

BOROUGH-WIDE HOUSING NEEDS SURVEY

A report for Copeland Borough Council from Cobweb Consulting

July 2020

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Summary of findings

The survey findings only represent the views and profile of those who responded to the survey and cannot be automatically assumed to apply across Copeland. We have not 'grossed up' the figures to emulate the size of the overall population.

However, we can indicate what statistical reliability can be attached to the findings. For the total sample of 2,652 we can be 95% confident that the results for the whole population would be within +/- 1.8%. That is, if the sample gave an answer of 46%, say, then we could be 95% certain that the answer for the whole population would be between 44.2% and 47.8%. This is therefore a very robust sample giving reliable answers.

Reliability rates for the sub-areas and parishes are given in the introduction.

Background

0.1 Copeland Borough Council appointed Cobweb Consulting to conduct a borough-wide housing needs survey (HNS) in November 2019. In conjunction with a separately-commissioned Strategic Housing Market Assessment and other studies, the HNS will inform and support the Council's corporate, planning and housing strategies.

0.2 The methodology adopted was of a sample survey (postal and web-based) covering the main areas of habitation in Copeland and the more sparsely-settled rural areas. This was complemented by a series of stakeholder interviews, and a limited amount of secondary data analysis (being mindful of the need for congruence with the findings of the SHMA).

Property types

0.3 Semi-detached homes (34%) and terraced homes (27%) were the most common types, but there were significant proportions of detached homes (19%) and bungalows (15%). Flats were under-represented (4%).

0.4 Detached homes were more prevalent among households in the middle age range (35-65); bungalows were more popular with over 65s, and half of younger people lived in semi-detached homes. Housing associations were responsible for most of the flats, whereas the private rented sector (PRS) is largely made up of semi-detached and terraced houses.

0.5 There were very few one-bed homes. Half of all properties had three bedrooms, with two beds being the next most popular. Smaller properties were concentrated in the rented sectors. Almost all properties were described as main residences, with only 1% being for second home or work use. Similar low figures applied to properties used as Airbnb or temporary lodgings.

Tenure

0.6 Eighty percent of properties were owned, with almost half owned outright. As well as most older people, almost 75% of those aged 16 to 34 owned their own homes. This is higher than would be expected and is indicative of the relatively low prices / high earnings in Copeland, enabling affordable ownership to be achieved earlier. There was a very low level of shared ownership. Only one HMO was identified.

0.7 Housing association tenants tended to be slightly older than the norm, and PRS tenants tended to be slightly younger.

0.8 Most tenures were spread fairly evenly across sub-areas, but there were higher proportions of Housing association tenants in Cleator Moor and Egremont, and lower proportions of private renters in Whitehaven Rural.

Rents and mortgage costs

0.9 Almost 80% of respondents paid no more than £600 per month in rent or mortgage costs. Social rents are lower than private rents with 84% paying less than £500 per month compared to 66% in the PRS. Copeland is the second most affordable local authority in the country for house purchase.

Household profile

0.10 The dominant household size was two people (42%) followed by one person (29%). Across England and Wales some 35% of households have two members. 26% had four or more residents. There are dependent children in 24% households (compared to 42% across England and Wales). There are also another 9% where grown up children remain in the household, a legacy of post-recession demographics, but lower than the national average (15%). There was a slightly higher proportion of single adult households in Egremont than elsewhere.

Age

0.11 The age profile in the survey shows reasonable similarity to ONS estimates in most age bands except the youngest, where it is lower. However, while the proportion of elderly people (over 75) is marginally lower than the ONS forecast, it is higher than the equivalent figures for the United Kingdom, though lower than for Cumbria throughout. The figure for younger groups is also lower than UK levels (24% compared to 30% for 16-34s). The thinning out of the younger age sector is a market signal that that future local labour, care and support needs could be under threat unless alternative supply of labour is obtained, through local or international mobility.

Property condition and meeting needs

0.12 There were very low levels of dissatisfaction with the ability of the property to meet needs (3%) and its condition (4%). Those least satisfied tended to be younger people, renters, and were a little more likely to live in Egremont. The main reasons for dissatisfaction were damp and mould (42% of those stating condition was poor or very poor) followed by a need for repairs (35%). Of those who said the property did not meet needs, 21% said it was too small, 20% mentioned condition, and between 3% and 18% mentioned reasons related to access, disability, or health. Generally, housing association tenants were more concerned about damp and mould, while private tenants were concerned about repairs not being done, and household warmth.

Management and maintenance

0.13 Private and housing association renters were asked to assess the way their properties were managed and maintained. There was a largely positive response, with dissatisfaction running at 13%. However, 28% only have 'fair' ratings, and generally results were less favourable than for the other two measures. Overall satisfaction was slightly lower for housing association and private tenants, though the views of private tenants are more polarised. Prime reasons for dissatisfaction related to

repairs and maintenance: private tenants were concerned about repairs not being done at all, whereas housing association tenants were more likely to find that repairs issues were not resolved.

Disability

0.14 Some 22% of the respondents said a household member was limited in day to day activities by a disability or long-term illness. These tended to be in older groups and were much more likely to be housing association tenants. 4% use a wheelchair, and 35% of those with a disability have had adaptations, with 23% expecting they would need these in future years. Overall, some 6% of the total sample potentially needed adaptations over the next five years. The most likely future needs were for level access showers and handrails. About 70% of future need comes from those already with disabilities, with the other 30% anticipating future needs.

Employment, occupation, income and benefits.

0.15 Excluding those aged 65 or more, some 76% (including partners) are economically active (compared to the 79% figure quoted in the Cumbria Local Economic Partnership (LEP) report referenced in chapter 2. After being in employment, the next most prevalent status was retirement, comprising 34% respondents. The likelihood of being in full-time employment declines sharply after the age of 50.

Occupation

0.16 Some 51% of those in employment (respondents and partners) were in the higher-paid roles of managers, directors, senior officials, or professional and technical posts. When asked what sector they operated in the importance of Sellafield was manifest, with some 39% of respondents (including partners) being employed in directly or in its supply chain, by far the highest proportion. As the Cumbria LEP report¹ considers, there are dangers in over-reliance on one sector, especially if that sector is in decline. The second largest sector was health and social care, with 14% of respondents and partners.

Incomes

0.17 Respondents received a very wide range of monthly incomes. Unsurprisingly, income was higher where people worked, and compared to the figures in ASHE (Annual Survey of Hours and Earnings)¹ working respondents were generally better paid than the average, including those on lower earnings.

0.18 It can be noted that ASHE shows that in terms of paid employment median earnings in Copeland were £3,085 per month (£37,022 per annum in 2019). These are the sixth highest earnings in the United Kingdom. In conjunction with low house prices it is responsible for Copeland being the second most affordable (in terms of house purchase) place in the UK. However, in parallel it should be noted that 21% of survey respondents earned £18,000 or less per annum.

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<https://www.ons.gov.uk/surveys/informationforbusinesses/businesssurveys/annualsurveyofhoursandearnings/ashe>

Benefits

0.19 Forty-five percent of respondents received no benefits. The State Pension, at 22%, was by far the benefit most frequently mentioned.

Recent moves

0.20 Three out of four respondents had been resident in Copeland for ten years or more, and just over half had been in their current property for the same length of time. Those aged under 35 were most likely to be recent incomers, whereas 84% of over 65s had lived in the area for more than ten years.

0.21 In terms of tenure, private renters were much more likely than all other tenures to have been in their homes (53%) and the area (28%) for less than two years.

0.22 The single most important reason for moving into Copeland over the last five years had been to take up employment (34%), twice the rate of the second most popular reasons, which were to be with family and friends, or for the countryside. A quarter of incomers had come from other parts of Cumbria, and a similar number from other parts of the North. Employment was the biggest driver encouraging Northerners to move into Copeland; family and friends drew incomers from the Midlands; and those from the South and abroad were mainly attracted by the natural beauty of the area.

0.23 There was substantial movement between tenures, particularly those moving out of the private rented sector or the family homes to take out a mortgage.

Future moves and new household formation

0.24 22% of responding households thought they were likely to move within five years. The propensity to move is highest among the youngest age groups, and those in the PRS. Residents in Cleator Moor (26%) are most likely to move and those in Millom the least (18%).

0.25 There are multiple reasons why people may want to move, the most likely being to obtain a larger (24%) or smaller (16% property). Additionally, clusters of reasons (e.g. to move because of health reasons, wanting a bungalow) may be linked to the age of the respondents.

0.26 11% of respondents thought that a single or several current residents would move to form an independent household within the next five years. These were households with middle aged residents and therefore more likely to have growing children / young adults living them. This is reflected in the 65% of this group who gave 'becoming independent' as the reason for new household formation. The principle barrier to achieving independence was affordability or issues around finance generally (53%).

0.27 Newly-forming households were most likely to comprise a single person (74%) whereas unsurprisingly existing households planning to move had a range of different sizes and therefore bedroom requirements – for example 42% needed three-bedroom homes.

0.28 Nearly half of movers wanted a detached house (including 31% of newly forming households, illustrating the relative affordability of the area), but generally new households preferred semis, terraced homes or flats. Flats were a popular choice in Whitehaven Town.

0.29 In terms of tenure, owner-occupation was a strong preference (79%) for both groups, though only a small proportion of new households (10%) expected to buy outright. In spite of the dominance of owner-occupation a third of movers expressed a preference for social rented housing and 10% in private renting (17% among new households). Lettings agents noted a healthy private rented sector, with enough landlords and tenants in the market, however there was very little inclination among private landlords in letting to tenants on benefits. There was minimal interest in Shared Ownership.

0.30 Just under half of potential movers wanted to stay in Copeland, 19% said they would move away, with the substantial remainder being undecided. Newly-forming households are more likely to leave, and younger whole-moving households were most likely to stay (66%). Housing association tenants are also positive about staying (67% housing association movers).

0.31 As regards incentives that would encourage remaining in Copeland, regeneration of the Town Centre and better shops (22%) a wider range of good jobs (21%) and better transport links and health facilities were favoured. Stakeholders also commented on the desirability of investing and improving in Whitehaven including a good supply of good quality, well-maintained flats, plus improved parking facilities.

Income and affordability

0.32 There is a large range of incomes among prospective movers, with £2,400 the maximum for around half the sample. In general, incomes of movers are lower than non-movers, and incomes of newly-forming household lower than existing households wanting to move. Some 74% of new households consider they can afford to buy a house no more expensive than £150,000, whereas this limit only applies to 31% of existing households

0.33 Estate agents confirmed that there is now an active market, contributed to by the range of prices that potential buyers could afford, in spite of continued uncertainty around the future of Sellafield.

0.34 Using Land Registry data we were able to compare the actual prices achieved on the open market with those prices that movers say they can afford. It was striking how closely the two sets of figures matched each other. For example, 26% considered they could afford a property priced between £100,000 and £150,000, and 24% of sales were in that band. Other bands saw a similar congruence.

0.35 While Cleator Moor has the lowest price levels and Whitehaven Rural the highest, all areas had a range of different prices.

0.36 We also modelled affordability, based on an assumption that a household should not have to pay more than 33% gross income on a mortgage. In summary, we found that 46% of newly

forming households could not afford an average priced dwelling without spending more than this proportion, and nearly a third could not afford a Lower Quartile home (a home priced in the cheapest quarter of the scale

0.37 When we quantified these proportions, the resulting figures for those newly-forming households that could not meet their needs on the open market were 77 unable to afford Lower Quartile and 114 unable to afford the median. Given that we have excluded existing households wanting to move, and that this is based purely on the actual responses to the sample survey (we have not 'grossed up figures'), these should be considered minimum requirements.

0.38 It should also be noted that the lower figure of 77 is very close to the annual affordable housing need figure of 83 per annum identified in the SHMA.

0.39 As regards renting more than half the sample could afford no more than £400 per month, with newly forming households having lower thresholds.

Housing options

0.40 Of the options for various specialist forms of housing, self-build projects held the strongest appeal, with 15% of the whole sample (not just movers) expressing interest. Lifetime Homes received a similar response (14%), with Extra Care (12%) and Community-led housing (11%) not far behind. Six percent were interested in Co-Living / Co-Housing.

Conclusions

The need for affordable housing

0.41 In spite of the fact that Copeland is one of the most affordable areas in the UK, there remains an unmet need for affordable housing. This is particularly relevant for younger, newly-forming households. Three-quarters could not afford an averagely-priced house and approaching a third could not afford one in the Lower Quartile.

Accessing market housing

0.42 Additionally there is a sub-sector of younger people in well-paid jobs that can enter the owner-occupied sector whose needs require meeting. Some 75% of the survey respondents aged 16-34 are owner-occupiers and 40% earn £36,000 per annum or more, enabling them to access larger homes that developers have been supplying.

Those in most need

0.43 However at the other end of the scale, younger people are leaving the area because they cannot access affordable accommodation, and the private rented sector will not cater to those on benefits. Additional move-on accommodation is needed for homeless people with complex needs including those from military and ex-offending backgrounds

The type of affordable housing needed

0.44 The development of a range of different types of affordable accommodation is therefore indicated, primarily affordable rented, as suggested by the Strategic Housing Market Assessment , but also forms of discounted, sub-market ownership that avoid the need to raise a deposit. Shared ownership was not considered appropriate because of low house prices – the issue is the deposit.

Stock condition and property type

0.45 The main issue with the current supply of affordable housing is more about its condition, quality, age, type and location rather than its volume. There appears to be a particular problem with some housing association property. There is also a size issue relating to three-bed properties falling foul of the under-occupation rules - what is required is a supply of modern, well-designed, medium-sized houses, at reasonable prices and rents.

The higher end of the market

0.46 There is a case for continuing to invest in high-end larger, market homes, to appeal both to the highly-paid sector mainly involved in the Sellafield supply chain and as a suitable 'offer' for those the authority wants to attract as part of its strategy to develop new high value technical and innovatory industries as the nuclear industry is phased out.

Older people, disability and demographic change

0.47 In common with many parts of the UK, Copeland is forecast to experience a bifurcating age structure, with a proportionate increase in older people (especially very old people) and a reduction in the proportion of younger people. This leads to concern that the local workforce will not be large enough to meet the health and care requirements of the older generations, and therefore to a reliance on domestic and international in-migration. The incidence of dementia, mobility difficulties and limiting long-term illnesses or disability is also forecast to increase.

The housing conditions faced by older people

0.48 We note above the older stock profile across the authority, particularly in the dominant private sector where older terraced houses and bungalows are worst affected. The Private Sector Stock Condition Survey also notes that older single people and retired people are more likely to live in non-decent homes than others. Stakeholders noted that much of the 1960s and 1970s stock is unsuitable, difficult to adapt because of room size and layout and properties do not lend themselves to wheelchair use. Respondents noted a number of issues including access to the property, steps and access to bathrooms.

