of implications for the scale and type of affordable housing to be delivered, Table 5.18 considers the overall gross shortfalls by sub-area and applies the gross proportions to the net shortfall figure. This helps to determine the relative housing shortfall by basing analysis on the overall (gross) shortfalls but applied to a baseline net figure which takes account of existing affordable housing capacity.

Table 5.18 Recommendations for affordable housing delivery by sub-area, property size and designation 2014/15 to 2018/19

Sub-Area	General Needs				Older People		Total
	1	2	3	4+	1	2+	
Whitehaven HMA							
Cleator Moor	2	0	0	1		2	5
Egremont	0	2	6	4	0	0	13
Whitehaven	0	0	5	0	8	5	19
Whitehaven Rural Parishes	15	0	3	6	2	0	26
West Lakes HMA							
West Lakes Copeland District	0	2	2	4	1	0	10
West Lakes LDNP	1	0	2	4	0	0	8
Millom HMA							
Millom	13	6	0	0	0	0	20
Total	32	10	19	21	11	8	102
Copeland LDF							
	31	10	17	17	11	8	94
LDNP LDF							
	1	0	2	4	0	0	8

Source: 2010 Household Survey; rebased to 2011 census; due to rounding errors totals may differ

- 5.90 On the basis of the shortfalls identified, it is suggested that for policy making purposes, the 102 net annual shortfall is apportioned as follows:
- 41.5% Smaller one and two bedroom general needs (42)
 - 39.6% larger three and four bedroom general needs (40); and
 - 18.8% older person one and two bedroom dwellings (20)
- 5.91 In terms of Local Planning Authorities, 94% of annual affordable shortfalls are in the Copeland Borough LDF (94 dwellings) and 8% (8 dwellings) are in the area of Copeland Borough which is located within the Lake National Park.
- 5.92 The method for calculating these figures is explored in full in Technical Appendix D.
- 5.93 A total of 2,625 households were on the Copeland Borough Housing Register as at 1st April 2013. Of these, 86.7% required one or two bedroom and 13.1% required three or more bedrooms. The SHMA needs evidence would suggest a slightly higher proportion of smaller dwellings but suggests a broad mix of new affordable housing is appropriate to the Borough.
- 5.94 In terms of tenure preferences, analysis presented in Appendix A suggests that there is a role for intermediate tenure products in Copeland Borough. Around 36.6% of households in need would consider intermediate tenure. Analysis of income, equity and savings would suggest that 41.1% of existing and newly-forming households in need could afford products with an equity share of up to £80,000 and 35.2% could afford an equity share of up to £100,000.
- 5.95 The actual proportion of affordable dwellings to be intermediate tenure should be determined on the basis of this evidence coupled with the findings of the economic viability assessment.
- 5.96 Analysis of property type preferences suggests that, primarily, delivery of houses and flats is a priority (with 46.7% stating an expectation of moving to a house and 35.5% a flat), followed by bungalows (17.8%).

Core Output 8: Estimates of household groups who have particular housing requirements

Introduction

- 5.97 There is a range of household groups who have particular housing requirements.

Families

- 5.98 Families (that is couples and lone parents with children) account for around 19.6% of households across Copeland Borough. A further 9% were couples and lone parents with adult children (aged 18 or over) living with them. Analysis of market preferences (Table 4.10) suggests that:

- Most couples with children and lone parent families aspired to move to a house, particularly detached and semi-detached (and terraced housing amongst lone parent families). Couples with children were most likely to aspire to properties with three or four bedrooms, with couples with three or more children most likely to aspire to a four bedroom property; most lone parents with one or two children expect to move to a two or three bedroom property and lone parents with three or more children aspire to a property with at least 3 bedrooms.
 - Couples and lone parents with adult children living at home had strong aspirations of moving to bungalows and to a lesser extent houses: a range of property sizes were expected to be moved to, most notably three and four bedroom properties.
- 5.99 In terms of housing need, compared with the overall proportion of households in need of 6.2%: couples with three or more children were more likely to be in housing need (14.7%) along with 9.1% of lone parents with 1 or 2 child(ren), 40.4% of lone parents with three or more children and 9.4% of lone parents with adult children. Modelling of affordable housing requirements suggests that a range of affordable dwellings are required, in particular requirements for two and four bedroom general needs properties which will help to address the needs of families. It is important that particular care is taken to ensure that properties are built to reflect the demand from families and in the interests of long-term community sustainability.

Older people

- 5.100 A major strategic challenge for the Council is to ensure a range of appropriate housing provision, adaptation and support for Copeland Borough's growing older population. The number of people aged 65 or over is projected to increase from 14,000 in 2012 to 21,400 by 2037 based on ONS 2012-based population projections.
- 5.101 The majority of older people (71.9%) want to stay in their own homes with help and support when needed (Table 5.19) and it should be noted that two-thirds of outright owners are older people. A further 21.6% would consider renting sheltered accommodation and 14.2% buying on the open market.
- 5.102 There is a degree of interest in other forms of older persons' accommodation, for instance extra care schemes (with 15.2% stating an interest in renting extra care properties). Providing a wider range of older persons' accommodation also has the potential to free-up larger family accommodation.
- 5.103 In terms of assistance required, particularly noted is the need for help with gardening (33.5% of older person households stated this help is needed either now or in the next five years), repair/maintenance (30.9%) and help with cleaning (20.8%).

Table 5.19 Older persons' housing options

Option	% would consider
Continue to live in current home with support when needed	71.9
Buying a property on the open market	14.2
Rent a property from a private landlord	4.6
Rent from a Housing Association	16.1
Rent Sheltered accommodation	21.6
Buy Sheltered accommodation	10.0
Part rent & buy Sheltered accommodation	5.8
Rent Extra Care Housing	15.2
Buy Extra Care Housing	6.0
Part rent & buy Extra Care Housing	3.6
Residential care home	6.8
Base (no. households responding)	15,333
Base (no. of responses)	26942

Note: respondents could tick more than one option

Source: 2011 household survey; rebased to 2011 census

5.104 In terms of adaptations, most frequently mentioned were the need for bathroom adaptations (by 15.3% of older person households) and the need for internal handrails (10.4%) and external handrails (8.2%). Resources for aids and adaptations remain tight, particularly for households in the private sector. Alternative sources of funding, such as equity loans, should be considered to finance remedial measures required by older person households.

General support requirements

5.105 The 2010 Household Survey provided evidence of the need for particular adaptations across all households. Particularly noted are improvements to heating, more insulation, double glazing and adaptations to bathroom, which are mentioned by over 10% of households (Table 5.20). Overall, of all households containing one or more people with an illness or disability, 15.2% have had their home adapted and 84.8% had not adapted their home.

Table 5.20 Adaptations required either now or in next 5 years

Adaptations Required	Cases	% Households
Better heating	4,771	15.3
More insulation	4,613	14.8
Double glazing	3,688	11.8
Adaptations to kitchen	1,612	5.2
Adaptations to bathroom	3,348	10.7
Internal handrails	2,004	6.4
External handrails	1,475	4.7
Downstairs WC	1,185	3.8
Stair lift	1,316	4.2
Improved access	733	2.3
Wheelchair adaptations	632	2.0
Lever door handles	335	1.1
Room for a carer	346	1.1
Community alarm	942	3.0
Security alarm	1447	4.6
Increase size of property	1369	4.4
Base (total Households)	31272	31,272

Source: 2010 Household Survey; rebased to 2011 census

5.106 The household survey also provides information on the need for other forms of assistance, highlighting the particular need for help with repair and maintenance of the home (Table 5.21) across all households. This provides valuable evidence of the need for a service to support people through the process of installing adaptations and the removal of Housing Health and Safety Rating System Category 1 hazards in private dwellings.

Table 5.21 Type of assistance required either now or in next 5 years

Support required	Cases	% Households
Help with repair and maintenance of home	7,581	24.2
Help with gardening	6,273	20.1
Help with cleaning home	3,896	12.5
Help with other practical tasks	3,550	11.4
Help with personal care	2,298	7.3
Want company / friendship	1,775	5.7
Base (Total Households)		31,272

Source: 2010 Household Survey; rebased to 2011 census

Specialist support requirements

5.107 The Supporting People team have a particular responsibility to ensure that there is adequate accommodation and support provision for a range of specialist client requirements e.g. domestic violence, HIV/Aids, Offending/Ex-Offending and Teenage Pregnancy.

5.108 Table 5.22 summarises the type of client groups accommodated in social rented housing across Copeland for the period 2010/11 to 2012/13. RP specialist provision in Copeland Borough particularly focuses on accommodating the frail elderly (not in sheltered accommodation) and people with mental health-related problems.