Housing solutions for older people

0.49 Stakeholders agreed that a range of new modern replacement accommodation is required, particularly bungalows and ground floor flats. The equivalent of Lifetime home standards should be introduced into all new developments. Additional sheltered and Extra Care accommodation was in demand (12% respondents being interested in Extra Care).

Income, assets, and tenure for older people

0.50 In terms of the appropriate tenures for developments focused on older people, this depends on their incomes and ability to liquidate assets to pay for accommodation, service charges and care

costs. In terms of responses to the survey, proportionately older people were on lower income rungs than younger people; however a greater proportion were owners (including 79% who own their homes outright). They are 'asset rich and cash poor'. 26% are social or private tenants and are unlikely to have the resources to enter the owner-occupied sector.

Range and quality required

0.51 The conclusion must be that the authority should plan for a range of older people's disability-accessible accommodation, catering for those who be able to buy and those who will need to continue to rent. In the survey there were 107 existing older households planning to move, of which 5% would need wheelchair accommodation. The authority will need to look to the SHMA to quantify overall need.

Rural v. Town Centre

0.52 While stakeholders considered there to be potential for improving the Town Centre offer (particularly though not exclusively in Whitehaven), there were no strong indicators of drift away from rural areas into urban ones. The main markets for Town Centre dwellings were considered to be young professionals, including itinerant contractors and overseas students, seeking good quality (but not luxury) rented accommodation. Regeneration activity and a conscious drive to create a 'young person's culture' would increase marketability.

Local factors

0.53 Conclusions and recommendations on addressing needs for each of the parishes are contained in the area appendix 3

1.0 Introduction

Background

Copeland Borough Council appointed Cobweb Consulting to conduct a borough-wide housing needs survey in November 2019. In conjunction with a separately-commissioned Strategic Housing Market Assessment to identify high level housing need for the Copeland Local Plan and a Private Sector Stock Condition Survey, the research and analysis from the assessment will inform and support the Council's corporate, planning and housing related strategies. It will update the previous housing needs assessment which was produced in 2011 to support the Local Plan and provide greater detail regarding residents' housing needs and aspirations as well as provide evidence to inform strategies and operational activity around disabled facilities grants and empty homes.

Part of the output was to assemble data regarding current and projected need for all housing tenures and types of housing, and information which could be used to inform where new housing should be in the future. This was in the context of changing demographic patterns, which meant that there were dual priorities: to address the needs of an ageing population and retain young families in the borough. Another factor to be considered was the impact of the Sellafield labour market, and the supply chain that accompanied it.

There was a particular emphasis on affordability in the brief, which specified that the need for affordable housing must be clearly identified, together with an indication of appropriate levels of affordability that are required for each tenure type and type of provision along with residents' aspirations and the impact of stock condition in the borough on the market. The authority was particularly interested in how the general affordability of housing in the borough affects the choice and standard of housing available to residents at the lower end of the market.

The authority also wanted analysis of the affordability in each of the main housing areas, as well as an overview of general results by Parish and settlement.

Additionally, the authority was particularly interested in the opportunities around community-led housing, self-build and other non-standard housing approaches in terms of affordable housing.

Methodology

It was agreed that the main part of the assessment would be via a sample survey (postal and web) covering the main areas of habitation in Copeland, and more sparsely settled rural and scattered communities. This would be complemented by a series of stakeholder interviews, to explore the market context and highlight the views of those who might be under-represented in the survey. Additionally, views were sought to support initiatives to revitalise the Town Centre, link it to the harbour, and attract younger people into the area.

A limited amount of secondary data analysis was carried out, particularly around incomes and prices, but researchers needed to be mindful of the new Strategic Housing Market Assessment (SHMA) and

Objective Assessment of Needs (OAN) and to ensure that any conclusions were congruent with those in the SHMA.

In terms of the survey, this was conducted in two waves. The first wave went to all addresses in twenty-one identified rural settlements², to 33% of households in Whitehaven Town, and to 80% of households in each of Cleator Moor, Egremont, and Millom. The second wave went to a further 33% in Whitehaven Town and the remaining 20% in Cleator Moor, Egremont, and Millom. Altogether 24,963 questionnaires were sent out. A covering letter explained the purposes of the survey and gave the option to complete it on-line instead of posting it back.

Statistical reliability

The survey findings only represent the views and profile of those who responded to the survey and cannot be automatically assumed to apply across Copeland. We have not 'grossed up' the figures to emulate the size of the overall population.

However, we can indicate what statistical reliability can be attached to the findings. For the total sample of 2,652 we can be 95% confident that the results for the whole population would be within +/- 1.8%. That is, if the sample gave an answer of 46%, say, then we could be 95% certain that the answer for the whole population would be between 44.2% and 47.8%. This is therefore a very robust sample giving reliable answers.

Levels of statistical reliability vary for the different subgroups and the tables below show them for each of the Housing Market Areas and Parishes.

Housing Market Areas				
Whitehaven Town	Cleator Moor	Egremont	Millom	Whitehaven Rural
+/- 3.6%	+/- 5.0%	+/- 5.3%	+/- 4.5%	+/- 3.1%

Parishes				
Arlecdon & Frizington	Beckermest with St Johns	Cleator Moor	Distington	Drigg and Carleton
+/- 8.2%	+/- 7.2%	+/- 5.3%	+/- 10.3%	+/- 15.3%
Millom	Whitehaven Town	Ennerdale and Kinniside	Moresby	Lowca
+/- 4.9%	+/- 3.6%	+/- 13.2%	+/- 9.7%	+/- 20.8%
Egremont	Parton	St Bees	Seascale	Millom Without
+/- 5.0%	+/- 18.7%	+/- 7.5%	+/- 6.8%	+/- 11.5%

² See Appendix 1 for details

Acknowledgements and authorship

We would like to thank our able project manager, Julie Friend, Housing Strategy and Inclusion Officer at Copeland Borough Council, and Amanda Starr, Housing Strategy and Social Inclusion Manager. Additionally, we would like to thank those stakeholders who agreed to be interviewed, members of Copeland Housing Partnership who we met and, of course, all the respondents to the survey.

This report was researched and authored by Cobweb Consulting associates Ros Grimes and Danny Friedman. Philip Leather undertook secondary data analysis. Sarah Barnett assisted Ros Grimes with the stakeholder interviews.

2.0 Strategic context

The survey results and outputs from the stakeholder interviews should be seen in the context of several other strategies, studies and initiatives that analyse or affect the housing market in Copeland. As required by the brief, this section reviews several specific documents, and seeks to summarise their housing needs-related findings and conclusions. We will refer to some of them in the analysis of the housing needs survey results.

Strategic Housing Market Assessment and Objectively Assessed Housing Need, Copeland Borough Council (October 2019)

The principle findings were:

- Copeland is a highly self-contained housing market area in its own right, with 78% of moves (excluding long-distance moves) happening within its borders, and with job-containment and commuting within its borders confirming this
- There is a relatively old age profile to the population and while the population as a whole has fallen between 2006-2016, the population aged 65 plus has increased by 24% over the period.
- There is a relatively large proportion of owner occupiers, particularly outright owners (reflecting the age structure) and a relatively small but increasing private rented sector
- Prices in the owner-occupied sector were low, with costs not seen as a barrier to home-ownership
- Examining demographic trends, the report gives a range of projections for additional housing needs over the plan period 2017 to 2035. Using the Standard Method for calculating requirements fixed by the Ministry of Housing, Communities and Local Government (MHCLG), a figure of an additional 32 dwellings per annum is arrived at. However, the highest scenario in the report suggests a figure of 138. It should be noted that the MHCLG looks positively on figures above those generated by the Standard Method, and thus the report suggests a higher figure is appropriate
- Economic scenario forecasting suggests a requirement of between 26 and 198 additional dwellings per annum will be required, though it is suggested that caution should be exercised in terms of the impact of the highest figure
- Examining market signals, and in particular the requirements of concealed households, suggests that the demographic projections should be uplifted by 8%. This means that the Objectively Assessed Housing Need is for 2,630 dwellings (146 per annum) with a higher figure of 207 dwellings per annum if the most optimistic jobs-led projection is used. This includes a need for a small number of homes in the National Park area
- In terms of affordable housing requirements, the SHMA suggests a need for an additional 83 dwellings per annum between 2017 and 2035, predominantly located in the Whitehaven Housing Market Area. It suggests that some 10% of these should be low cost home ownership options that provide low or subsidised deposits, such as shared ownership
- In terms of size mix, the emphasis for all tenures is on two- and three-bedroom homes
- A clear need for an increase in accessible, adaptable and wheelchair accommodation was noted to meet the needs of an increasingly immobile older population

Copeland Housing Strategy 2018-2023

The outcomes sought under the current housing strategy fall under three themes: housing for investment, housing for people, and housing for place. In more detail the delivery priorities are:

Housing for investment

- To understand and respond to the barriers of housing investment in Copeland
- To grow the supply of accommodation to suit the needs of professionals and entrepreneurs seeking to remain in or move into the area
- To ensure sufficient affordable and social housing supply while improving place and public realm

Housing for people

- Instigate and support third sector partnerships to address unmet needs and service provision and help mitigate the impact of austerity
- Work with developers, statutory bodies and third sector partners to increase the supply of specialist housing with support for groups with a specific and unmet need
- To shape and influence policy to improve the health and wellbeing of all the residents in the Borough, ensuring nobody is left behind

Housing for place

- To bring empty residential and commercial properties in our town centres back into use
- To make our key service centres rural villages, and surrounding residential areas vibrant, safe and sustainable places that are appealing to visitors and the residential market
- To drive up standards within the private rented sector and social housing rental markets

Private Sector Stock Condition Survey 2016

Principle findings from this sample survey of 757 dwellings were:

- There were 6.9% short-term and 1.4% long terms empty dwellings (2,303 grossed up); 16% of properties in the West Lakes Housing Market Area (HMA) were empty
- An above England average proportion of buildings were built before 1919 and a below average proportion were built after 1980; Millom holds the oldest building profile
- 84% of dwellings were owned, with 16% private rented or tied (below the national average); highest private rented rates were in West Lakes, Millom and Egremont
- The sector has an elderly demographic profile, with the largest single group – 38% - aged 65 plus
- Only 24% of households had children
- Only 55% of households are economically active; 41% are retired
- 51% of private renting households are on low incomes, compared to 11% of owners

In terms of conditions:

- 8% of dwellings had Category 1 hazards within the Housing Health and Safety Ratings System (HHSRS)
- 6% are in disrepair
- 7% fail to provide a reasonable degree of thermal comfort
- Copeland's private sector is in slightly better condition than the national average
- The highest rates of non-decent homes are in Millom, West Lakes, and Whitehaven Rural
- 24% of private rented were non-decent compared to 14% owner-occupied
- Older terraced houses and bungalows were the worst affected
- 3.4% dwellings had 'liveability' problems (e.g. poor environmental conditions, traffic, nuisance)
- Generally, households are satisfied with their homes and areas (98%)
- Perceptions of area decline are highest in Millom and West Lakes area of the Lake District National Parks Authority (LDNPA)

In terms of household characteristics:

- Single persons aged over 60, economically vulnerable households, retired households and households living on low incomes were more likely to live in non-decent homes than other groups
- 16% of vulnerable households lived in non-decent homes
- 11% of households are in fuel poverty
- 11% of households had at least one member with a long-term illness or disability

Cumbria Local Enterprise Partnership – Annual Report 2019

Part of this report considers the role that housing has in building labour productivity across Cumbria.

It notes:

- Sluggish economic growth since 2015, largely as a result of a declining workforce
- Productivity 15% below the UK average per job, resulting in a £2 billion 'productivity gap'.
- A less productive service sector in particular
- A 'very tight' labour market, with a high (79%) employment rate, a declining working age population, and therefore a declining workforce. A 7% reduction by 2028 is expected
- Concerns about future opportunities for skilled labour, given the running down of the NuGen project and the pulling out of Toshiba from Moorside

In terms of housing's role in helping to resolve these issues it suggests:

- Development of housing 'which is the right product and the right price at the right place'
- Development of the housebuilding industry as a stimulus for growth
- Better and a greater variety of housing to attract people into the county
- Use of Future High Street Funds to (among other purposes) convert empty retail spaces into homes

West Cumbria: Opportunities and Challenges 2019 – a Community Needs Report

This report, drawn up by Cumbria Community Foundation, has a specific section on housing and homelessness. It highlights some of the housing contrasts that exist:

- The existence of some of the highest average wage levels in the county matched to ‘enviable’ levels of housing affordability; but with ‘cold spots’ of deprivation, with 14% of households living on less than £10,000 per annum
- Significant differences in house price across West Cumbria, especially contrasting between urban and rural areas
- A significant proportion of single person households (31% in Copeland)
- 9% lone parent households
- 13% one-person households aged 65 plus
- A shortage of affordable housing, particularly in rural areas, impacting on the sustainability of these areas to provide accommodation for those working in the rural economy
- A 47% increase in the numbers presenting as homeless in Copeland (290) between 2017/18 and 2018/19
- 800 young people per annum in Cumbria with housing or homelessness issues

Future Generation: West Cumbria Strategy for Sustainable Communities 2007 – 2027

Although rather dated, this report does present some analysis of housing issues at a more local level than elsewhere.

As with the Cumbria Community Foundation, the theme of this report is the contrast between relative affluence and disadvantage. It notes issues around affordability in the context of a ‘buoyant’ housing market (remembering it was written in 2007).

It highlights issues around

- problems of deprivation in the social housing estates surrounding Whitehaven
- the lack of different types of housing and affordable along the coastal towns and villages
- a need to ensure equity in the provision of social housing between localities
- issues about previous inappropriate housing development.

Annual Monitoring Report 2014-2019 on the Local Plan Core Strategies and Development Management Policies, 2013-2028

This five-year AMR records progress against the targets set in the Local Plan. The Sustainable Growth Strategy sets out the number of new dwellings required per annum as 230, with a growth figure of 300 (this is similar to the figures suggested in the SHMA above, and well in excess of the 32 per annum suggested by the Standard Approach).

The evidence shows that the targets for sustainable development have not been met throughout the monitoring period. The numbers of completions have been lower than required (ranging between 117

and 154 per annum) and their distribution between settlements has been inappropriate. Affordable completions and completions on previously developed land have also been low. There have been targets for affordable completions ranging between 15% and 25% throughout the period, but completions amounted to between 0% and 2.6% for most years, the exception being 2014-15, when they amounted to 20% of completions. This, says the monitoring report, provides the basis for the need for key alterations in the forthcoming, new Local Plan, to ensure that targets are more consistently met.

In terms of locations, the Core Strategy identifies that at least 20% of affordable housing should be achieved in the higher value rural areas in mid and south Copeland. However, most approvals for affordable developments have been in Whitehaven, or the other Key Service Centres in the north-west of the authority.

Extra Care Housing and Supported Living Strategy

This document brings together conclusions of and summaries from several other related strategies, including the commissioning strategy for care and support delivered by Adult Social Care (2016-2020), the 'Cumbria Deal', and the previous (2011-2015) Housing Strategy and investment plan. In essence, the combined strategies prioritise:

- As first priority, by 2025, offering people (older people and those with disabilities) 'excellent care at home' with lower-level eligible needs, involving additional support, adaptations and assistive technology
- As alternatives, Extra Care and Support Living Accommodation in each population centre
- Residents of such schemes to get the benefit of mainstream community services and activities that are generally available
- Where possible a reduction in the number of placements in residential and nursing care
- To provide as much housing as required, in both large-scale and smaller local schemes, in conjunction with partners; partners include housing associations, private developers, district councils, the County Council, and Registered Care Providers
- This may involve remodelling of traditional sheltered accommodation.
- To see this as part of a continuum of care and support solutions, which include retirement housing with and without care, to high level residential and nursing care
- For these facilities to be central to communities, linked into other organisations, and focal points for inter-generational activity.

The strategy assesses that there will be increasing demand for older persons housing. It describes the population as 'super-ageing' – ageing at a faster rate than the rest of the UK population, and the number of people of working age reducing. It also notes significant growth in those aged over 85, and in people living with dementia, complex needs, learning disabilities and autism.

Stakeholder interviewees from nursing and care homes noted that policies that encourage older people to retain independence in their own homes for longer meant that they had a higher degree of frailty and additional needs when they did come eventually to enter higher care or nursing environments.

The document notes a shortfall of 1,450 units of Extra Care housing in 2016, and a forecast of a shortfall of 2,100 by 2025 across Cumbria. Copeland is forecast to have a shortfall of 289 by 2025 (there is a current supply of 61 and projected future demand for 350).

As regards to younger people requiring Supported Living the most significant group is those in their 50's with learning difficulties. Across Cumbria the projected shortfall is 185 units (including a shortfall of 21 units in Copeland). There are currently 36 appropriate units in Copeland.

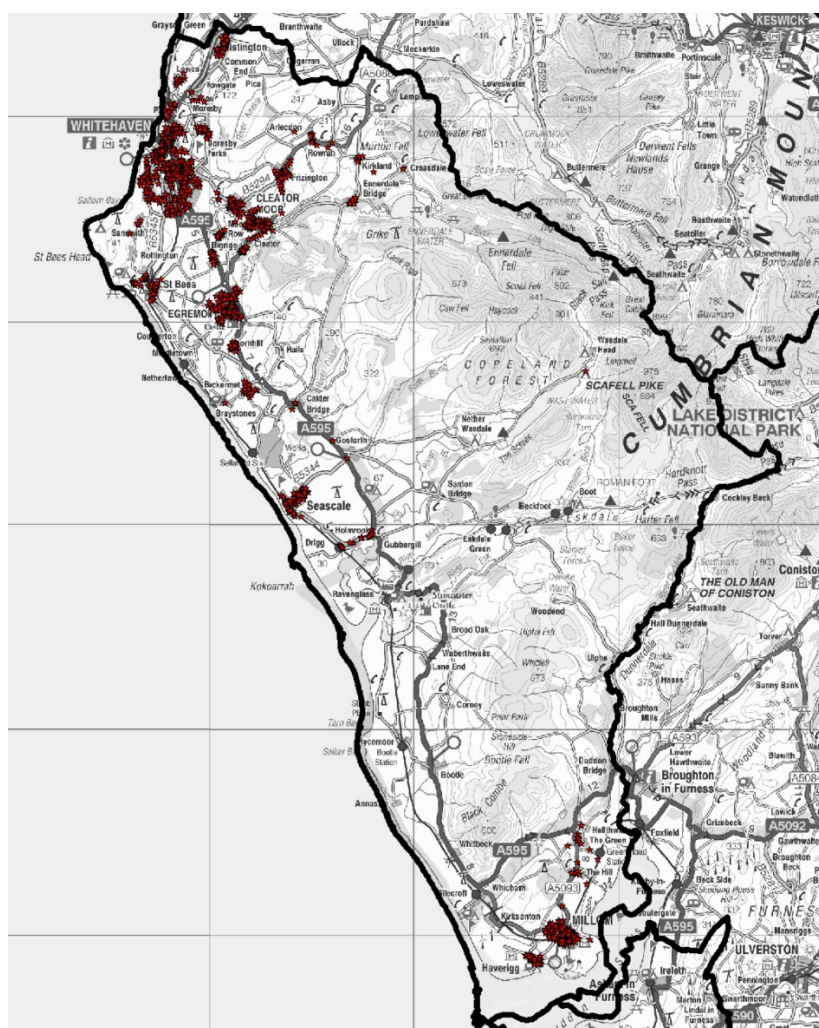
3.0 Survey results

Introduction

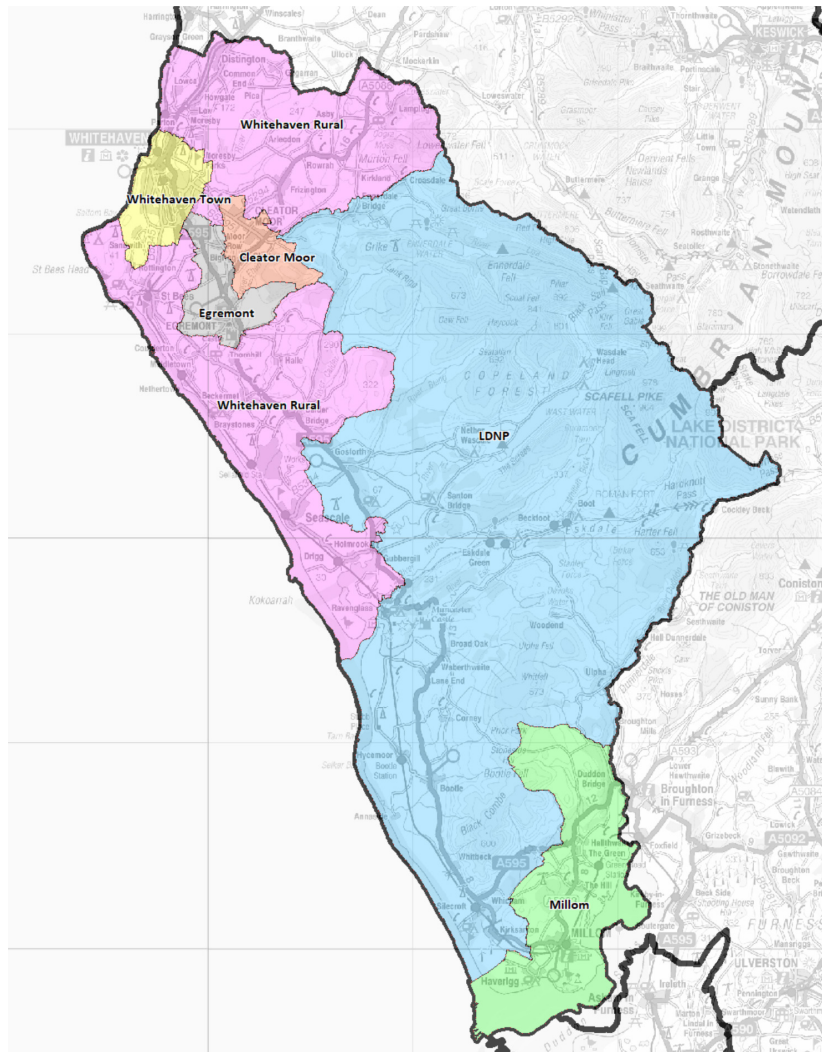
The total number of questionnaires returned by post or via the web version was 2,652, a response rate of 10.6%. The profile of the sample by gender, age, ethnic group and area of Copeland is shown in Appendix 1. Comparison with 2011 census figures showed that older age groups were overrepresented in the sample and accordingly the data has been weighted by age group to more accurately reflect the population. All figures shown in the text of the report are from weighted data unless otherwise stated. Weighting has reduced the size of the overall sample slightly as some respondents had declined to give their age.

Age groups have been amalgamated to make good sized samples for detailed analysis. The settlements covered by the survey have also been grouped into five housing market sub areas (Whitehaven Town, Whitehaven Rural, Cleator Moor, Egremont and Millom). A full list of the settlements and how they have been grouped into the sub-areas is included in Appendix 1. The distribution of responses is visually shown in Map 3.1, and the five sub-areas are shown in Map 3.2 below.

Map 3.1 Distribution of responses



Map 3.2 Sub-areas³



Any differences by age, tenure, disability, employment status and HMA are brought out in the text of the report.

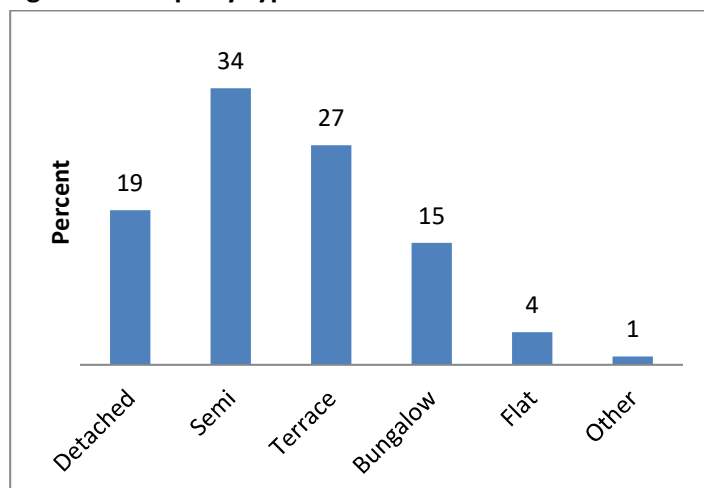
³ There were minimal numbers of properties in Lake District National Park, and the few that there were have been included in the Whitehaven Rural sub-area

3.1 Property profile

Property type

The type of property occupied by survey respondents was as shown in Figure 3.1

Figure 3.1 Property type



Base: all respondents (2618)

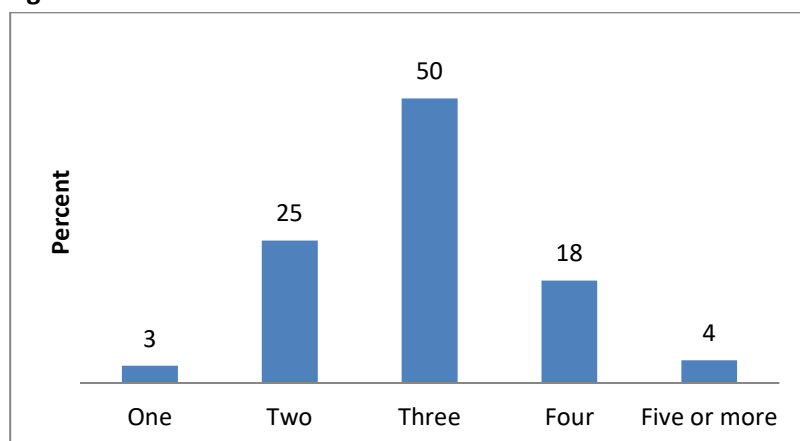
The most frequently found types were semi-detached or terraced houses with good proportions also of bungalows and detached houses. The 'Other' category includes a small number of responses from people in sheltered accommodation or care homes as well as supported accommodation, caravans and farms.

Detailed analysis shows that, for example, living in a detached house was more likely for people in the middle age ranges (35 – 65), bungalows were most popular with older people over 65 and half of the youngest respondents live in semi-detached homes. Almost half of those living in a flat (44%) were Housing Association tenants. The private rented sector is largely made up of terraced and semi-detached houses and flats and very few flats are owned.

Analysis by area shows a much higher proportion of detached houses in Whitehaven Rural, 28% compared with no more than 16% in any other area. There are also more bungalows, but the difference is smaller. There are more semi-detached homes in Whitehaven Town but in Cleator Moor, Egremont and Millom terraced homes are found most frequently. Almost half (47%) of the flats or apartments are in Whitehaven Town.

In terms of size, half of the properties represented had three bedrooms, with two being the next most popular size. This mix is reflected in the authority's policies for new development, as noted in the SHMA and Annual Monitoring Report (AMR). There seemed to be very few one bed units and cross-referencing this with property type shows that they are most likely to be flats (61%) or bungalows (12%) with a few of other property types. Details are shown in Figure 3.2

Figure 3.2 Number of bedrooms



Base: all respondents (2618)

In terms of tenure, smaller properties with one or two bedrooms were more likely to be found in the private rented sector or amongst Housing Association tenants. The most popular three beds were very evenly distributed across all age ranges. Larger properties with four or five bedrooms were most likely to be detached or semi-detached houses but there are some large terraced homes and bungalows as well. These larger properties tended to be owned, with or without a mortgage, and by those in the 35 – 65 age range who are presumably more likely to have families at home.

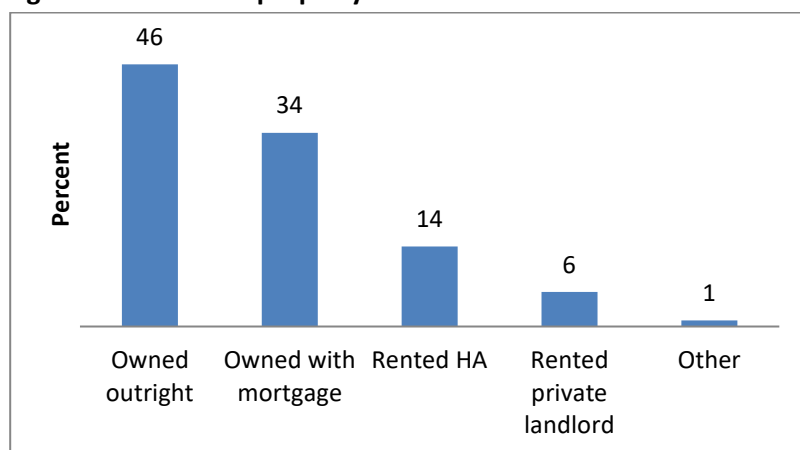
Almost all of the properties (98%) were described as the main residence with just 1% each being second homes for leisure or work use. Both of the latter were found in all areas with the highest proportion of leisure properties in Millom.

Respondents were also asked if they ever used all or part of their home for Airbnb or to provide lodgings for temporary workers or contractors. The incidence of either was very low, just over 1% for Airbnb and just under 1% providing lodgings. In the latter case it was mainly people using their main residence to do so with a few second (leisure) homes and just one second (work) home.

Tenure

The tenure of the property was also established and is shown below.