Table 5.22 Client groups accommodated in social rented sector in Copeland Borough 2010/11, 2011/12 and 2012/13

Supported housing client group	2010/11	2011/12	2012/13	TOTAL	Average
People with learning disabilities	5	5	1	11	3.7
People with mental health problems	1	1	2	4	1.3
Older people with support needs	45	42	76	163	54.3
Total	51	48	79	178	59.3

Source: Supported CORE lettings data

Views of Stakeholders

5.109 Recent housing and political changes were felt to have impacted in Copeland as follows:

- Reductions in Supporting People resources has led to a reduction in the provision of resident managers in some supported housing schemes;
- There is an increasing need for residents to be independent within schemes as they are no longer able to offer support; and
- Increasingly sheltered housing schemes are being left to care for people with increasing levels of physical and mental infirmity despite the accommodation not being designed for this purpose.

5.110 Respondents identified that increasing numbers of people with mental health problems, as opposed to mobility or medical issues, are applying for housing. These people are unable to live independently but do not meet the criteria for residential accommodation.

5.111 The biggest barriers to delivery of new provision identified by respondents were the poor condition of property and a lack of resources.

5.112 The lack of extra care provision within Copeland was identified as a shortfall in current provision. There is currently a problem with people in the early stages of dementia that can live independently with support - no support is available, people will only be 'picked up' once they reach crisis point. An increasing demand for level access showers was also identified.

- 5.113 An increased demand for services was identified from people over 55 that have been living in hostel accommodation. An increase in demand from people with mental health problems, and older people were also identified.
- 5.114 To meet the requirements of older people stakeholders identified that the following is needed:
- Extra care housing, including for sale, rent, intermediate rent and shared ownership;
 - Lifetime homes;
 - Supported housing for people with mental health problems with care workers on site;
 - Ground floor accommodation in older persons and not general needs housing schemes; and
 - Bungalows.
- 5.115 In terms of key messages for the SHMA Update respondents identified the following:
- Evidence of the need for extra care housing is required;
 - Information about the type, size, client group and location of need;
 - An assessment of the number of people that have moved into the community from support housing; and
 - The need for provision of accommodation for older people with mental health problems.

Homeless households

- 5.116 Homelessness statistics for 2012/13¹⁹ indicate that a total of 153 decisions were made on households declaring themselves as homeless across Copeland Borough. Of these households, 92 were classified as homeless and in priority need.
- 5.117 Over the three years 2010/11, 2011/12 and 2012/13, an average of 186 decisions have been made and 94 households have been declared as homeless and in priority need.

Black, Asian and Minority Ethnic households

- 5.118 The 2010 household survey indicates that 97.4% of the population describe themselves as 'White British' and 2.6% describe themselves as having other ethnicities. 'Other White' groups account for 1.7% of the population and other ethnicities 0.9%.

¹⁹ CLG Homeless Statistics [Table 627: Local Authorities' action under the homelessness provisions of the 1985 and 1996 Housing Acts, by](#)

- 5.119 The proportion of Black, Asian and Minority Ethnic residents (that is all residents who do not identify as being White British) is highest Whitehaven Town (3.5%) and in the Whitehaven Rural Parishes area (2.5%).
- 5.120 The needs of Gypsies and Travellers have been assessed in a Cumbria-wide Gypsy and Traveller Accommodation Assessment (GTAA) carried out by arc4 in 2013. There is currently no provision for Gypsies and Travellers or Travelling Showpeople in Copeland. The GTAA identifies a shortfall of three Gypsy and Traveller pitches over the period 2013/14 to 2017/18 based on households emerging from bricks and mortar accommodation wanting to move onto a pitch. No need for Showperson's provision was identified.
- 5.121 A recommendation to provide up to five transit pitches was identified for Copeland, with locations in the north and south of the Borough suggested based on past trends of unauthorised encampment activity.

Overall stakeholder priorities

- 5.122 Stakeholders were asked to rank a range of housing market priorities as high, medium or low, their responses are summarised in Table 5.23.

Table 5.23 Ranking of priorities by stakeholders

Proposed priorities	Low	Medium	High
Building homes to buy on the open market (9)	33.33% (3)	55.56% (5)	11.11% (1)
Building affordable homes to rent (11)	18.18% (2)	36.36% (4)	45.46% (5)
Building affordable homes to buy (shared ownership, shared equity) (10)	10% (1)	70% (7)	20% (2)
Building executive homes (8)	37.5% (3)	25% (2)	37.5% (3)
Building properties designed for older people (12)	0% (0)	41.67% (5)	58.33% (7)
Building properties designed for people with specialist needs (11)	0% (0)	45.46% (5)	54.55% (6)
Improving the quality of existing stock (11)	0% (0)	27.27% (3)	72.73% (8)

- 5.123 Overall respondents felt that building homes to buy on the open market was a medium to low priority (only one respondent identified it as a high priority); whilst building affordable homes to rent was felt to be a medium to high priority (two respondents felt that this was a low priority). Building affordable home ownership housing was generally felt to be a medium priority. Opinion about building executive housing was split with no overall consensus of

opinion as to whether this should be a high, medium or low priority. Building properties designed for older people and those with specialist needs were both identified as medium to high priorities, as was improving the condition of existing homes in the Borough.

5.124 Stakeholders gave a range of reasons for identifying these priorities, including:

- Demographic changes, including ageing population, changing household formation rate and increasing number of people with disabilities;
- Welfare reform agenda (and decreasing demand for three bed homes);
- Disproportionately lower number of executive homes available in the Copeland housing market area;
- Improving the housing offer to attract and retain economically active households; and
- Poor condition of existing stock.

5.125 When asked to identify other additional priorities stakeholders identified the following:

- One bed properties due to the Bedroom Tax;
- Tackle empty homes and upgrade low quality existing stock by offering incentives to landlords or first time buyers to purchase and repair properties;
- Address poor energy efficiency issues in existing stock;
- Be proactive with developers and land owners to deliver solutions;
- Balance housing markets, e.g. address issues of high levels of social housing especially in areas such as Cleator Moor and Frizington; and
- Monitor levels of second homes, holiday lets and empty homes to identify the level of existing stock not used for permanent housing.

6. Accommodating temporary workers

Overview

- 6.1 Copeland Borough Council are anticipating an increase in temporary workers living within the Borough owing to increasing levels of construction activity linked to the construction of a new nuclear power plant. The purpose of this section is review the potential capacity within current dwelling stock to absorb an increase in temporary workers; and also review experiences elsewhere where major development projects have led to short-term increases in demand for accommodation. Case studies have been presented which are based on material collected as part of a comparable study for Anglesey Council which was carried out in early 2014 (this included Sellafield as an example).

Existing dwelling stock capacity

- 6.2 In order to assess the potential capacity to accommodate temporary workers using existing dwelling stock, the following have been explored:
- Potential capacity through the use of 'spare' bedrooms in owner occupied dwellings;
 - Potential capacity in the private rented sector
 - Number of properties for sale coming onto the market for sale;
 - A review of the scale of vacant properties (with the potential to be converted to the PRS)
 - A review of the scale of second homes (assuming potential to temporarily be used in the PRS)

Potential 'spare room' capacity in owner occupied dwellings

- 6.3 The 2010 household survey (rebased to 2011 census) can be used to identify the total number of spare bedrooms in owner occupied dwellings by sub-area across Copeland Borough. The analysis uses the bedroom standard model to assess the number of bedrooms required by a household. Analysis would suggest that 89.5% of owner occupied dwellings have one or more spare bedroom. The potential number of bedrooms available would be 35,432 based on this analysis (Table 6.1).
- 6.4 This would suggest a degree of potential capacity, although analysis does not factor in the use of bedrooms for study, hobbies, capacity for carers, children/relatives staying for short periods of time or occupancy limitations which may be imposed by mortgage lenders.

Table 6.1 Potential bedroom capacity in Owner Occupied dwellings

Sub-area	All Owner Occupied Households	Potential capacity (households with spare rooms)				
		One spare bedroom	Two spare bedrooms	Three spare bedrooms	Four or more spare bedrooms	Total potential 'spare' bedrooms
Whitehaven	7684	2681	2990	855	86	11570
Cleator Moor	1982	726	904	151	10	3027
Egremont	2461	838	1252	202	26	4052
Whitehaven Rural Parishes	4761	1594	1885	650	138	7866
West Lakes (LDNP)	1379	438	519	242	94	2578
West Lakes (CD)	1492	371	633	283	91	2850
Millom	2275	909	910	184	52	3489
Total	22034	7557	9093	2567	497	35432

Source: 2010 household survey; rebased to 2011 census

Potential 'spare room' capacity in owner occupied dwellings

- 6.5 Similar analysis across the private rented sector would suggest a potential capacity of 3,153 bedrooms, with 73.4% of households in the private rented sector having spare bedrooms. However, this analysis does not factor in the potential restrictions on occupancy imposed by landlords.