Figure 3.3 Tenure of property



Base: all respondents (2618)

More than three out of four properties were owned, with almost half owned outright. This high level of outright ownership was also noted in the SHMA and Private Sector Stock Condition Survey. Whilst referencing age shows that outright ownership is more likely amongst older residents, there are younger owners in all age groups. Almost 75% of those in the sample aged 16 – 34 owned their property, including a few outright owners. This is a higher proportion of ownership than would be expected and is perhaps indicative of the relatively low property prices in the Copeland area, allowing more people to purchase at an earlier life stage. Shared ownership was recorded by only a handful of people (ten), and some of these may have been joint owners rather than shared owners. The low level of shared ownership reflects comments from stakeholders who felt that the low property prices in the area made shared ownership less attractive or less necessary and may mean that delivering Shared Ownership in 10% of affordable development (as suggested in the SHMA) will be difficult.

Those renting from Housing Associations were spread across all age groups, although the tenure was a little less likely amongst the youngest – only 9% of those 16-34 compared with the average of 14%. They were also much more likely to be in households where there was someone with a disability or long-term illness and workless households. Tenants of private landlords were again found in all age groups but formed a much higher proportion of younger residents. They were also more likely to be within the 'other' category of economic activity i.e. unable to work, looking after the home, unemployed or answering 'none of the above'. This may reflect a lower skills level, or less 'employability' than those in other tenures

Home ownership was found fairly evenly in all areas. There were higher proportions of Housing Association tenants in both Cleator Moor and Egremont. Privately rented properties were also found in all areas, Whitehaven Rural being least likely.

Amongst those in the private rented sector (PRS), almost all (93%) had sole use of their kitchen and bathroom and only one House in Multiple Occupation (HMO) was identified. This low level of HMOs confirms the comments in the Private Sector Stock Condition Survey, that no HMOs were found in their sample of 756 properties.

Rents and mortgage costs

Those renting or paying a mortgage were asked to give their monthly payment and this table makes the comparison between mortgage payments and private or social rents. Copeland is the second most affordable local authority in England and Wales for home purchase, with a ratio of 3.62 median house prices to median earnings.⁴

4

<https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/housepriceexistingdwellingstorentidencbasedearningsratio>

Figure 3.4 Monthly rent or mortgage payments

	Total	Mortgage	Social rent	Private rent
	%	%	%	%
Less than £300	15	17	13	2
£300 - £400	32	19	60	34
£401 - £500	21	16	24	32
£501 - £600	11	13	1	20
£601 - £700	8	12	<1	7
£701 - £800	5	7	0	4
£801 - £900	3	5	<1	0
£901 - £1,000	3	4	0	0
£1,001 - £1,200	2	3	<1	0
£1,201 - £1,400	2	3	0	0
More than £1,400	1	1	<1	1

Bases: all providing monthly figure 1,114/717/288/142

Almost 80% paid no more than £600 per month with £300 - £400 the most likely amount. Social rents were lower than those in the PRS but those, in turn, are lower overall than mortgage payments.

Summary – property profile

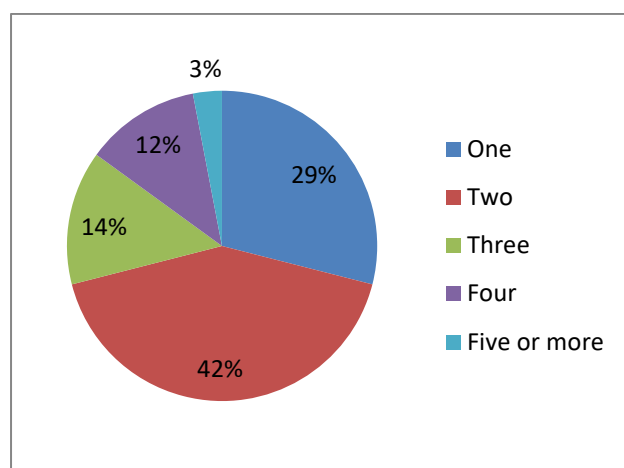
- The most commonly found property type was semi-detached homes (34%), followed by terraced homes (27%) and detached homes (29%). 15% were bungalows and only 5% were flats and others
- Half the homes had three bedrooms, 25% had two, and 18% had four. Only 3% had one-bed and 4% had five or more
- Ownership was by far the most common tenure (80%) comprising 46% in outright ownership and 34% owned with a mortgage. 20% were rented of which 14% were rented from a housing association and 6% were privately rented.
- 77% paid no more than £600 per month for their mortgages. 73% of social rents were below £400 per month; private rents were slightly more expensive with 86% paying between £300 and £600 per month

3.2 Household profile

Size

Household size varied from one to eight people with the most likely situation being two. Very few households had more than four people and a handful (five people) of those owning second homes for leisure use recorded no occupants.

Figure 3.5 Number of people resident in property



Base: all respondents (2618)

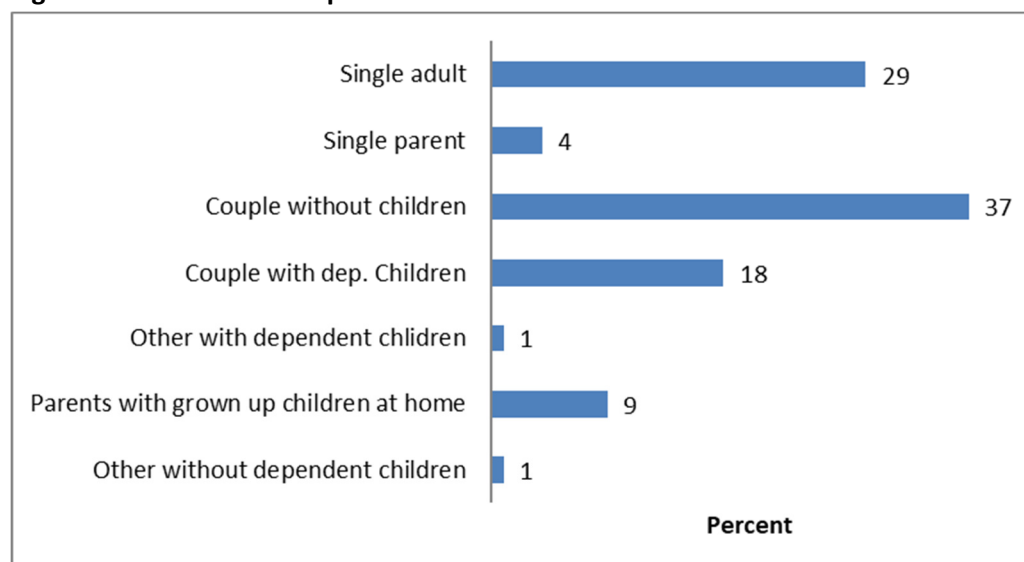
As can be seen, the largest single group were two person households (42%, compared to the England and Wales average of 35%).⁵

A high proportion (43%) of the single person households were found where the respondent was over 65 years old. In contrast, the majority of those in larger households (four persons or more) were under 50.

Composition

More information may be gained by considering the composition of each household and this is shown in Figure 3.6

Figure 3.6 Household composition



Base: all respondents (2618)

⁵

<https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/datasets/familiesandhouseholds>

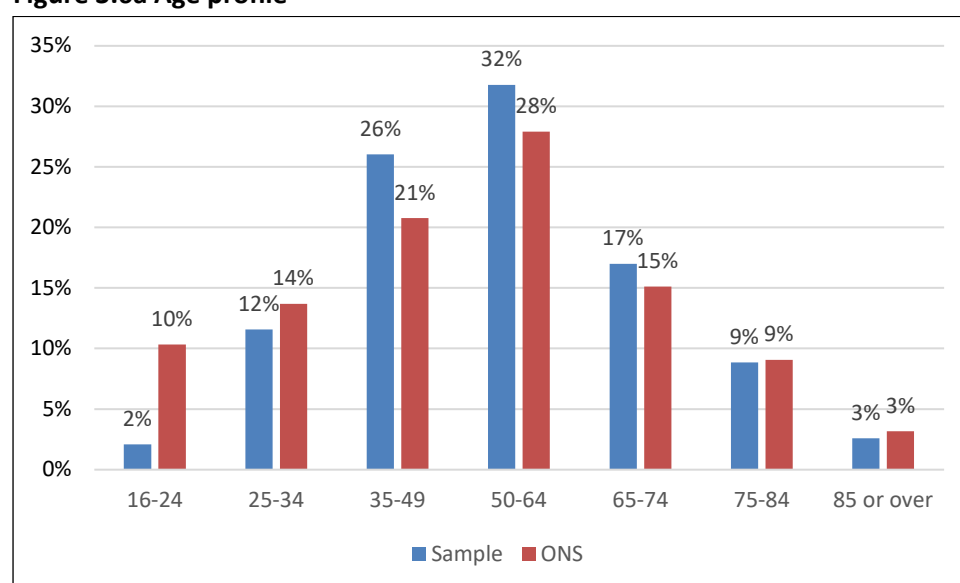
All but five percent of the two person households are couples without children and the majority of them are over 50. Overall, there are dependent children in 24% of the households taking part in the survey (compared to 42% across England and Wales)⁶. It is interesting that the number of households where grown up children remain at home is as high as 9%. This has been noted elsewhere, as a feature of post-recession demographics, signalling the difficulty younger people may have in setting up independently in the private rented sector, or entering owner-occupation. However, this is a lower figure than that for England and Wales as a whole (15%).

The breakdown by household composition varies little between the five HMA areas and sub areas. The only point to note is that there is a slightly higher proportion of single adult households in Egremont, 36% compared with an average of 29%.

Age

The age profile below shows that of respondent and partner (weighted), against those projected by the ONS for midyear estimates, 2019. It shows reasonable similarity in most age bands except the youngest, where it is lower. However, while the proportion of elderly people (over 75) is marginally lower than the ONS forecast, it is higher than the equivalent figures for the United Kingdom, though lower than for Cumbria throughout. The figure for younger groups is also lower than UK levels (24% compared to 30% for 16-34s). The thinning out of the younger age sector is a market signal that that future local labour, care and support needs could be under threat unless alternative supply of labour is obtained, through local or international mobility

Figure 3.6a Age profile



Base: all survey respondents and partners) (4250) and ONS mid-year estimates 2019 (56,702)

6

<https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/datasets/familiesandhouseholds>

Summary – household profile

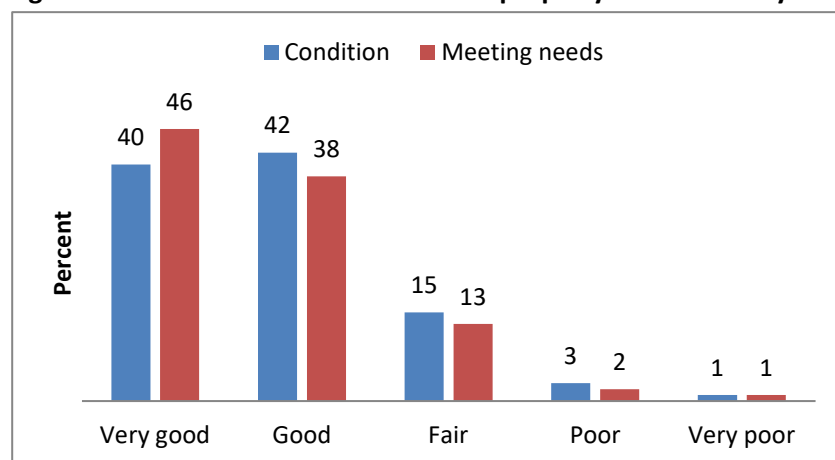
- 42% of households had two members, 29% had one person, and 14% had three people. 15% had four or more
- The most common household type was a couple without children (37%). Next most common were single adults (29%) and couples with dependent children (18%). 5% were other households with dependent children and the remaining 10% were parents with grown-up children living at home and others without dependent children
- In terms of the age profile of respondents and partners. 32% were aged between 50 and 64 and 26% were between 35 and 49. 14% were between 16 and 34, and at the other extreme 29% were over 65, including 3% who were 85 or over

3.3 Satisfaction with the property

Condition and meeting needs

Three questions were used to obtain a broad assessment of this. All respondents were asked about the condition of the property and how well it met their needs and those in rented homes were asked about management and maintenance.

Figure 3.7 Satisfaction with condition of property and the ability to meet household needs



Base: all respondents (2618)

The results for both of these aspects are broadly similar and record very low levels of dissatisfaction. People are slightly more positive about the ability of the property to meet their needs than they are about condition. This suggests that some people might be putting up with less satisfactory conditions if they are otherwise happy with their home, but it is a small number overall. Cross-referencing confirms that 10% of those who think the property is good or very good at meeting their needs had described the condition as no better than fair. The reverse is also true – 7% of those who thought the condition good or very good said it was no better than fair at meeting their needs. Clearly there are factors other than condition which influence their opinion.

The small proportion who did give poor or very poor ratings for condition were more likely to be in the two younger age groups and to be tenants of private landlords or Housing Associations. They were

also a little more likely to be living in Egremont where there was 6% dissatisfaction compared with the average of 4%. Those giving poor or very poor ratings were asked to give their reasons and the table below shows that the single most frequently mentioned issue was damp or mould.

Figure 3.8 Reasons for thinking condition of property poor or very poor

	%
Problems with damp or mould	42
Needs repairs generally	35
Problems with windows and doors	21
Draughty/cold/heating inadequate/poor insulation	17
Exterior/rendering needs repair	14
Poor landlord	5
Kitchen/bathroom issues	4
Other reason	36

Base: all rating condition of property poor or very poor (97)

Around one in three people mentioned a general need for repairs; others referred to windows and doors and 17% clearly found keeping their homes warm difficult. Damp and mould seemed to be of particular concern to Housing Association tenants. Analysis by Parish shows a cluster in Whitehaven Town, but all the criticisms were made more frequently there, presumably because there are more properties. Damp and mould were mentioned in four other Parishes too which suggests it is not a problem specific to one estate. Private tenants were more likely to mention repairs generally, to criticise their landlord and to find it difficult to keep their homes warm. Other reasons included references to unsatisfactory gardens and other repairs, but two people did note that their properties were currently undergoing renovation.

Moving on to the failure of a property to meet the needs of the household, although the most frequently given answers were that the property was too small or in poor condition, overall it seems that accessibility is the main issue.

Figure 3.9 Reasons for property failing to meet needs

	%
Too small	21
Poor condition of property	20
Too many outside steps/cannot manage stairs	18
Bathroom not accessible	17
Not suitable for wheelchair/scooter	5
Poor condition affecting health	3
Other reason	30

Base: all rating ability of property to meet needs poor or very poor (80)

Steps and stairs are clearly preventing some people from being able to fully-use their home, indicating a need for homes on one level. A couple of people also noted that the size or design of a property made the use of a wheelchair or scooter difficult. Unsurprisingly, these access issues were almost all cited by those households with a disabled member. They were also mentioned more often by those in the oldest age group, although they did affect other age groups to a lesser extent. Addressing these issues were also considered in the Extra Care and Supported Housing Strategy and raised in the interviews with Occupational Health staff.

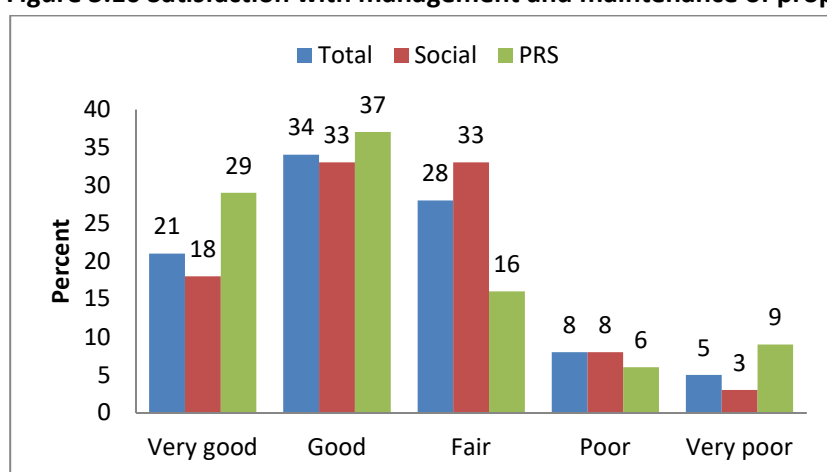
The property being too small mostly concerned those under 50, particularly those 16 – 34; presumably, these groups were at the ‘growing family’ stage. For tenants of private landlords, the condition of the property was the most likely reason for it failing to meet their needs. Area seems to have little influence on meeting residents’ needs.

The other reasons for the property failing to meet needs given included the property being too large, a lack of parking and being difficult to heat.

Management and maintenance

The remaining rating was for tenants to assess the way their property is managed and maintained. Figure 3.10 shows a comparison between social and private landlords as well as an overall view.

Figure 3.10 Satisfaction with management and maintenance of property



Bases: all in rented property (454/325/129)

This shows a largely positive response with dissatisfaction at 13%. However, 28% were more guarded, with a rating of fair, and overall satisfaction is lower than for the other two aspects rated. The comparison between social and private landlords shows that views in the private sector are more polarised. There are more good /very good ratings and more poor /very poor with far fewer fair. This perhaps illustrates that there is more scope for varied quality in the PRS. Overall, satisfaction is slightly higher amongst private tenants, but the difference is small.

The reasons given for poor or very poor ratings very largely relate to maintenance, or the lack of it, and response time.

Figure 3.11 Reasons why management and maintenance are not satisfactory

	Total	Social	PRS
	%	%	%
Long wait for maintenance/refurbishment	35	31	37
Landlord does not do repairs	30	23	44
Poor conditions are not resolved	22	29	11
Maintenance is needed	13	15	11
Other reasons	20	20	21

Bases: all in rented property giving poor/very poor rating for management and maintenance (99/64/35)

The reason most often given was the length of time it took to get things done. But the other reasons suggest that sometimes they do not get done at all. There appear to be differences in that more in the PRS said that landlords did not do repairs and more social tenants said that poor conditions were not resolved. Whilst these might be interpreted as saying the same thing, additional comment made by social tenants suggests that perhaps repairs are sometimes done but done poorly or incompletely and do not actually fix the problem to the tenant's satisfaction.

Summary – satisfaction

- Very low levels of dissatisfaction with the condition of the property and its ability to meet needs were recorded, with only four percent considering condition was poor or very poor and three percent dissatisfied with ability to meet needs
- 82% considered conditions to be good or very good, and 84% gave the same ratings for 'meeting needs'
- Where conditions were assessed as poor the main reasons were problems with damp and mould (42%) and general repair needs (33%)
- Reasons for property failing to meet needs included it being too small (21%), poor condition (20%), and several related to disability or health – e.g. 18% said there were too many outside steps, 17% said the bathroom was not accessible, 5% said it was not suitable for a wheelchair
- Renters were asked for their evaluation of the management and maintenance of their homes. 13% were dissatisfied (11% social renters, 15% private renters), and another 28% only found management and maintenance to be 'fair'
- Principle reasons for poor management and maintenance performance were long waits for works to be done (35%), failure to do repairs (30%) and poor conditions not being resolved (22%)

3.4 Disability

Some 22% of the sample said that a household member was limited in day to day activities due to a health problem or disability. They were more likely to be in older age groups e.g. 34% of those over 65, but is still represented at all ages, including 12% of the 16 – 34 group. The figure is also much higher (46%) for those in Housing Association properties. The incidence of disability is a little lower in Whitehaven Town, but differences are small.

Wheelchairs and adaptations

The survey also identified that 4% of the sample, just over 100 people, use a wheelchair outside the home. A smaller number, 1.3%, use one inside their homes. There is some overlap in that many of those using inside the home also do so outside, so 4% remains the overall figure for wheelchair users.

It was found that 35% of those with a disability or health problem had already had adaptations to their home to increase mobility or accessibility. Some 23% thought that they may need adaptations within the next five years, with 56% unsure or not giving an answer and 19% confident they would not. Social housing providers interviewed as stakeholders also emphasised the importance of adaptations, and the difficulties sometimes faced in making adaptations to older or specialist accommodation.

The whole sample had the opportunity to consider the likelihood of needing such adaptations within the next five years and a small number, a little over 1%, of those currently without a disability or health condition also thought they may need something in that time. This makes a total of 6% of the total sample (160 people) potentially needing some adaptations looking ahead.

Specifically, everyone was asked whether any of five items were needed to address mobility or accessibility needs within the household.

Figure 3.12 Mobility and accessibility aids needed

	Need	Already have
	%	%
Level access to front door	4	10
Level floors within the home i.e. flat or bungalow with no stairs	3	9
Accessible toilet and/or washing facilities	3	15
A level access shower	6	11
Handrails inside or outside	5	10

Base: all respondents (2618)

A low level of need was expressed for each of these with a level access shower the most sought after. In absolute terms the number of people with these needs vary from around 70 to 140. It is interesting that only about 70% of the need comes from those who currently have a disability, the remainder presumably anticipating the future demand already noted earlier in this section. The need for most of these is a little higher in Egremont but, again, differences are small.

The requirements for adaptations and wheelchair-accessible housing are reflected in the findings in the SHMA and also the Extra Care and Supported Living Strategy.

Summary – disability

- 22% of households had a member who was limited in ability to conduct day to day activities because of a health problem or disability
- 4% of the sample used a wheelchair outdoors and 1% used it indoors
- 35% had already had some aids and adaptations to their homes, with another 23% considering that they might need them in the future
- The most likely future need was for an accessible shower, and for handrails inside or outside (5%)

3.5 Employment, occupation, income and benefits

Employment and occupation

Just over half (54%) of all survey respondents were in employment. This included 41% in full time work and 13% in part time work. However, if we exclude those aged 65 or over the proportion economically active rises to 76%, a figure much closer to the 79% noted in the Cumbria Local Economic Partnership report. Figure 3.13 shows the detailed breakdown of employment status for both the respondents and their spouse/partner, if relevant.

Figure 3.13 Employment status

	Respondent	Spouse/partner
	%	%
Full-time work (30 hours or more per week)	41	47
Part-time work (less than 30 hours per week)	13	12
Apprenticeship	<1	<1
Registered unemployed and looking for work	1	1
Retired	34	32
Looking after home or family full time and not seeking work	3	3
Student/full time education	<1	<1
Unable to work due to long-term sickness/disability	5	3
None of the above	2	2
Prefer not to answer	1	<1

Bases: all respondents/all those with partners (2618/1653)

After being in employment, the next most likely situation was retirement, where one in three people gave this response. All of the other categories were relatively small.

Some 1,653 people gave details of a partner and the second column in figure 3.13 shows a very similar pattern of response. More than half of partners are working and around one third are retired. Cross referencing this we find that there are 32% of households with two incomes, 22% with one income and 46% which are workless households.

Detailed analysis shows that the likelihood of being in full time employment declines sharply after the age of 50 and also that around one in four of those who give their status as retired are under 65, implying early retirement. The proportion of retirees was a little higher in Egremont.

Further questions were asked for those who were in employment and almost all were prepared to give the information. Figure 3.14 records the nature of employment, aggregating both respondents and partners, where they were present. It also includes a small number who had responded 'None of the above' under employment status but who then went on to give employment details.

Figure 3.14 Nature of employment

	%
Manager, director, senior official	12
Professional occupations	31
Associate professional and technical	8
Administrative and secretarial	9
Skilled trades	12
Caring, leisure and other service occupations	8
Sales and customer service	6
Process, plant and machine operatives	6
Elementary occupations	5
Prefer not to answer	2

Base: all respondents and partners in employment (2410)

This shows that professional occupations were the most likely to be mentioned, followed by managers and senior officials and skilled trades. These are of course likely to be in the higher paid sectors of the economy.

As well as the nature of employment, people were asked in which sector they worked. Figure 3.15 again aggregates the response for both the main respondents, partners and the 'none of the above category'. It illustrates the dominance of Sellafield and its supply chain as an employer, with 39% of all those employed, although the likelihood of being employed by Sellafield or within the supply chain is noticeably lower in Millom. It can be noted that both the Local Economic Partnership report and the Cumbria Community Strategy warn against over-reliance on a single, or limited numbers of economic sectors, and the need to diversify the employment base in the county.

Figure 3.15 Employment sector

	%
Education	7
Agriculture	2
Manufacturing	3
Construction	4
Sellafield Ltd and organisations that supply to or support Sellafield's operations	39
Retail	6
Utilities	1
Recreation, leisure and tourism	2
Health or Social care	14
Transport	3
IT and Communication	1
Hospitality (hotels and restaurants)	2
Other public sector	9
Other private sector	5
Prefer not to say	2

Base: all respondents and partners in employment (2375)

Health and social care are the next largest employers and there are varying numbers in all the other sectors.

Income and benefits

Household income was also recorded and two out of three were prepared to give this information, although the majority preferred to indicate a range rather than give an exact amount. Respondents were asked to include all sources of income but exclude Housing Benefit or Disabled Living Allowance (DLA) if they were received.

Figure 3.16a Household income per month

	%
Under £500	3
£501-£1,000	8
£1,001-£1,500	10
£1,501-£2,000	8
£2,001-£2,500	8
£2,501-£3,000	6
£3,001-£3,500	6
£3,501-£4,000	4
£4,001-£5,000	5
£5,001-£7,500	8
Above £7,500	3
Prefer not to say	32

Base: all respondents (2618)

As figure 3.16a shows, there was a very wide range of monthly incomes with many of the bands including similar numbers of people. Broadly speaking, incomes were higher where people were employed. Taking a reference point of £3,000 per month 50% of retirement incomes and 64% of incomes for those in the 'other' category were below this.

Looking in more detail at incomes where at least one member is in employment (Figure 3.16b), it can be seen that 14.4% of respondents earn under £18,000 per annum (Copeland lowest 25% earnings are £17,514 per annum on average), 28.8% earn between £18,000 and £36,000 (Copeland median earnings are £37,022 per annum) and 56.9% earn more between £36,000 and more than £90,000 (Copeland higher three-quarter earnings are take home £52,429 per annum). Thus, it can be seen that earners among respondents are weighted towards the higher end of Copeland's residents earning power.

Figure 3.16b Household incomes – households in employment only

	Number	%	Cumulative %
Under £500 pm	7	0.7	0.7
£501-£1,000 pm	42	4.0	4.7
£1,001 - £1,500 pm	103	9.7	14.4
£1,501-£2,000 pm	98	9.3	23.6
£2,001-£2,500 pm	123	11.6	35.3
£2,501-£3,000 pm	84	7.9	43.2
£3,001-£3,500 pm	131	12.4	55.6
£3,501-£4,000 pm	99	9.4	65.0
£4,001-£5,000 pm	127	12.0	77.0
£5,001-£7,500 pm	188	17.8	94.7
Above £7,500 pm	56	5.3	100.0
	1059	100.0	

Base: respondents in full or part time employment (1,059)

It should also be noted that the Annual Survey of Hours and Earnings shows that in terms of paid employment median earnings in Copeland were £3,085 per month (£37,022 per annum in 2019). This is the sixth highest median earnings in the United Kingdom, surpassed only by the City of London and

four other Inner London authorities. In conjunction with low house prices it is responsible for Copeland being the second most affordable (in terms of house purchase) places in the UK. However, in parallel it should be noted that 21% of survey respondents earned £18,000 or less per annum (figure 3.16a).

Receipt of benefits by anyone within a household was another question in the survey. It was found that 45% received none of those listed and that the State Pension, at 22%, was by far the most frequently mentioned by other respondents. This table has the details.

Figure 3.17 Receipt of benefits

	%		%
Income Support	1	Attendance Allowance	3
Housing Benefit	6	Carers Allowance	4
Local Housing Allowance	1	Other disability-related benefits	2
Council Tax Support / Reduction	10	Child Benefit	12
State Pension	22	Child Tax Credit	4
Pension Credit	3	Working Tax Credit	2
Jobseekers Allowance	1	Universal Credit	6
Employment and Support Allowance	4	None of these	45
Disabled Living Allowance / Personal Independence Payment	10	No response	6

Base: all respondents (2618)

45% of households received no state benefits. Among those that do the State Pension (22%) was the most common.

This was followed by Child Benefit, Council Tax Reduction or Support and DLA or PIP, each received by 10% of the sample or more. Employment status was a major influence on whether or not benefits were received: only 38% of those in employment received any benefits (Child Benefit being the most likely), compared with 73% of those retired and 84% of others.

It was also found that 87% of all Housing Association tenants receive benefits of some sort. The receipt of benefits was a little higher in Egremont and Millom and it seems some of this was due to the State Pension and DLA.

Summary – employment, occupation, income and benefits

- 75% of those respondents of working age (excluding over 65s) were in employment. 41% of respondents were in full time work and 13% were in part time work
- 24% were retired
- 51% of workers were in high-end occupations – managers, directors, professionals and associate professionals
- As regards industrial sector, a significant 39% were employed at Sellafield or in the Sellafield supply chain
- The next largest category was the health and social care sector (14%)
- There were a broad range of incomes received with, unsurprisingly retirement incomes and ‘others’ (e.g. at home looking after the family) clustered towards the lower end of the scale.
- As regards incomes for those in employment, 14% earned less than £18,000 per annum, 29% earned between £18,000 and £36,000; and 57% earned over £36,000 per annum, including 5% earning over £90,000. Thus income from employment is weighted towards the higher end of the scale.
- The Annual Survey of Hours and Earnings notes that Copeland has the sixth highest median earnings in the UK
- 45% households received no benefits. The most common benefit was state pension (22%)

3.6 Recent moves

Everyone was asked how long they had lived in their current property and also how long they had lived in Copeland Borough. It was found that three out of four were long standing residents of at least 10 years and that just over half had been in their current property for the same length of time.