Table 6.2 Potential bedroom capacity in private rented sector dwellings

Sub-area	All Private Rented Households	Potential capacity (households with spare rooms)				
		One spare bedroom	Two spare bedrooms	Three spare bedrooms	Four or more spare bedrooms	Total potential 'spare' bedrooms
Whitehaven	882	588	0	0	0	588
Cleator Moor	312	147	32	32	0	307
Egremont	337	106	85	41	20	479
Whitehaven Rural Parishes	569	237	195	20	0	687
West Lakes (LDNP)	293	112	98	43	2	445
West Lakes (CD)	165	58	46	35	13	307
Millom	409	210	44	14	0	340
Total	2967	1458	500	185	35	3153

Source: 2010 household survey; rebased to 2011 census

Property sales

- 6.6 Data from Land Registry house sales report that over the period January 2009 to December 2013 (five years) a total of 3,842 dwellings have been sold on the open market as reported by Land Registry (Table 6.3). This represents around 3.5% of total dwelling stock each year. The annual rate of dwellings sold by sub-area varies between 5.5% (West Lakes LDNP) and 2.1% (West Lakes Copeland LPA) This analysis would suggest relatively small numbers of dwellings coming onto market for sale each year.

Table 6.3 Open market sales 2009-13

Sub-area	Year						Annual Average	As % OO stock
	2009	2010	2011	2012	2013	Total		
Whitehaven	244	254	280	292	295	1365	273	3.6
Cleator Moor	58	61	72	58	60	309	61.8	3.1
Egremont	92	94	92	91	82	451	90.2	3.7
Whitehaven Rural Parishes	148	150	152	131	157	738	147.6	3.1
West Lakes (LDNP)	79	70	77	85	66	377	75.4	5.5
West Lakes (CD)	39	28	28	28	35	158	31.6	2.1
Millom	93	92	78	89	92	444	88.8	3.9
Total	753	749	779	774	787	3842	768.4	3.5

Source: Land Registry Price Paid data 1 Jan 2009 to 31 Dec 2013

Private rented sector

- 6.7 According to the 2010 household survey there are 2,976 households living in private rented dwellings in Copeland (1,838 furnished rented, 993 furnished rented and 145 tied rented) representing 9.6% of households. The 2010 household survey reported an annual turnover of 20.1% each year (equivalent to 619 properties coming available).
- 6.8 A potential issue is the impact of landlords increasing rents and displacing occupants into other accommodation to capitalise on the influx of temporary workers

Houses in Multiple Occupation

- 6.9 According to Council data, there are a total of 3 licenced HMOs in Copeland

Vacant dwellings

- 6.10 CLG data for 2013 reports a total of 1,365 empty properties across Copeland which represents 4.2% of total dwellings. Of this number 607 were long-term vacants representing 1.8% of total dwellings. Nationally, a vacancy rate of around 3% is generally recognised as a 'transactional vacancy' rate; that is the proportion of dwellings which should be vacant to allow movement within

the housing market. Assuming a 3% transactional vacancy rate would imply that 1.2% of properties or around 386 properties are 'surplus vacants' which could be a potential supply of additional dwelling capacity for temporary workers.

Second/Holiday homes

- 6.11 Second and holiday homes tend to be concentrated in the West Lakes area of Copeland. Although there may be potential capacity from households who may offer their second homes for occupancy by temporary workers, it would not be expected to provide a major source of accommodation provision. Furthermore, the strong tourism economy should be supported and the use of second and holiday homes therefore discouraged.

Summary

- 6.12 The following table summarises a review of capacity of the general housing market and its potential for accommodating temporary workers.

Table 6.4 Summary of potential capacity

Market aspect	Comment	Potential capacity
Owner occupied household 'spare room' capacity	Majority of homes in Copeland have spare room availability, with upwards of 35,000 rooms potentially available	Good
Owner occupation for sale	Relatively tight market with 3.5% turnover	Limited
Private rented sector	Around 3,000 private rented dwellings across Copeland and annual turnover at 20%	Limited but potential threat to existing tenants of tenancy termination which would increase demand for alternative accommodation from displaced households
Houses in Multiple Occupation	3 licenced in Copeland	Limited
Vacant dwellings	1,365 vacant dwellings in 2013 representing 4.2% of total dwelling stock. This would imply around 386 dwellings are 'surplus vacants'	Fair – through the bringing back into use of surplus vacant properties
Second/holiday homes	Provision mainly in Western Lakes	Potential capacity but need to maintain provision to support tourist economy

Case Studies

- 6.13 Major construction activities have taken place in a range of Local Authorities. These include West Somerset (Hinkley) and Copeland (Sellafield). Discussions with Local Authority officers have taken place to review the impact of temporary workers on the local housing market and lessons learned.

Hinkley Point C Nuclear Power Station – West Somerset

- 6.14 There have been two power stations at this location since construction began on Hinkley Point A in 1957. Due to uncertainties in the pressure level of the reactors and the cost of fixing any problems, the site was decommissioned in 2000. The second power station is Hinkley Point B, opened in 1976 with construction starting in 1967; Hinkley Point B is still operational. A third power station at the site, Hinkley Point C, was granted planning permission in March 2013, with a planned opening date of 2023.
- 6.15 North Somerset Council produced a Local Impact Report in relation to the proposed development of Hinkley Point C Nuclear Power Station. The Council's report states that the private rented sector accounts for 12.2% of all properties in Weston-super-Mare (where the majority of workers were predicted to live), as compared to 8.2% in North Somerset as a whole. The report states that the private rented sector has risen generally against a social rented sector of 9.6%.
- 6.16 It is vital to note that 66% of households in the private rented sector were on housing benefits as of November 2010. The Welfare Reform Act 2012 brought in a series of changes that those living in properties larger than their needs will see a reduction in their benefits. This also saw single people under 35 only entitled to a single room in shared accommodation. The Council predicts that this will lead to more young people living in shared accommodation to avoid losing up to 25% of their welfare.
- 6.17 The report assumes that temporary workers looking for homes in Weston-super-Mare will be looking for inexpensive rented accommodation supported by their accommodation allowance; this will put them in direct competition with those who are reliant on housing benefits. The expected rise in rents coupled with the Council falling short of their social housing target in 2011/2012 means that there may be a shortage of homes for those the Council has a duty to house.
- 6.18 The report also looks at the positive effects workers living in holiday lets and bed and breakfasts would have on the local economy, especially at off peak times. Similarly the report also suggests the potential for local residents to be aided financially by renting out single rooms in their homes to workers.
- 6.19 The report accepted that all effects would not be negative on the housing market, but that mitigations should be put in place to combat those that are.

EDF Energy (the developer and operator of the project) created a Housing Fund to enable the Council to increase the incentives it can offer to landlords to work with those on welfare allowance.

- 6.20 A combined report was also put together by Somerset County Council, West Somerset Council and Sedgemoor District Council in May 2012. They came to similar conclusions as North Somerset with two main negative effects, the first being that local residents will be marginalised in the housing market with an influx of temporary workers who earn higher wages than the area average. The report states that this will lead to a significant impact on the affordability and availability of accommodation in the area, with some local residents being displaced through an inflation of rents.
- 6.21 Secondly, the capacity of the combined Councils to provide social housing and other services to residents will be exceeded, as the supply for social housing is already far less than the demand.
- 6.22 The report comments that this will have the combined effect of potentially displacing residents from their current homes with local people unable to access housing. Potentially leading to a greater demand for emergency accommodation and overcrowding, with those on lower incomes in disadvantaged communities feeling the impacts of social exclusion.
- 6.23 These effects are likely to be felt due to similar reasons as North Somerset; 76.2% of homes in the Region are owner occupied, with a higher than the national average being privately rented. West Somerset has a large percentage of social homes administered by private landlords, Sedgemoor Council also has a higher than average number of privately rented homes with the additional issue of 45% of social houses not meeting the 2010 Decent Homes Standard. The report states that wages are decreasing in Somerset whilst the cost of renting in the private sector is increasing. In addition to this both districts have a shortfall of affordable homes, with average house prices being over 10 times average earnings in Sedgemoor and 14 in Western Somerset. Due to this there is an over reliance on private rented housing.
- 6.24 The report discusses the issues around the need for affordable homes and reliance on the private rented sector that the addition of a suspected 4000 temporary construction workers will lead to and, the first impact discussed above, the risk of local residents being marginalised within their own towns. The report sets the expected contest between local residents and temporary workers within the existing context of affordability issues.
- 6.25 As discussed in North Somerset's report, temporary workers would command a premium position in the rental market by virtue of the low risk they offer to landlords compared to other households. This coupled with higher than average wages allowing them to afford a premium could see the most vulnerable in society pushed aside.
- 6.26 Both the council and EDF Energy as in North Somerset, have plans in place to mitigate both of the described negative effects of workers moving into the area. EDF Energy has proposed a Housing fund of £5m to support Councils in the supply of adequate homes. The Councils however do not see this as enough and have suggested several of their own measures. Firstly the report

states that a contribution is required for the staffing costs associated with the additional demands on housing services. The Councils also require additional funding to increase capacity in affordable housing to restart stalled schemes. Lastly the report states that project managers will be put in place to oversee the housing mitigations program.

Sellafield Nuclear Site – Copeland - Cumbria

- 6.27 Similarly to Hinkley Point, Sellafield is not the first plant on the site. The first Nuclear Reprocessing plant opened in 1951 and was closed in 1973. Calder Hall Nuclear Power Station Plant opened in 1956 and was the first Nuclear Power Plant in Britain to operate on an industrial scale, the first reactor operated for over 40 years before the plant was closed in 2003. A third unit was opened in 1962; Windscale Advanced Gas Cooled Reactor operated for nearly twenty years before closing in 1981. The Magnox Reprocessing Plant operated from 1971 to 2001; in 1991 a Nuclear Waste Vitrification Plant was opened and is still operational. Similarly in 1994 an Enhanced Actinide Removal Plant was opened, limiting the radioactivity in released liquid.
- 6.28 An officer from the Strategic Housing Team at Copeland Borough Council was interviewed with a view to gaining an understanding of the effects that temporary workers may have on the local housing market in and around Seascale and Whitehaven. The main theme that can be taken from this conversation is that temporary workers have had very little impact on the local housing market. In terms of creating housing shortages in the private rented sector etc, the officer claimed that neither she nor any of her colleagues had noticed any impact at all.
- 6.29 This in itself is a vital trend; as the Copeland Strategic Housing Market Assessment outlines, the social rented sector plays a vital role in providing affordable accommodation in Copeland Borough, with 22% of households in social homes being in the private rented sector (this is slightly higher than the national average), any impact on the private rented sector created by temporary workers could have potential repercussions as potentially outlined in Hinkley Point. The SHMA outlines the importance of the private rented sector for providing social housing for those recently moving to the area for employment. Thus it can be assumed that any temporary workers would be referred to the private rented sector by the Local Authority, however, as stated, no influx has been felt.
- 6.30 The Officer from Strategic Housing stated that the main issue relating to housing stock as a consequence of Sellafield is the provision of executive housing for managers and directors of the plant who are relocating from America etc. This was a view supported by a manager at Cumbria Rural Housing Trust. They stated that a key issue was that plant managers are moving to Carlisle, Allerdale and Keswick, (homes usually let on a one year lease), resultantly the area immediately around Sellafield is not gaining any of the socio-economic advantages from having higher wage earners living in the locality.

- 6.31 It was explained that perhaps the reason that the Local Authority have not noticed any effects is that potentially new temporary workers are housed in second homes owned by local residents that are bought specifically for that purpose. However this is only possible due to a low demand for housing stock. It was noted that there is more of an issue with housing stock and seasonal workers in the nearby Lake District National Park, where a combination of holiday homes and high prices has created a huge discrepancy between supply and demand of affordable homes.
- 6.32 The area suffers from a huge education drain, with graduate students and the area's brightest moving to big cities across the country and therefore not needing homes in the area themselves, again socially and economically this is a huge loss for the area.
- 6.33 It was also confirmed that the real issue relating to Sellafield and housing was the fact that managers look to commute from out of the area. This could be explained in part due to a lack of sheltered homes for the elderly. Elderly people tend to live in the large detached family homes in the area and as there is nowhere for them to move to in terms of sheltered accommodation, they stay in the large homes suitable for managers etc. at Sellafield.
- 6.34 It is clear from the three independent professionals interviewed from in and around the Local Authority that temporary workers brought in for construction have not had a significant impact on the local housing market; it is the managers brought in on year long contracts to run the plant that are the biggest cause for concern within the market.

Staythorpe Power Station – Newark and Sherwood – Nottinghamshire

- 6.35 This gas fired power station is built on the site of two previous coal fired power plants, Staythorpe A built in July 1950 and B built in May 1962, closed in 1983 and 1994 respectively. Multiple interviews were carried out in relation to Staythorpe; officers in both Planning and Strategic Housing in Newark and Sherwood were questioned, as were a manager at Newark and Sherwood Housing and officers at Nottingham County Council.
- 6.36 It was the overriding trend amongst all interviewed parties that there have been no impacts felt from temporary workers on the housing market. The Planning officer from Newark and Sherwood stated that he believed all workers were accommodated on site or in local hotels / bed and breakfasts. It was stated by one officer that the chances of workers being accommodated on site greatly increased with the relative isolation of the construction site.

Eston Grange Power Station – Redcar and Cleveland – North Yorkshire

- 6.37 Eston Grange is the UK's first pre-combustion carbon capture and storage power station. The site includes Lynemouth Power Station and was commissioned in 2012. Discussions with various Local Authority Officers had

a very similar outcome as in Nottinghamshire. There were no effects felt whatsoever on the housing market due to temporary workers moving into the area. This was again explained by the employer providing accommodation as part of the contract.

Carrington B Power Station – Trafford - Greater Manchester

- 6.38 The site was home to a previous coal fired power station opened in 1956 and decommissioned in 1991. The current development, Carrington B Power Station, was started in 2009 and opened in 2013.
- 6.39 Again, similar to previous sites, several interviews were conducted, with planning officers and strategic housing officers as well as an Economic Growth and Business Manager at Trafford Council. All three departments had felt no repercussions from temporary construction workers moving into the area. They believed that there had been no significant change around the demand for social housing provided by Trafford Housing as seen in Hinkley Point C.

Drakelow D Power Station – East Staffordshire / South Derbyshire

- 6.40 A previous three phase development was on this site, construction commenced in 1955 and by the time of its completion Drakelow B power Station had commenced development, and was commissioned in 1960. The largest power station on site, Drakelow C, was commissioned in 1962 and took two years to build. The Power Stations were demolished in 1984 and 1991 with complete demolition of A and B including cooling towers taking place by 1998. Power Station C was decommissioned in 2003 and demolished finally in 2006.
- 6.41 The new power station is to be operated by the same company as C and opened in 2011; however final completion of all stages will take place in 2017. After a discussion with a Planning Officer at South Derbyshire Council around temporary workers and in relation to the Council's SHMA, it was stated that temporary construction workers have had very little effect on the supply of housing within the region. With the SHMA not detailing anything other than a possible influx of workers in the future however, no mitigation stratagems or the like have been put in place as there was no foreseeable need to do so.
- 6.42 Conversations with officers at East Staffordshire Council led to similar conclusions as did discussions with the housing team at both Councils.

Conclusions

- 6.43 Over the next decade, there is expected to be an influx of temporary workers into Copeland Borough. An analysis of the current housing market would suggest some of the greatest potential capacity is through the marketing of

rooms within owner occupied properties. There are concerns that the use of the private rented sector may drive up prices and displace existing households living in the tenure. There is some potential to use empty properties.

- 6.44 However, the common thread throughout the case study examples is that there would not seem to be a particularly significant impact on the housing market caused by an influx of workers, if any impact at all. Indeed it would seem that many of the developers / power plant owners house workers on site or find appropriate accommodation in hotels / bed and breakfasts.
- 6.45 Whilst the example from Hinkley Point describes a different scenario, it must be remembered that this is the combined councils' opinion on what could come to fruition not what has been seen, compared with the other examples. The Hinkley Point example also shows a region that has a large shortage of social housing leading to increased pressure on privately rented stock, a scenario that is not applicable to all councils nationwide. From the discussions provided around six different case studies, five showed there was very little impact at all on the housing market from temporary workers.