Figure 3.18 Length of residence in property and Borough



Bases: all respondents (2618)

There is clearly movement around the Borough and a low, but steady, rate of people coming into the area to live. There are some marked differences between the subgroups, none of which are particularly surprising. On age, whilst 60% of those under 35 had lived in the Borough for more than 10 years, that age group were also most likely to be recent incomers to the area. And consequently to have been those most likely to have been in their property for less than five years. In contrast, 84% of

those over 65 had lived in the area for more than ten years and the majority had been in the same property for the same length of time.

On tenure, the most noticeable difference is that tenants in the private rented sector are far more likely than others to have been in their property and the area for shorter lengths of time, e.g. 53% have been in their current property for less than two years and 28% have been in the area for less than two years. Among the other tenures between 36% (mortgage holders), 41% (Housing Association tenants) and 76% (outright owners) had been in their homes for over ten years. There do not seem to be any patterns to length of residence between the different HMAs.

Those who had moved into the area within the previous five years were asked what had attracted them to do so. The single most important factor proved to be to take up employment, as this table shows.

Figure 3.19 Reasons for moving into the area

	%
For work	34
To be nearer to family and friends	17
Lakes/mountains/scenery/walks	16
Low property prices	11
Like the area generally	9
Born here or lived here before	9
Marriage/moving in with a partner	5
Quiet/slower pace/better quality of life	5
Proximity to the sea	4
Retirement	3
Other reasons	23

Base: all moving into the area in the previous five years (296)

One in three had moved for employment, twice as many as for any single other reason. Other influential factors included wanting to be near family and friends, the natural beauty of the area and the relatively low property prices. Younger people were more likely to give work or moving in with a partner as their reason for coming to the area, older ones more frequently mentioned the natural beauty of the area or wanting to be nearer family and friends. The latter reason was also the most influential for those who currently live in Housing Association properties.

The 'other reasons' were each mentioned by fewer than 3% and included: liking the property, finding the people friendly, low rents and cost of living, a change in circumstances or just wanting a change.

The places from which people had moved into Copeland were also recorded and the most likely was elsewhere in Cumbria, stated by one in four people.

Figure 3.20 Areas from which residents moved into Copeland.

	%
Elsewhere in Cumbria	26
North West	14
North East	12
London and South East	10
Midlands	8
South West	6
Wales/Scotland/NI	2
East	2
Abroad	7

Base: all moving into the area in the previous five years (296)

Other northern areas came next and then London and the South East. If we cross reference this with the reason for moving into the area, it shows that taking up employment was by far the strongest stimulus for those from both the North West and North East, around 60% giving this reason. It is also the most important single reason for those who previously lived elsewhere in Cumbria, the South West or other parts of the UK, but to a lesser extent. Family and friends were the most likely reason to have drawn those from the Midlands and the (very few) from the East of England. The natural beauty of the area was the main reason by those moving from abroad and from the South East, the latter further supported by the low property prices.

Similar questions were asked of those who had moved within the Borough in the previous five years. The reasons that they gave for moving are shown below in Figure 3.21

Figure 3.21 Reasons for moving within Copeland in the previous five years.

	%
To buy own home	10
Moved out of family home	8
Needed a larger property	8
Better/more suitable/desirable property	7
Better area	7
Divorce/split/change in circumstances	6
Closer to schools and amenities	6
Needed smaller property	5
To be nearer family and friends	5
For work/employment reasons	5
Wanted a bungalow	4
Other reasons	21

Base: all moving within Copeland in previous five years (583)

The most likely single reason for moving was to purchase a property, followed by moving out of a family home to become independent. There were then several reasons on the theme of improving their housing situation with a larger or 'better' property or a better area. These last reasons were more likely to be offered by those with mortgages, moving through life stages perhaps. More than 40% of the demand in the private sector was created by those who had experienced divorce or a similar change in circumstances.

The 'other reasons' included: marriage or moving in with a partner, health or mobility issues, being able to move into a Housing Association property and retirement.

Respondents were also asked to say from which area of the Borough they had moved to their present address. Analysis of this has taken the form of matching area to area, to establish flows. We have details of 248 households that moved over the previous five years.

This is shown in figure 3.21a below. It is immediately apparent that most of the flow occurs into and out from Whitehaven, with Whitehaven attracting 30% more people than it loses. Whitehaven particularly attracts people from Cleator Moor, Egremont, and Hensingham / Mirehouse. Whitehaven loses people to across most of the Copeland area.

People living in Millom and Egremont tend to move within their areas, as do those in St Bees and Seascale. The other strong flow is from Arcleton and Rowah to Frizlington.

Figure 3.21a Flows between areas

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	
From \ To	Whitehaven	Cleator Moor	Egremont	Millom	Arlecdon and Rowrah	Beckermet	Bigrigg	Calderbridge	Cleator	Distington	Drigg and Holmrook	Frizington	Haverigg	Keekle	Kirkland and Ennerdale Bridge	Low Moresby and Howgate	Lowca	Moor Row	Moresby Parks	Parton	Sandwith	Seascale	St Bees	The Hill, The Green and Hallthwaites	Thornhill	Hensingham/Mirehouse	North Millom	TOTAL
Whitehaven		6	3		2				1							1	2		3		1	2	2					51
Cleator Moor	6	4	4				1		1			2							1	1					1			21
Egremont	7	2				1	1																3					30
Millom				10			1			1			2											3				17
Arlecdon and Rowrah		1			2							12																15
Beckermet			1			2						1							1									5
Bigrigg	3	2	1																									7
Calderbridge																												0
Cleator		1																				1	1					4
Distington																												1
Drigg and Holmrook	1										3				1							2		1				8
Frizington	4		1															1	1									7
Haverigg				4																								5
Keekle	1																											1
Kirkland and Ennerdale Bridge	1																											1
Low Moresby and Howgate																												1
Lowca	2																											2
Moor Row	2		2				1												1									6
Moresby Parks	2	1			1					1																		6
Parton	1																											2
Sandwith																												1
Seascale						1			1			1											6	1				10
St Bees				1			2										1							7				11
The Hill, The Green and Hallthwaites				4																					2			6
Thornhill	2						1																					4
Hensingham/Mirehouse	9	2										2							1		1		1					16
North Millom	3	1		3			1					1											1					10
TOTAL	72	20	28	22	5	4	9	0	4	3	3	19	3	0	1	2	3	1	9	2	3	12	15	6	2	0	0	

One final aspect of recent moves was to examine any changes in tenure which occurred at the time of the move. Figure 3.22 shows a comparison of current tenure against the previous.

Figure 3.22 Current tenure compared with previous

Previous	Outright	Mortgage	Social	PRS	At home	Other
Current						
Own outright	49	26	3	11	4	7
Own with mortgage	7	41	1	21	27	2
Rent from HA	4	4	51	25	9	8
Rent in PRS	6	11	9	55	14	5

Base: all moving within previous five years (737) **Row percentages**

This shows a good deal of movement within tenures; the coloured cells are where there was no change, and this was in a little less than half of all moves. It can be seen that:

- one in four of those who now own outright had moved from a mortgage situation
- Almost half of those who now have a mortgage had moved out of the PRS or were making their first independent move from their family home
- The main type of transfer into renting from social landlords was from the PRS
- Those within the PRS previously were most likely to have remained there but otherwise came to private renting for a variety of reasons.

Summary - recent moves

- Three out of four respondents had lived in Copeland for at least ten years, and just over half had been in their current home for the same length of time
- Residents in the private rented sector were more likely to have been in their current homes for shorter periods
- The main reason people were drawn into living in Copeland were for work reasons (34%), to be nearer family and friends (17%) and the rural environment (lakes, mountains, scenery and walks – 26%)
- A quarter of incomers came from elsewhere in Cumbria; 26% came from other parts of the north
- There were a broad range of reasons for moving within Copeland including: to buy own home (10%), moving out of family home (8%) and needing a larger property (8%)
- There has been substantial movement between tenures including from a mortgage to outright ownership (26%), from the PRS and 'at home' to mortgage-holding (48%), from the PRS to social renting (25%). While over half current PRS residents had moved from another privately rented home, 32% were previously owners and 25% had been social housing tenants

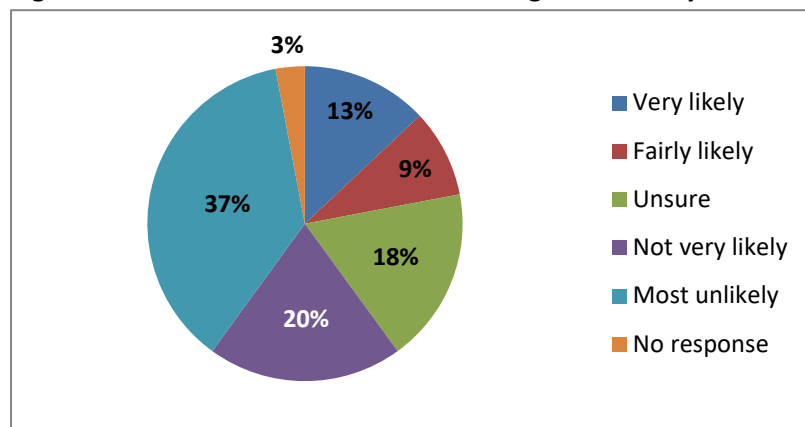
3.7 Future moves and new households forming

An important aspect of the survey was to identify moving intentions of residents, in the near future, to better assess need and demand.

Current household moving

The likelihood of the current household moving to another property within the next five years is shown in Figure 3.23.

Figure 3.23 Likelihood of household moving within five years



Base: all respondents (2618)

There are 22% who think they are very or fairly likely to move within the next five years. More than half the sample think it unlikely they will move, with the remainder unsure or failing to give an answer. The propensity to move is highest in the youngest age group and declines through all the groups. So, there are 40% of 16 – 34s who are likely to move but only 13% of those over 65. Those with mortgages and in the PRS are also more inclined to move, the latter significantly so – 40% alone think they are very likely to move. In terms of economic status, those who are retired are least likely to move, which fits the age profile too.

The likelihood of moving varies a little between the different HMAs. It is highest in Cleator Moor at 26%, where 17% think they are very likely to move, and lowest in Millom at 18% with only 8% very likely to do so. But the same broad patterns exist throughout the Borough.

The reasons behind this potential move are many and varied, the most likely being to obtain a larger home. Details are shown in this table.

Figure 3.24 Reasons for the household moving in the next five years

	%
To obtain a larger property	24
To move to a smaller property	16
Want or need a bungalow	10
Health/mobility related	7
To purchase a house	6
To be nearer family and friends	5
Would like a garden/ bigger garden	5
To be nearer facilities and amenities/public transport	5
Retirement	4
To obtain a drive/own parking	4
May move out of the area	4
To have a lower maintenance property/smaller garden	4
To be in a better or quieter area	4
Age related	4
Other reasons	29

Base: all very or fairly likely to move in the next five years (576)

Some of the reasons may be linked; for example health, mobility and age might lead to the desire for a bungalow, a property easier to manage or wanting to be nearer amenities. Cross analysis supports this too and the differences are all as we might perhaps anticipate. For example, those under 50 are more likely to want a larger property or garden; the 16 – 34 age group is particularly keen to purchase and almost all currently rent privately; older people need smaller homes or bungalows; having a bungalow is relatively more important to Housing Association tenants than others.

The other reasons were each mentioned by no more than 3% and include: the current property being in poor condition, wanting to reduce housing costs, a move for employment, getting away from bad neighbours or wanting to obtain care. As regards the latter point, the care home and the nursing home where interviews were conducted noted that they were generally fully-occupied, and sometimes had waiting lists, though they felt that they were coping well with demand and did not have expansion plans. However, they did highlight a need for additional Extra Care facilities, which they themselves were not providing

In addition, some of those people who were unsure whether they would move or not also gave reasons why they may do so. The majority of these were older people who qualified with comments such as ‘if our health declines’ or ‘if I can’t manage here’. Their reasons therefore gave greater prominence to health, mobility and age issues and wanting to be nearer facilities (around 12 – 14%).

Summary – future whole household moves

- 22% households considered that they were likely or fairly likely to move in the next five years, mainly younger households,
- The main reasons were to do with properties: 24% to obtain a larger property, 16% to move to a smaller property, and 10% to move into a bungalow; there were a cluster of reasons around health, mobility and retirement

New household formation

Respondents were asked whether there was anyone within their household who might need or want to move out to form a new household within the next five years. 11% thought this likely. They were more likely to be in the age ranges from 35 to 64 and hence potentially having grown up children.

The overwhelming reason for the formation of new households was younger people seeking independence from their family home.

Figure 3.25 Reasons for new households forming within the next five years

	%
Becoming independent	65
Marriage/moving in with a partner	11
To go to University	7
For employment	6
To get on the property ladder	3
Other reason	7

Base: all expecting a household member to move out to form a new household (281)

This might include moving in with a partner of course. Study or employment were the other main reasons mentioned; getting on the property ladder specifically received few mentions.

Just over half (57%) of those expecting a new household to form thought that there might be barriers to this. Almost all of the concern was financial, as this table shows.

Figure 3.26 Potential barriers to new households forming

	%
Affordability/finance generally	53
Finding suitable employment	18
Finding affordable property	17
Cannot afford/need to save for deposit	10
Cannot afford rent	7
Health problems	6
Cannot afford to buy	5
Other barriers	15

Base: all expecting barriers to formation of new households (158)

Finding suitable employment is obviously linked to the issues of finance so it was really only a few for whom health problems were likely to be a more influential factor. It should be noted that some of these potential moves to independence will be well in the future, perhaps four or five years. So, people were taking a cautious view in anticipating that affordability might be an issue rather than it being the case now that everyone is experiencing difficulty. Over time then, the situation might be a little easier than this table appears to show. This necessary vagueness about moves that might happen several years ahead means that some people were unable to give much detail in the questions on moving, as will be seen in section 3.8.

Summary – new household formation

- 11% of respondents stated that someone (or several) residents were likely to move out in the next five years to form an independent household
- The overwhelming reason was younger people seeking independence from the family home (65%)
- 57% thought there might be barriers to achieving independence
- The most significant barrier was housing affordability and finance generally (53%)
- Linked to the above, issues around employment (18%, affordable property (7%) and affording a deposit (10%) were also mentioned

3.8 Detailed requirements of movers

This section considers both existing households who will move and new households emerging. It looks at their requirements particularly in terms of type and tenure of property, location and affordability. In a few cases, survey respondents filled in two sets of information, if for example, there might be two adult children moving out or if there may be a household move and a new household created ('we will have to downsize when the children move out'). Overall, 31% of the households taking part in the survey expected some type of moving activity within the next five years. The analysis is based upon 826 potential moves comprising 554 existing households and 272 newly forming households. Most of the analysis is broken down into these two categories as their characteristics and needs tend to be rather different.