7. Conclusion: policy and strategic issues

- 7.1 This document updates key elements of the 2010 SHMA and recasts the findings in the context of a changing policy environment and the 2011 census. The report provides robust, defensible and transparent information to help inform strategic decision-making and the formulation of appropriate housing and planning policies. It takes account of the requirements of NPPF and NPPG.
- 7.2 The SHMA will help the Council plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community. Specifically, the SHMA identifies the size, type and tenure of market housing required and also identifies a continued affordable housing requirement across areas of Copeland Borough.
- 7.3 This concluding chapter summarises key messages from the research findings, structured around a commentary on the current and future housing markets; and the interactions of Copeland Borough with other areas.

The housing market area

- 7.4 According to the 2011 census, 67.6% of households who moved originated from within Copeland and 76.3% of economically active residents live and work in Copeland. Former CLG guidance on housing market areas suggested that an area is self-contained if upwards of 70% of mobility or travel to work takes place within a local authority area. On this basis, Copeland can be described as a self-contained housing market area in terms of travel to work and a broadly self-contained housing market area in terms of migration. If moves from Allerdale are included, the level of self-containment increases to 73.3%.

Establishing objectively assessed housing need

- 7.5 A challenge for the Council and its partners is to align future housing development with trends relating to household growth, household aspirations and the need for affordable housing. Crucially, the nature of household change needs to be carefully considered in strategic housing and planning policies.
- 7.6 There are many factors to consider when establishing an objectively assessed housing needs figure and after considering this evidence it is proposed that the objectively assessed housing need figure for Copeland remains at 230 dwellings each year. This is higher than all of the 2012-based POPGROUP scenarios but reflects the economic growth agenda of the Borough and how increasing dwelling supply can facilitate this.
- 7.7 The target of 230 also takes into account:
- Past trends in delivery which have been running over the past 3 years at around half of this range;

- Potential delivery of up to 450 dwellings each year as demonstrated by the SHAA. This would be sufficient to meet a target of 250 plus an additional 5% (263) or 20% (300) supply buffer in the first five years;
- A need to deliver new dwellings to support economic growth aspirations whilst acknowledging that the POPGROUP forecasts may not sufficiently take into account the growth opportunities in the energy sector which are anticipated;
- Market signals are not indicating a 'pent up' demand for housing, with lower quartile house prices generally constant, coupled with a fluctuating number of households on the housing register and a vacancy rate in excess of 2.7% (with the latest rate of 4.2% slightly higher than the Cumbria average of 4%).

7.8 In conclusion, the 230 target represents an ambitious and realistic figure which addresses housing need and can be supported with the 5 year land supply. It is also assumed that the 230 target addresses any backlog in demand as it uses a baseline figure based on the current demographic situation in Copeland Borough.

The current housing market

7.9 This study assumes a total of 32,205 dwellings in Copeland Borough and 31,272 households. There are around 1,750 vacant/second/holiday homes, resulting in a total of 30,443 occupied dwellings²⁰.

7.10 Overall, across Copeland Borough:

- 75.1% of occupied properties are houses, 8.8% are flats/maisonettes 14.5% are bungalows and 1.8% are other property types (e.g. caravans);
- 25.8% of occupied properties were built pre 1919, 12.2% between 1919 and 1944, 24.2% between 1945 and 1964, 19.8% between 1965 and 1984 and 18% since 1985;
- 71.1% of properties are owner-occupied, 18.7% are affordable (social/affordable rent and intermediate tenure) and 9.6% are privately rented. This compares with regional figures of 64.5% for owner occupation, 18.8% affordable tenures and 16.7% private renting.

Future housing market

7.11 Data relating to future housing numbers and the objectively assessed need for housing has been explored in detail in this research. The SHMA concludes that an Objectively Assessed Needs for housing is in the 230 range on the basis of current evidence.

7.12 Managing demographic change will become an increasingly important issue. Over the period 2012 to 2037, the latest ONS population projections suggest

²⁰ 2014 Council Tax data

that the number of residents aged 65 and over is expected to increase from 14,000 in 2012 to 21,400 by 2037. By 2037, 31.7% of the population is expected to be aged 65 or over compared with 19.9% in 2012.

Mix of market dwellings

- 7.13 The study has considered the current profile of open market (owner occupied and private rented dwellings) and compared this with household aspirations (what households would like to move to) and expectations (what they expect to move to).
- 7.14 Table 7.1 suggests the profile of new dwellings to be built which would reflect the current stock profile, household aspirations and expectations.

Table 7.1 Suggested profile of new dwellings based on current stock profile, aspirations and expectations

Dwelling type/size summary	% Profile of new dwelling stock based on:		
	Current stock	Like	Expect
House 1/2 Beds	15.4	7.7	15.9
House 3 Beds	43.5	34.1	38.5
House 4 or more Beds	21.0	29.6	19.5
Bungalow	13.4	22.6	18.9
Flat	6.2	6.1	7.2
Other	0.5	0.0	0.0
Total	100.0	100.0	100.0

Source: 2010 Household Survey; rebased to 2011 census

- 7.15 This analysis would suggest a particular focus on the delivery of three bedroom houses, semi-detached and detached houses with four or more bedrooms and bungalows. This type of development would help to support the economic growth ambitions of the Borough by providing aspirational housing to maintain higher income households and encourage more to settle in the Borough.

Affordable housing policy recommendations

- 7.16 The findings of the SMHA indicate a Borough-wide imbalance (shortfall) of 102 affordable dwellings each year. This justifies the need for an affordable housing policy. On the basis of the shortfalls identified, it is suggested that for policy making purposes, the 102 net annual shortfall is apportioned as follows:
- 41.5% Smaller one and two bedroom general needs (42)
 - 39.6% larger three and four bedroom general needs (40); and
 - 18.8% older person one and two bedroom dwellings (20)

Proportion of affordable and market dwellings to be delivered

- 7.17 The SHMA has indicated an annual objectively assessed housing need of 230 dwellings each year over the Local Plan Period. Analysis of affordable housing would suggest an annual imbalance (shortfall) of 102 each year. However, this should not be viewed as a target for delivery but rather the extent to which there is an imbalance between supply and demand based on CLG modelling. The SHMA is not therefore advocating that of the 230 dwellings built that 102 are affordable. Rather, a target for affordable housing should be set with reference to the economic viability of delivery.
- 7.18 Work by the Council has established that an affordable housing policy which delivers 15 to 25% of new housing to be affordable is appropriate for the Borough. This would assist with delivering the affordable shortfall identified in this SHMA and this affordable housing target remains appropriate for the Borough.

Improving the quality of existing stock

- 7.19 Strategic challenges include reducing the level of vacant dwellings and improving the quality of existing dwellings through better energy efficiency and modernisation.

Empty stock

- 7.20 There are an estimated 1,365 empty properties across Copeland Borough and of these 607 are long-term vacant. Properties can be empty for a variety of reasons which include: the properties are too difficult to repair or are in the process of being repaired; they are in the process of being sold; they have been bought for capital investment; or they are in probate.
- 7.21 The Council should continue to consider identifying the reasons why properties are empty and identify mechanisms for bringing them back into use. Mechanisms could include:
- Financial/professional help for repairs and improvements in the form of equity loans; grant aid for renovation and subsequent leasing to an Housing Association for a fixed term; a professional service to manage repairs or full renovation;
 - Assistance with letting management or the sale of a property.

Satisfaction and repair

- 7.22 Although the vast majority of households (74.9%) are satisfied with the condition of their dwellings, 11.4% of households were dissatisfied or very dissatisfied. Levels of dissatisfaction were highest amongst social and private renters, households living in flats/apartments, semi-detached and terraced houses and households living in properties built before 1945.

- 7.23 Improving the energy efficiency of dwellings and modernisation of stock is an important driver to improving the quality of existing stock and extends beyond those households expressing dissatisfaction. Given the need to reduce energy consumption, improve thermal comfort and future proof households from spikes in energy prices, retrofitting stock with improved insulation, heating systems and solar panels is likely to become a significant strategic issue.

The ageing population and addressing the needs of vulnerable people

- 7.24 The proportion of older people is expected to increase over the next few decades. Between 2012 and 2037, the number of people:
- aged 65-74 is projected to increase by 1,900;
 - aged 75-84 is projected to increase by 2,700;
 - aged 85 and over is projected to increase by 2,800; and
 - an overall increase of people aged 65+ of 7,400 (which is a 52.9% increase on 2012 figures).
- 7.25 This trend has significant policy implications, given the greater need for appropriate housing and support as people age. Currently, the majority want to stay in their own homes with help and support when needed.
- 7.26 A key challenge is to ensure a greater diversity of support services are made available to older people wanting to stay in their own home and develop funding mechanisms to achieve this.
- 7.27 Additionally, the range of housing options available to older people needs to be diversified, for instance through the development of open market housing marketed at older people and the development of Extra Care accommodation and co-housing. Extra Care accommodation is designed with the needs of frailer older people in mind; it includes flats, bungalows and retirement villages; residents have their own front door and domestic support and personal care are available. Co-housing is your own home in a small community which shares facilities (e.g. laundry) and activities.

Impact of welfare reform and surplus bedrooms

- 7.28 The impact of the Welfare Reform Act are yet to be fully felt, however there is concern amongst RPs as to the effect that the bedroom tax and the introduction of Universal Credit will have on tenants' capacity to pay their rent. It is anticipated that rent arrears will increase, as will the costs to RPs of rent recovery.
- 7.29 Similarly, the full extent of housing benefit reforms and the introduction of Universal Credit in terms of the private rented sector is unclear. However, it is reasonable to assume that private landlords will limit access to their properties to those tenants whom they are confident will pay their rent. More vulnerable

groups are likely to struggle to find accommodation within the private rented sector. This is likely to lead to increased pressure on affordable housing stock.

- 7.30 Analysis of the size of dwellings relative to household size (Table 7.2) would suggest there are 4,214 (72.9%) households living in affordable/social rented dwellings with an excess of bedrooms relative to the bedroom standard. This is a measure of the number of bedrooms required for a household depending on the structure of the household, number of children and their ages. Of all social/affordable households, 1316 or 22.8% live in properties with two or more spare rooms.
- 7.31 Overall, the household survey indicates that of all two bedroom properties 77.7% are under-occupied, along with 86.9% of all three bedroom properties and 92.5% of all four or more bedroom properties.

Table 7.2 Under-occupancy in affordable/social rented dwellings

Age Group	No. Bedrooms	Bedroom Standard							Total
		Overcrowded			Under - occupying				
		-2	-1	0	1	2	3	4	
Under65	One	9	0	353	0	0	0	0	362
	Two	0	8	574	1346	0	0	0	1928
	Three	8	25	251	663	602	0	0	1549
	Four	0	0	9	9	0	7	0	25
	Five or more	0	0	0	0	9	0	32	41
65 and over	One	0	4	280	0	0	0	0	284
	Two	0	0	42	832	0	0	0	874
	Three	0	0	5	48	612	0	0	665
	Four	0	0	0	0	8	46	0	54
	Five or more	0	0	0	0	0	0	0	0
Total		17	37	1514	2898	1231	53	32	5782

Source: 2010 Household Survey; rebased to 2011 census

- 7.32 The Council will need to work closely with providers to monitor and better understand the impact of welfare reforms so that it can mitigate against any negative consequences.

NPPF requirements

- 7.33 Paragraph 159 of the NPPF states that Local Planning Authorities should have a clear understanding of housing needs in their area and they should:
- Prepare a Strategic Housing Market Assessment to assess their full housing needs, working with neighbouring authorities where housing market areas cross administrative boundaries. The SHMA should identify the scale and mix of housing and the range of tenures that the local population is likely to need over the plan period that:
 - Meets household and population projections, taking account of migration and demographic change;

- Addresses the need for all types of housing, including affordable housing and the needs of different groups in the community (such as, but not limited to, families with children, older people, people with disabilities, service families and people wishing to build their own homes); and
 - Caters for housing demand and the scale of housing supply necessary to meet this demand.
- 7.34 The material in this SHMA provides an evidence base to inform strategic decision making.
- 7.35 The SHMA has:
- Considered the objectively assessed need for housing using the latest available evidence;
 - evidenced the scale of affordable housing need and the specific affordable requirements necessary to offset the imbalance between supply and need;
 - reviewed market demand and the range of dwellings required to satisfy household expectations and aspirations;
 - reflected upon the needs of different groups of the population in particular older people and those requiring specialist support requirements. Stakeholder consultation in the 2010 SHMA has ensured that the needs of a wide range of people have been considered in the SHMA research programme.

Final comments

- 7.36 Appropriate housing and planning policies have a fundamental role to play in the delivery of thriving, inclusive and sustainable areas. These policies need to be underpinned with high quality data. This study has provided a wealth of up-to-date social, economic, demographic and housing data for Copeland Borough.
- 7.37 This research has reflected upon the housing market attributes of Copeland Borough and interactions with other areas. The report signposts future strategic challenges which include the on-going delivery of new market and affordable housing to address need and support economic growth; diversifying the range of affordable tenures available to local residents; improving the condition and energy efficiency of existing stock; and addressing the requirements of an increasingly ageing population and vulnerable groups.

Technical Appendix A: Housing need calculation update

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Step 3.2 Surplus stock

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Step 4.6 Annual affordable capacity

Step 4.7 Net annual shortfall

Introduction

A.1 Housing need can be defined as ‘the quantity of housing required for households who are unable to access suitable housing without financial assistance’. The 2014 SHMA update has used evidence from the 2010 housing needs survey rebased to 2011 census data to determine the scale of households seeking affordable housing.

A.2 In summary, the housing needs model reviews in a step-wise process:

Stage 1: Backlog need

Stage 2: Future housing need

Stage 3: Affordable housing supply

Stage 4: Estimate of annual affordable housing need

A.3 Table A1 summarises the different steps taken in assessing housing need and evidencing the extent to which there is a surplus or shortfall in affordable

housing across Copeland Borough and for its constituent sub-areas. Modelling has taken into account household type and property size requirements.

A.4 Overall, analysis suggests a shortfall of 102 affordable dwellings each year.

Stage 1: Backlog need

A.5 Housing need can be defined as 'the quantity of housing required for households who are unable to access suitable housing without financial assistance'. NPPG states (para 23) that the following types of household should be considered:

- homeless households or insecure tenure (e.g. housing that is too expensive compared to disposable income);
- households where there is a mismatch between the housing needed and the actual dwelling (e.g. overcrowded households);
- households containing people with social or physical impairment or other specific needs living in unsuitable dwellings (e.g. accessed via steps) which cannot be made suitable in-situ
- households that lack basic facilities (e.g. a bathroom or kitchen) and those subject to major disrepair or that are unfit for habitation;
- households containing people with particular social needs (e.g. escaping harassment) which cannot be resolved except through a move.

A.6 NPPG (para 24) suggests that plan makers should establish unmet (gross) need for affordable housing by assessing past trends and recording current estimates of:

- the number of homeless households;
- the number of those in priority need who are currently housed in temporary accommodation;
- the number of households in over-crowded housing;
- the number of concealed households;
- the number of existing affordable housing tenants in need (i.e. householders currently housed in unsuitable dwellings);
- the number of households from other tenures in need and those that cannot afford their own homes.

A.7 The basis for assessing unmet (gross) need is the 2010 household survey rebased to the 2011 census.

A.8 Based on the total number of households in need, a five year backlog figure can be produced. This is estimated to be 1,947 which equates to 6.2% of all households.

Table A1 CLG Needs Assessment Summary

Step	Stage and Step description	Calculation	Sub-Area							
			Whitehaven	Cleator Moor	Egremont	Whitehaven Rural Parishes	West Lakes (LDNP)	West Lakes (CD)	Millom	Copeland Borough
Total households>>>			11354	3127	3626	6433	1817	1718	3198	31272
Stage1: CURRENT NEED										
1.1	Homeless households and those in temporary accommodation	Annual requirement	155	16	0	77	19	29	38	334
1.2	Overcrowding and concealed households	Current need	0	43	19	93	20	21	7	204
1.3	Other groups	Current need	450	182	142	267	76	97	196	1412
1.4	Total current housing need (gross)	Total no. of households with one or more needs	605	241	161	437	113	148	242	1947
A. TOTAL cannot afford open market (buying or renting)		Total	283	101	100	256	55	38	149	982
Stage 2: FUTURE NEED										
2.1	New household formation (Gross per year)	based on 1.74% national formation rate	198	54	63	112	32	30	56	544
2.2	Number of new households requiring affordable housing	% Based on actual affordability of households forming	26.9	60.3	71.4	50.5	43.8	43.8	75.4	52.4
		Number	53	33	45	57	14	13	42	257
2.3	Existing households falling into need	Annual requirement	20	5	4	3	0	0	3	35
2.4	Total newly-arising housing need (gross each year)	2.2 + 2.3	73	38	49	60	14	13	45	292
Stage 3: AFFORDABLE HOUSING SUPPLY										
3.1	Affordable dwellings occupied by households in need	(based on 1.4)	192	72	61	91	15	3	29	464
3.2	Surplus stock	Vacancy rate <2% so no surplus stock assumed								
3.3	Committed supply of new affordable units	Total annual								
3.4	Units to be taken out of management	None assumed								
3.5	Total affordable housing stock available	3.1+3.2+3.3-3.4	192	72	61	91	15	3	29	464
3.6	Annual supply of social re-lets (net)	Annual Supply (3 yr ave)	134	38	32	43	10		31	289
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	Annual Supply		1					1	2
3.8	Annual supply of affordable housing	3.6+3.7	134	38	33	43	11	0	32	291
Stage 4: ESTIMATE OF ANNUAL HOUSING NEED										
4.1	Total backlog need	1.4A-3.5	92	28	39	165	40	35	120	518
4.2	Quota to reduce over 5 years (20%)									
4.3	Annual backlog reduction	Annual requirement	19	5	7	33	9	7	24	104
4.4	Newly-arising need	2.4	73	36	49	60	14	13	45	290
4.5	Total annual affordable need	4.3+4.4	92	43	56	93	23	20	69	396
4.6	Annual affordable capacity	3.8	134	39	33	43	12	0	33	294
4.7	Net annual shortfall	4.5-4.6 NET	-42	4	23	50	11	20	36	102

Stage 2: Future need

Step 2.1: New household formation (gross each year)

- A.9 The rate of household formation is estimated to be around 544 each year across Copeland Borough based on a household formation rate of around 1.74%. This is the average gross national rate of household formation based on the English Housing Survey over the three years 2010/11 2011/12 and 2012/13.