Unfortunately not all those who had indicated a move went on to complete the detailed section, even when they were very likely to move. This may have been because the move was seen as sufficiently far ahead to make details unclear. Where possible we have included the household details so at least there is some idea of who will require accommodation, even if it is not clear exactly what they will need.

3.8.1 Household detail

Most of the moving households would contain one or two people only, as shown in this table.

Figure 3.27 Number of people in moving household

	Total	Existing HH	New HH
	%	%	%
One	43	28	74
Two	37	44	23
Three	10	16	0
Four or more	8	12	1

Bases: all those expecting to move (823/550/272)

A one-person household is much more likely amongst new households forming, unsurprising as these are mostly younger people moving out of a family home to independent living. There is clearly a wider spread of household sizes within the existing households moving. In this group, one person households are more likely to be older people, especially those over 65, where the figure is 47%. These two groups will have rather different requirements from their accommodation.

This can be further illustrated by considering the household type.

Figure 3.28 Household type for moving households

	Total	Existing HH	New HH
	%	%	%
Single adult	41	27	68
One adult with one or more dependent children	5	7	2
Couple with no children	34	41	21
Couple with one or more dependent children	12	18	1
Other situation with dependent children	1	1	1
Parents with grown up children at home and no dependent children	3	4	<1
Other situation without dependent children	2	<1	5

Bases: all those expecting to move (823/550/272)

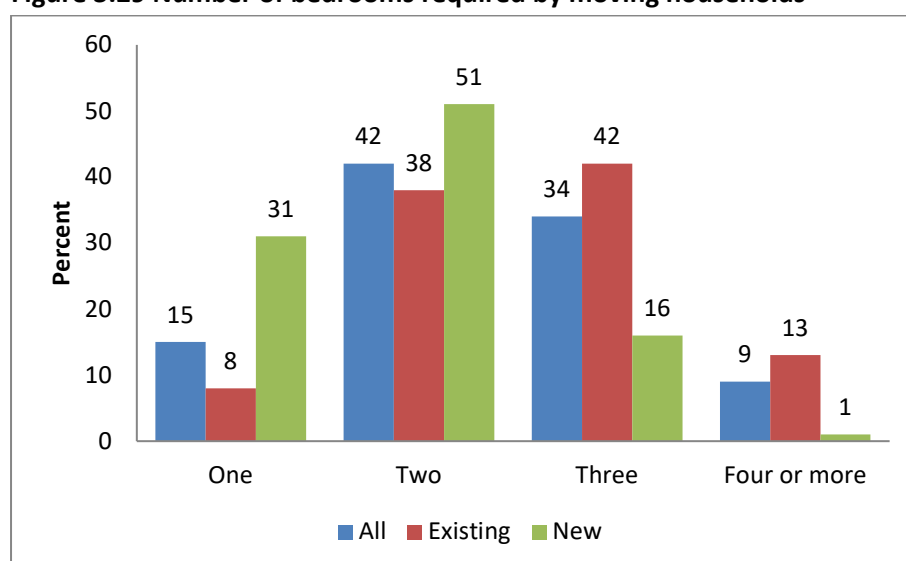
Existing households moving are much more likely to be couples, both with and without dependent children. Most of the new households will be single adults although some will be moving in with a partner and becoming couples. The few in the last category are likely to be moving into university accommodation. Millom has the lowest proportion of one adult households, 29%, and Egremont the highest, 54%.

Only 8% of potential movers said they were currently registered with Cumbria Choice. These were almost all (90%) existing households.

3.8.2 Property detail

More than one in three of the potential movers did not give a response on the minimum number of bedrooms they would require, presumably because the move was sufficiently far ahead for them to be unsure. Amongst those who did, two bedrooms was most likely (42%), followed by three (34%). This pattern of demand was confirmed by the estate and letting agents interviewed.

Figure 3.29 Number of bedrooms required by moving households

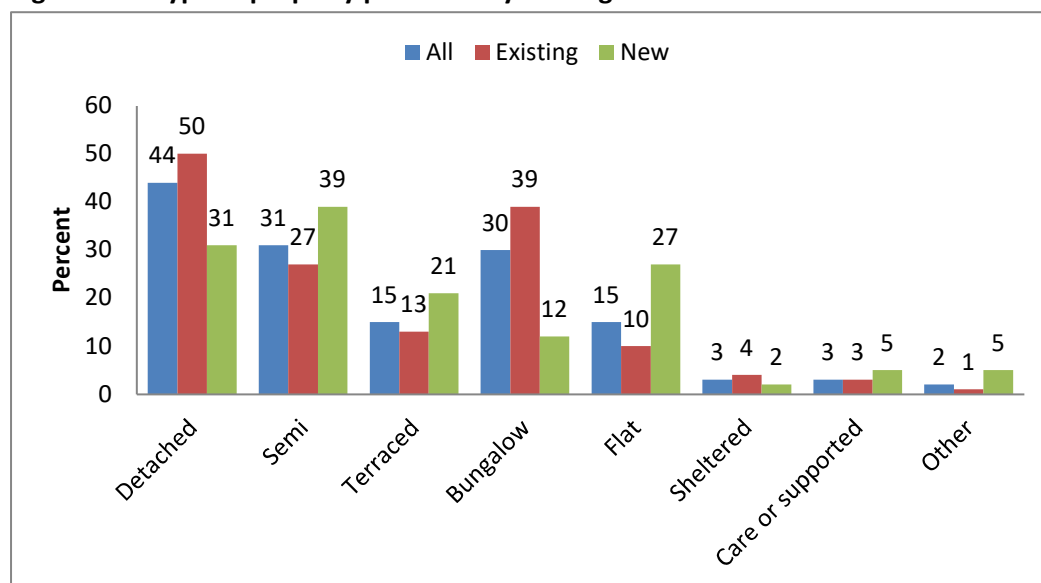


Bases: all expecting to move and giving response (512/353/159)

Either side of this the demand for one beds is 15%, and for a larger property with four, five or six bedrooms it is 9%. However, the chart shows very noticeable differences between existing households moving and new ones forming. The latter are much more likely to require smaller homes with one or two bedrooms whereas more than half of existing households are looking for three bedrooms or more. This is to be expected given the relative life stages of most people within the two groups.

Moving households were also asked about the type and tenure of property they would prefer to have. Again there were a significant number who did not give an answer, but good-sized samples remain.

Figure 3.30 Type of property preferred by moving household



Bases: all expecting to move and giving response (558/384/175) NB multiple responses possible.

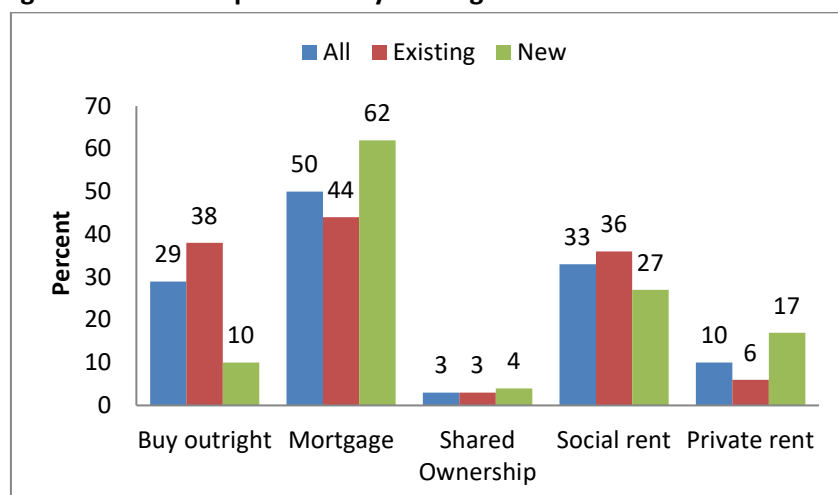
The strongest preference was for a detached home: this was the choice of 44% of movers. It is perhaps indicative of the relatively low property prices in Copeland that so many people make it their choice. There are even 31% of newly forming households who would prefer a detached property and whilst for some this might be aspirational, there must equally be some for whom it is a realistic choice. Generally, new households are more likely than existing movers to prefer a semi or terraced home or a flat. These are more modest choices reflecting that these are mainly younger people quite probably choosing their first home. Flats are a popular choice in Whitehaven Town.

Bungalows are much more popular with existing households moving, reflecting that some of this group were people downsizing or looking for more manageable or accessible properties as they grew older. Some 52% of existing households moving who were over 65 were looking for a bungalow. The demand is also highest in Whitehaven Rural.

There are small numbers requiring sheltered accommodation, a care or nursing home or supported accommodation. These are mainly older people but there were also cases such as younger people with disabilities who needed support to live independently. The 'other' category for new households was mostly university accommodation.

Looking now at tenure, the chart below shows that purchase, with or without a mortgage, was a strong preference.

Figure 3.31 Tenure preferred by moving household



Bases: all expecting to move and giving response (543/378/165) NB multiple response possible

The majority of both existing and newly forming households expressed a preference for purchase, although the latter were much more likely to expect to have a mortgage than existing households. This is again a reflection of life stage for many of them. Renting from social landlords (both Council and Housing Associations were mentioned) had slightly less appeal to new households but they were much more likely than others to opt for renting privately. There is a low level of interest in Shared Ownership and this may be because the level of confidence in being able to buy outright or with a mortgage is so high. In the stakeholder interviews, a number of people expressed the view that the low property prices in the area made Shared Ownership largely unnecessary.

Lettings agents noted that there was a healthy private rented market, with enough potential tenants and landlords to make an active market. This had been the case for a long time, possibly stimulated by a transient working population associated with short-term contracts in the Sellafield supply chain. However, a shortage of higher quality PRS stock suitable for professional and key workers (such as ambulance and hospital staff) was noted. There were indications of some competition between Sellafield workers and key workers in this market (and also from overseas students). The most popular properties sought tended to be one- and two-bedroom furnished flats. There was little family sized accommodation available.

Lettings agents noted that very few private landlords would accept tenants on benefits. This is not just related to uncertainty around Universal Credit and has been a long-term issue. Given the shortage of affordable social housing, there is likely to be undersupply at this lower end of the PRS.

3.8.3 Preferred location

Movers were simply asked whether they would prefer to remain in Copeland when they moved or not. Just under half (48%) thought that they would prefer to stay. Only 19% said they would move away with the remainder undecided or giving no answer. Newly forming households were a little more likely to choose to leave – 23% compared with 18%. Amongst existing households moving, it is the youngest age group, 16 – 34, who are most positive about staying in the area, at 66%. And within tenures, existing Housing Association tenants are those most likely to want to remain in the area at 67%. Those who currently live in Egremont and Whitehaven Town are the most positive about staying in Copeland but the differences between areas are small.

Those who were planning to leave were asked what, if anything, would encourage them to stay. The table below shows their responses.

Figure 3.32 Factors that could encourage movers to stay in Copeland

	%
Regeneration of the town centre/ better shops	22
A wider range of good jobs	21
Better transport links	19
Better health facilities	17
Other	11
Nothing - vague	20
Nothing – moving to be near work, family or friends	10

Base: all preferring to move out of the Borough (158)

There were 30% who could probably not be persuaded, some giving very definite reasons such as employment or being near their families. Otherwise improvement to the town and its facilities or better employment opportunities might be persuasive. The latter may be particularly important to younger residents: some respondents made additional comments such as ‘going away to university and unlikely to return’. Transport links were mentioned in the context of both local public transport and travel out of the area. Again, there was additional comment referring to the area being a little ‘remote’.

Stakeholder interviewees commented on the desirability and feasibility of encouraging young people in particular to remain and live in the ‘town centre’. In the main, this meant Whitehaven. The main attractions would be a good supply of good quality, well maintained rented flats. This would particularly appeal to contractors and overseas students, as well as health sector key workers. The accommodation did not need to be at the luxury / prestigious end of the scale (there was a sufficient supply of top end flatted accommodation already), and rents needed to be kept reasonably affordable. The absence of adequate car parking was seen as a potential problem, and any new development needed to have its own parking facilities.

Summary – detailed requirements of movers (existing and newly-forming)

- 43% of households comprised one person, 37% comprised two people, 10 % comprised three people and 8% comprised four or more. Newly-forming households overwhelmingly comprised one person (74%)
- 41% of households held a single adult; 18% households had dependent children; 34% were couples without children; and 5% had grown up children or were multi-adult households
- Only 8% were registered with Cumbria Choice
- 42% required two bedrooms; 34% required 3 bedrooms; 15% required 1 bedroom and 9% required 4 or more; mainly (55%) three and four plus bedrooms were required by existing household wanting to move.
- 44% would prefer a detached home, including 31% of newly forming households, perhaps indicative of relatively low prices. 39% of existing households preferred a bungalow; 27% new households preferred a flat

- Half of moving households expected to buy with a mortgage, including 62% newly-forming households; 38% of existing households would prefer to buy outright; a third wanted a social rent home and 10% wanted to privately rent
- 48% of movers would prefer to stay in Copeland and 19% wanted to move away (with the remainder undecided or not answering). Newly forming households were slightly more likely to leave. Of those planning to leave between 17% and 22% thought that regeneration of town centres and better shops, a wider range of good jobs, and better transport and health facilities might encourage them to remain.

3.9 Income and affordability

3.9.1 Expressed opinion on affordability

Those planning to move were asked the likely gross income of the household (excluding any Housing Benefit). More than 40% of the sample either did not know or refused the information. This was more likely for newly forming households, 61% compared with 34% of existing households, and this is understandable as many were not yet in employment. The table below includes only the information from those who gave a response.

Figure 3.33 Gross monthly income of moving households

	Total	Existing HH	New HH
	%	%	%
Under £800	10	9	15
£801-£1,199	10	10	10
£1,200-£1,599	10	10	11
£1,600-£1,999	8	6	14
£2,000-£2,399	12	11	17
£2,400-£2,799	6	6	7
£2,800 - £3,199	6	5	8
£3,200 - £3,599	6	6	4
£3,600 - £3,999	3	4	0
£4,000 - £4,399	5	6	2
£4,400 - £6,249	14	16	8
£6,250 - £8,332	7	8	3
£8,333 or over	2	3	2

Bases: All movers providing income (464/358/106)

The distribution of income is spread fairly evenly up to £2,400 per month and this figure is the maximum income for half of the sample. The number of households in each range becomes less above this figure, noticeably so above £3,600 per month, except for a spike around the range of £4,400 - £6,250 and just above. As a general trend, the incomes of newly forming households are a little lower than those of existing households. For example, 67% of new households expect to have an income below £2,400 per month, compared with only 46% of existing ones.