Step 2.2: New households unable to buy or rent in the open market

- A.10 The total number of newly-forming households unable to buy or rent in the open market has been estimated using household survey evidence. This indicates that 52.4% of households who had formed in the 5 years preceding the household survey could not afford prevailing (2014) market prices (either renting or buying). Therefore, modelling assumes an annual need for 257 affordable dwellings from newly-forming households.

Step 2.3: Existing households expected to fall into need

- A.11 An estimate of the number of existing households falling into need each year has been established from CORE lettings data (2010/11 2011/12 and 2012/13). This indicates an annual average of 35 households who moved into the social rented sector because they had fallen into housing need.

Step 2.4: Total newly arising housing need (gross each year)

- A.12 Total newly arising need is calculated to be 292 households each year across Copeland Borough.

Stage 3: Affordable housing supply

- A.13 The CLG model reviews the supply of affordable units, taking into account how many households in need are already in affordable accommodation, stock surpluses, committed supply of new affordable dwellings and dwellings being taken out of management (for instance pending demolition or being used for decanting).

Step 3.1: Affordable dwellings occupied by households in need

- A.14 NPPG (para 26) suggests that an estimate is made of the total number of households in need who are currently living affordable housing who are likely to move. This can be calculated from the housing register which identifies if a

household is currently an affordable/social renter; and from CORE lettings data which indicates how many dwellings are let to households moving from another affordable/social rented dwelling.

- A.15 A total of 464 households are current occupiers of affordable housing in need (Table A1). It is assumed that all households in need and living in affordable/social rented stock will move and release the dwelling for re-occupancy.

Step 3.2: Surplus stock

- A.16 A proportion of vacant properties are needed to allow households to move within housing stock. Across the social rented sector, this proportion is generally recognised as being 2%. Stock above this proportion is usually assumed to be surplus stock. Modelling assumes no surplus social rented stock across Copeland Borough.

Step 3.3: Committed supply of new affordable units

- A.17 Any additional affordable housing will help offset the identified requirements. As the precise location and timescale of new affordable delivery is often not known, this part of the model has been left blank.

Step 3.4: Units to be taken out of management

- A.18 The model assumes there will be no social rented units taken out of management over the next five years.

Step 3.5: Total affordable housing stock available

- A.19 It is assumed that there are **464** social (affordable) rented dwellings available over the 5 year period arising from households moving within the stock.

Steps 3.6: Annual supply of social re-lets

- A.20 The CLG model considers the annual supply of social re-lets. Address-level RP CORE lettings data has been analysed for the three years 2010/11, 2011/12 and 2012/13. This information can be used to accurately assess the likely capacity of the social rented sector by township, size of property and designation (whether the property is general needs or older person). For the purposes of analysis, it is important to focus on the ability of households requiring affordable housing to access it. Therefore, the annual supply figures derived from CORE lettings data and used in modelling:

- **Exclude** those moving into accommodation from outside Copeland Borough and households moving within the social rented stock; and

- **Include** households who moved from within Copeland Borough into social renting from another tenure; newly-forming households originating in Copeland Borough and moving in social renting; and households moving from specialist/supporting housing from within Copeland Borough into affordable housing.

A.21 Analysis suggests that there is an annual average of 289 affordable/social rented dwellings let to new tenants i.e. households originating in Copeland Borough who either moved into affordable/social renting from another tenure, were newly-forming households, or who moved from supported/specialist accommodation. Table A3 illustrates how the annual capacity figure is broken down by designation (general needs and older person) and property size. Note this includes 2 intermediate dwellings sold/re-occupied each year.

Step 3.7: Annual supply of intermediate re-lets/sales

A.22 There are an average of 2 intermediate tenure dwellings sold or let on an annual basis which are included in Table A3.

Table A2 Annual average social rented re-lets 2010/11 to 2012/13

Designation	No. Beds	Sub-area							Total
		White haven	Cleator Moor	Egremont	Whitehaven Rural Parishes	West Lakes LDNP	West Lakes Copeland District	Millom	
Under 65	1	31	1	7	3	1	0	2	45
	2	61	17	12	21	6	0	15	132
	3	35	18	10	17	1	0	6	87
	4	4	0	0	0	0	0	1	5
	5	1	0	0	0	0	0	0	1
65 and over	1	0	0	1	0	1	0	3	5
	2	2	2	2	2	2	0	5	15
	3	0	0	1	0	0	0	0	1
	4	0	0	0	0	0	0	0	0
	5	0	0	0	0	0	0	0	0
Total		134	38	33	43	11	0	32	291

Source: RP CORE lettings and sale data annual average 2010/11, 2011/12 and 2012/13

Summary of Stage 3

A.23 Overall, the model assumes an existing affordable supply of 464, an annual supply of 289 social/affordable lettings and an annual supply of 2 intermediate tenure lettings/sales.

Stage 4: Estimate of annual housing need

Overview

- A.24 Analysis has carefully considered how housing need is arising within Copeland Borough identifying existing households in need, newly-forming households in need and existing households likely to fall into need.
- A.25 This has been reconciled with the supply of affordable dwellings which considers location, size and designation (i.e. for general needs or older person). Based on the modelling process advocated by NPPG, analysis suggests that there is an overall capacity of affordable housing to address existing needs.
- A.26 For critical stages of the needs assessment model (Step 1.1, Step 2.4 and Step 3.8), information is broken down by designation (general needs and older) and property size. This provides a detailed assessment of the overall housing requirements of households in need and can help to identify where there are shortfalls and sufficient capacity of affordable housing, and help to shape policy responses.
- A.27 Stage 4 brings together the individual components of the needs assessment to establish the total net annual shortfall.

Step 4.1: Total backlog need

- A.28 Step 4.1 is the total backlog need that is derived from the number of households in Step 1.1 minus total affordable housing stock available (Step 3.1). The total backlog need is 982 and based on household survey data it is calculated that 518 households cannot afford open market prices or rents. This assumes that a household cannot afford to buy on the open market if lower quartile prices are more than 3.5x household income plus equity/savings; and private renting costing no more than 25% of household income.

Steps 4.2 to 4.6

- A.29 Step 4.2 is a quota to reduce the total backlog need which is assumed to be 20% each year (which is a standard modelling assumption suggested by the CLG guidance).
- A.30 Step 4.3 is the annual backlog reduction based on step 4.2 (105 each year).
- A.31 Step 4.4 is a summary of newly-arising need from both newly forming households and existing households falling into need (292 each year).
- A.32 Step 4.5 is the total annual affordable need based on steps 4.3 and 4.4 (396 each year).
- A.33 Step 4.6 is the annual social rented/intermediate tenure capacity based on step 3.8 (291 each year).

Step 4.7: Total gross and net shortfalls

A.34 Table A3 summarises the overall annual gross and net affordable housing requirements for Copeland Borough by designation (general needs and older person) and property size.

A.35 Analysis indicates that although there is an overall annual imbalance (shortfall) of 102 affordable dwellings based on needs modelling.

Table A3 Net and gross affordable housing requirements – annual imbalance 2014/15 to 2018/19

NET

Sub-Area	General Needs				Older People		Total
	1	2	3	4+	1	2+	
Whitehaven HMA							
Cleator Moor	5	-5	-2	2	0	4	4
Egremont	-2	5	12	9	1	-2	23
Whitehaven	-28	-47	11	-5	16	11	-42
Whitehaven Rural Parishes	30	-1	6	13	4	-2	50
West Lakes HMA							
West Lakes Copeland District	1	4	5	9	2	-1	20
West Lakes LDNP	3	-4	5	9	0	-2	11
Millom HMA							
Millom	26	12	-2	1	-2	1	36
TOTAL	35	-36	35	38	21	9	102
Copeland LDF	32	-32	30	29	21	11	91
LDNP LDF	3	-4	5	9	0	-2	11

GROSS

Sub-Area	General Needs				Older People		Total
	1	2	3	4+	1	2+	
Whitehaven HMA							
Cleator Moor	5			2	0	4	11
Egremont		5	12	9	1		27
Whitehaven			11		16	11	38
Whitehaven Rural Parishes	30		6	13	4		53
West Lakes HMA							
West Lakes Copeland District	1	4	5	9	2		21
West Lakes LDNP	3		5	9			17
Millom HMA							
Millom	26	12		1		1	40
TOTAL	65	21	39	43	23	16	207
Copeland LDF	62	21	34	34	23	16	190
LDNP LDF	3	0	5	9	0	0	17

Tenure and dwelling type profile of affordable dwellings

A.36 Affordable housing includes social rented, affordable rented and intermediate tenure dwellings. New affordable development by Registered Providers will be affordable rented (with rents of up to 80% open market rent) and in order to recommend an appropriate split between social rented and intermediate tenure, the stated preferences of households and the relative affordability of intermediate tenure products is now reviewed.

Household preferences

A.37 Households on the 2010 survey were asked to state tenure preferences. Table A4 summarises the preferences of both existing households in need and newly forming households by tenure. Overall, this gives a tenure split of 63.4% social/affordable rented and 36.6% intermediate tenure across Copeland Borough.

Table A4 Affordable tenure preferences

Tenure	Existing households in need	Newly-forming households	Total
Affordable (Social) Rent	60.3	64.5	63.4
Intermediate Tenure	39.7	35.5	36.6
Total	100	100	100
Base (annual requirement)	104	292	396

Source: 2010 household survey; rebased to 2011 census

A.38 An analysis of the ability of existing households in need and newly-forming households to afford intermediate tenure is summarised in Table A5. Analysis suggests that intermediate tenure options remain relatively affordable to households in need and newly-forming households, with 35.2% able to afford a property priced at up to £100,000.

Table A5 Ability of existing households in need and newly-forming households requiring affordable housing to afford intermediate tenure dwellings

Price	% could afford		Total
	Existing households in need	Newly-forming households	
up to £80,000	46.0	39.3	41.1
up to £100,000	40.0	33.5	35.2
up to £120,000	32.2	21.0	23.9
Base	104	292	396

Source: 2010 household survey; rebased to 2011 census

A.39 There is clearly scope for an intermediate tenure market in Copeland Borough. The final proportion of intermediate tenure dwellings to be delivered needs to be reconciled with the economic viability of delivering affordable housing on sites; the appetite of the HCA to fund intermediate tenure dwellings; and the ability of households to secure mortgages.

Dwelling type

A.40 Table A6 considers the range of affordable property types households would consider, based on the aspirations of existing households in need and newly-forming households requiring affordable accommodation. Analysis of property type preferences suggests that, primarily, delivery of houses is a priority (with 46.7% stating an expectation of moving to a house), followed by flats (35.6%) and bungalows (17.6%).

Table A6 Property type preferences

Type preferences	Existing (%)	Newly-forming (%)	Total (%)
House	47.3	46.5	46.7
Flat	13.5	43.3	35.6
Bungalow	39.1	10.1	17.6
Total	100.0	100.0	100.0
Base	102	292	394

Based on expectations of existing households in need and newly-forming household expectations

Source: 2010 household survey; rebased to 2011 census

Comparison with previous study

A.41 Since the 2010 SHMA was carried out, housing need has increased and the main reasons for this have been an overall increase in households in need based on rebased survey data; an increase in newly-arising need but this has been counteracted by an increase in affordable stock availability through increased levels of letting.

Parish-level needs analysis

A.42 Table A7 summarises net affordable requirements at town/parish level.

Table A7 Net affordable need by Town/Parish

Sub-area	Town/Parish	Under 65					65 and over					Total
		One	Two	Three	Four	Five or more	One	Two	Three	Four	Five or more	
Cleator Moor	Cleator Moor	3	-9	-4	2	0	0	1	0	3	0	-4
Cleator Moor	Cleator Moor - Cleator	2	4	2	0	0	0	0	0	0	0	8
Egremont	Egremont	-5	5	8	7	0	1	-3	-1	2	0	14
Egremont	Egremont - Bigrigg	0	1	2	1	0	0	0	0	0	0	4
Egremont	Egremont - Moor Row	3	-1	2	1	0	0	0	0	0	0	5
Millom	Millom	24	8	-2	1	0	-2	-5	4	2	0	30
Millom	Millom - Haverigg	2	4	0	0	0	0	0	0	0	0	6
West Lakes (CD)	Drigg and Carleton	0	1	1	1	0	0	0	0	0	0	3
West Lakes (CD)	Irton with Santon	0	0	0	0	0	1	-1	0	0	0	0
West Lakes (CD)	Laplugh	0	0	1	1	0	0	0	0	0	0	2
West Lakes (CD)	Millom without	1	2	1	2	0	0	0	0	0	0	6
West Lakes (CD)	Seascale	0	1	2	5	0	1	0	0	0	0	9
West Lakes (LDNP)	Bootle	2	-1	1	2	0	0	-1	1	0	0	4
West Lakes (LDNP)	Ennerdale and Kinniside	2	0	0	0	0	0	0	0	0	0	2
West Lakes (LDNP)	Eskdale	0	0	2	1	0	0	0	0	0	0	3
West Lakes (LDNP)	Gosforth	0	-2	2	2	0	0	-1	-1	0	0	0
West Lakes (LDNP)	Muncaster	0	-1	0	1	0	0	0	0	0	0	0
West Lakes (LDNP)	Ponsonby	-1	0	0	0	0	0	0	0	0	0	-1
West Lakes (LDNP)	Ulpha	0	0	0	0	0	0	0	0	0	0	0
West Lakes (LDNP)	Waberthwaite	0	0	0	0	0	0	0	0	0	0	0
West Lakes (LDNP)	Wasdale	0	0	0	0	0	0	0	0	0	0	0
West Lakes (LDNP)	Whicham	0	0	0	3	0	0	0	0	0	0	3
Whitehaven	Whitehaven	-28	-47	11	-4	-1	16	1	0	10	0	-42
Whitehaven Rural Parishes	Arlecdon and Frizington	2	-3	1	2	0	0	0	-1	0	0	1
Whitehaven Rural Parishes	Distinguon	9	-7	-2	2	2	2	-3	0	0	0	3
Whitehaven Rural Parishes	Haile	0	1	1	0	0	0	0	0	0	0	2
Whitehaven Rural Parishes	Lowca	1	0	-2	0	0	0	0	0	0	0	-1
Whitehaven Rural Parishes	Lowside Quarter	0	1	1	0	0	0	0	0	0	0	2
Whitehaven Rural Parishes	Moresby	4	2	0	1	0	1	0	0	0	0	8
Whitehaven Rural Parishes	Parton	2	-2	0	0	0	0	0	0	2	0	2
Whitehaven Rural Parishes	St. Bees	4	2	2	0	2	0	0	0	0	0	10
Whitehaven Rural Parishes	St. Bridget Beckermet	2	1	1	0	0	0	0	0	0	0	4
Whitehaven Rural Parishes	St. John Beckermet	4	3	2	4	0	1	0	0	0	0	14
Whitehaven Rural Parishes	Weddicar	2	1	2	0	0	0	0	0	0	0	5
Whitehaven Rural Parishes	Whitehaven - Sandwith	0	0	0	0	0	0	0	0	0	0	0
Total		35	-36	35	35	3	21	-12	2	19	0	102

7.37...1 Glossary

BAME	Black, Asian and Minority Ethnic
DCLG	Department of Communities and Local Government
CSR	Comprehensive Spending Review
DFG	Disabled Facilities Grant
HCA	Homes and Communities Agency
HPDG	Housing and Planning Delivery Grant
LA	Local Authority
NAHP	National Affordable Housing Programme
NHS	National Health Service
NPPF	National Planning Policy Framework
NPPG	National Planning Practice Guidance
ONS	Office for National Statistics
PFI	Private Finance Initiative
RP	Registered Provider
SHMA	Strategic Housing Market Assessment
TSA	Tenants Services Authority