When we compare the incomes of potential movers with those of the whole sample (that is, including those who do not plan to move), movers are less well off. Some 28% of movers earn less than £2,000 per month compared to 22% of the whole sample, and only 17% earned between £2,000 and £4,000

per month, compared to £25%. Fifteen percent earned over £4,000, compared to 16% of the whole sample⁷

Households hoping or expecting to buy a property were asked the maximum price they could afford. Again, there were a significant proportion who were unable or unwilling to give an answer, so the next table summarises actual responses.

Figure 3.34 Maximum affordable purchase price for potential buyers

	Total	Existing HH	New HH
	%	%	%
Up to £100,000	17	11	34
From £100,001 - £150,000	26	20	40
From £150,001 - £200,000	17	18	15
From £200,001 - £250,000	13	15	8
From £250,001 - £300,000	14	18	1
From £300,001 - £400,000	9	12	0
From £400,001 - £500,000	2	3	0
Over £500,000	2	2	1

Bases: all giving maximum purchase price (372/275/97)

There seems a wide spread of prices that potential movers say they could afford which suggests scope for a varied market with a range of property types. Estate agents confirmed that there was now a more active market, following a post-recessionary period of drift, with pent up demand now being met. This was in spite of uncertainty about the future of Sellafeld. This was particularly the case for first time buyers at the lower end of the market. New households, understandably, have lower expectations of what they could afford. Three out of four say they could afford no more than £150,000 compared with 31% of existing households. Only a couple of the newly forming households say they could afford more than £250,000, whilst it is achievable for more than a third of existing households.

3.9.2 Actual prices

We can compare these aspirational price figures expressed by potential movers with the actual prices achieved in the open market. Below are three years' worth of sales data for Copeland homes, from 2017 to 2019. What is immediately striking is how closely potential movers' belief in their ability to afford homes matches the actual marketplace. For example, 26% consider they could afford a property priced between £100,000 and £150,000, and 24% of sales were in that band; 17% could afford between £100,50 and £200,000 – and an identical 17% of actual sales were in that band. What is perhaps encouraging for many newly forming households is that while 89% could not afford more than £200,000, 78% of actual sales were below that level.

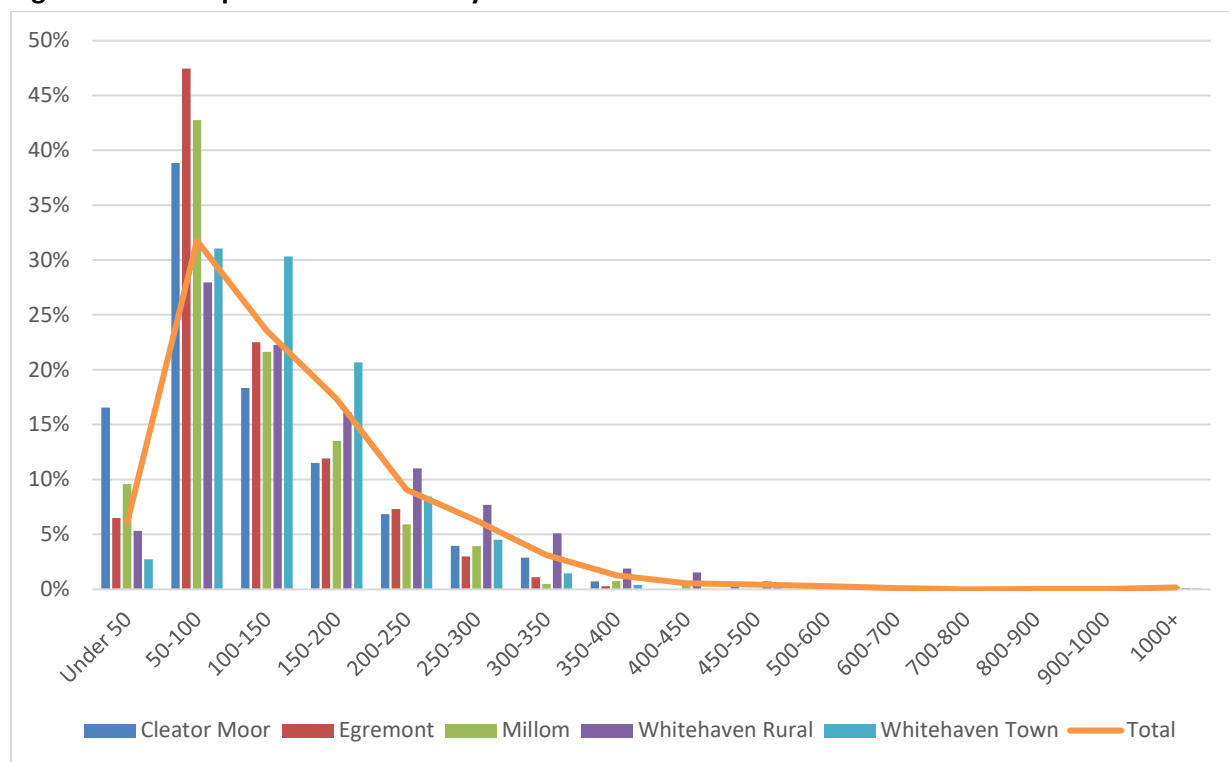
⁷ Figures do not add to 100% because of substantial numbers of 'don't knows' and 'prefer not to respond'.

Figure 3.35 Actual sale prices achieved 2017 - 2019



We can also look at prices by area (based on the five sub-HMA areas agreed, Cleator Moor, Egremont, Millom, Whitehaven Rural and Whitehaven Town).). Cleator Moor HMA has the lowest level of prices, with Whitehaven Rural being the most expensive. Having said that, there are a range of different prices in each sub-area

Figure 3.36 Sales prices 2017 – 2019 by area



3.9.3 Modelled affordability

The above data for income and aspiration, when compared to the prices in the market, are based on what respondents say they would be prepared to pay. We have also run another set of figures, based on the five sub-areas, to look at a modelled affordability approach to home ownership. To do this we have made a number of assumptions:

- We have restricted ourselves to newly-forming households, who would be first-time buyers, and have not looked at existing households wanting to move (who may be able to bring substantial amounts of equity to the transaction)
- We have assumed a 25-year mortgage, a 3% interest rate and a 14% deposit⁸
- We have assumed that a household should not be expected to pay more than 33% gross income for the mortgage
- We looked at the median (i.e. average) price of a house in the area, and also at the Lowest Quartile (LQ) price, which is the level where one could expect an entry-level first-time buyer to make their first home purchase.

We found that across Copeland approaching half (46%) newly forming households would not be able to afford an average priced dwelling without spending more than 33% of their gross income and approaching a third (32%) could not afford a Lower Quartile home. The cheapest area, Cleator Moor, saw these figures drop to 25% and 15% respectively, and in the most expensive area, Whitehaven Rural, they rose to 50% and 35%.

Clearly, there are implications here for the required supply of lower-cost affordable housing, and the role of the private rented sector.

Figure 3.37 Owner-occupier affordability by sub-area

Sub-area	Annual cost using 33% income			% newly forming households that cannot afford to buy	
	Median	LQ		Median	LQ
Cleator Moor	£15,486	£10,799		25%	15%
Egremont	£16,892	£12,840		30%	20%
Millom	£16,727	£12,461		27%	20%
Whitehaven Rural	£23,706	£15,459		50%	35%
Whitehaven Town	£21,546	£14,723		46%	30%
All	£21,546	£14,140		46%	32%

Quantifying the amount of affordable housing needed to meet the requirements of those who cannot access the open market can be estimated by converting the percentages in Figure 3.37 into actual numbers of households, based on the numbers of respondents who wanted to form new households, by sub-area:

⁸ Halifax Building Society, March 2019, for Copeland

Figure 3.38 Newly-forming households unable to afford full market purchase price

Sub-area	Number of newly forming households	No. unable to afford median	No. unable to afford Lower Quartile
Cleator Moor	29	7	4
Egremont	20	6	4
Millom	28	8	6
Whitehaven Rural	101	51	35
Whitehaven Town	92	42	28
All	270	114	77

It is possible that some of these may be able to meet their needs in the private rented sector. But it should be remembered that existing households wanting or needing to move are not included in these figures; and that they are based on the returns to a sample survey, and are therefore likely to under-represent true demand for affordable housing in Copeland: we have not ‘grossed up’ the figures to model the overall number of households in Copeland.

It is also interesting to note that the lowest figure for those unable even to afford the lowest quartile – 77 households – is very close to the annual affordable housing need identified in the SHMA, of 83 homes per annum. And also, like the SHMA, we identify the Whitehaven Town and Rural sub-areas as the priority for affordable housing development.

3.9.4 Renting

Fewer people had expressed an intention to rent than had expected to buy. Their views on the maximum rent they might be able to afford are shown below.

Figure 3.39 Maximum affordable monthly rent for potential movers

	Total	Existing HH	New HH
	%	%	%
Less than £300 per month	17	10	30
£300 - £400 per month	38	34	44
£401 - £500 per month	23	32	8
£501 - £600 per month	11	13	8
£601 - £700 per month	6	4	8
£701 - £800 per month	1	2	0
£801 - £1000 per month	2	3	0
£1201 - £1400 per month	2	2	3

Bases: all giving maximum rent (180/114/66)

More than half the sample could afford no more than £400 per month and for three out of four the limit is £500. As to be expected, newly forming households have lower thresholds and for the majority £400 is their maximum.

Summary – income and affordability

- Moving households show a considerable range of incomes: half responding households earn under £2,400 per month (£28,800 per annum) and nearly a third (31%) earn more than £4,000 per month (£48,000 per annum)
- Newly forming households tend to have lower incomes than existing ones (67% expect to have an income of below £2,400 per month compared to 46% of existing households)
- Movers are generally less well-off than the overall sample
- When asked what the maximum purchase price was that they could afford, there was a wide range of responses (43% under £150,000, 44% between £150,000 and £300,000, 13% above £300,000). This suggests scope for a varied market with a range of property prices
- To assess how realistic these expectations were, we compared these with actual prices achieved from Land Registry records. There is a close correlation between the two. For example 26% considered they could afford to pay between £100,000 and £150,000 and 24% of actual sales were in that band.
- While 89% of newly-forming households said they could not afford more than £200,000, 78% of sales were below that level
- Cleator Moor tends to have lower prices than elsewhere, with Whitehaven Rural being the most expensive, but there are a range of prices in each area
- To assess affordability we examined incomes against actual prices using a number of assumptions (including that a household should not pay more than 33% gross income on a mortgage)
- We found that approaching half (46%) of newly-forming households could not afford the average (median) price for a property without spending more than 33% of their gross income; and nearly a third (32%) could not afford a property in the lowest quarter of prices (Lowest Quartile).
- Higher proportions could afford in Cleator Moor, and lower proportions in Whitehaven Rural.
- Based on the survey, we can then quantify the amount of affordable (i.e. sub-market) homes needed for those who could not afford full market prices. 191 newly forming households were in this position (114 unable to afford the median and 77 unable to afford the Lower Quartile)
- This represented 71% on newly-forming households contacted by the survey. These are similar figures to those identified for annual affordable housing need in the SHMA
- 74% of newly-forming households could only afford a rent of below £400 per month

3.10 Interest in housing options

All respondents, not just the movers, were given the opportunity to indicate interest in five specialist forms of housing. Not everyone answered but sufficient numbers did to give an indication of interest levels.

Figure 3.40 Interest in housing options

	Yes	Maybe	No	No response
	%	%	%	%
Self-build projects	6	9	29	56
Co-living/co-housing	1	5	35	59
Community led housing	3	8	31	58
Lifetime Homes	5	9	28	58
Extra Care housing	4	8	30	58

Base: all respondents (2618)

Self-build projects seemed to have the strongest appeal with 15% having some level of interest. This could be supported by comments from a few respondents in the survey who indicated they had either completed or were in the process of such a project. The appeal seemed to be broad across all ages, tenures and levels of economic activity. But it was strongest amongst those under 50, those with a mortgage and those who are working.

Lifetime Homes received a similar level of interest and Extra Care Homes not far behind. Occupational health staff interviewed noted the poor condition and layout of a lot of older stock, which are unsuitable for adaptation and inaccessible for wheelchairs. New developments should therefore, it was suggested, be built to Lifetime or similar standards. This would be a policy which would mesh with the aim of keeping more older people independent and out of the nursing / care environment as long as feasible.

Although 4% expressing interest in Extra Care may seem a low level of positive support, it is still around one hundred people which would make it quite significant provision within Copeland. And as noted, these are just survey responses – they are not grossed up to the overall population. The figure can be compared to the projected demand for 350 Extra Care places by 2025 noted in the Extra Care and Supported Living Strategy.

One voluntary sector agency was concerned with promoting longer-term community housing led solutions, which could help sustain small isolated rural communities and settlements and provide a use for empty buildings.

Voluntary sector interviewees also mentioned the difficulty in finding move-on accommodation for homeless people with complex needs, the need for some 'Housing First'-style provision, and on-going support for those homeless people after rehousing.

Co-living may be the least familiar concept which could partly explain the lowest level of interest.

Summary – housing options

- 15% of all respondents were possibly interested in self-build projects and 14% were interested in Lifetime homes; 12% noted Extra Care as of interest, 11% noted community led housing initiatives
- The least popular was co-living / co-housing, possibly because of uncertainty as to what it involved
- Although the percentage figures are relatively low, they do represent minimum requirements (as figures from the survey have not been grossed up to replicate the overall Copeland population)
- For example, the demand for Extra Care represent 100 places. This can be compared to the projected demand for 350 Extra Care places by 2025 identified in the Extra Care and Supported Living Strategy

4.0 Summary of stakeholder interviews

4.1 Introduction

This summary is based on twelve completed telephone interviews, one detailed email response and a few additional comments from others. Unfortunately, interviews were being conducted around the time of the Coronavirus pandemic and the 'lockdown' situation prevented the completion of at least four other interviews which had been scheduled or promised. The completed interviews included: two developers, three registered providers, two Health/Occupational Health contacts, one education contact, one letting and estate agent, two community and voluntary organisations and two care homes.

This summary is divided into sectors of the housing market or groups defined to be of special interest.

4.2 Social Housing

Home Group is the main provider with the majority of the properties and there are a number of smaller ones, of which we have included two. All have a mixture of stock and type of service beyond general needs, including sheltered and supported. Shared ownership does not feature. All respondents were of the view that it would not really be viable in Copeland because of the generally low property prices meaning that people could afford to buy on their own. It is also true that many young people are moving out of the area which might reduce demand. The possible exception would be properties within the National Park because prices tend to be higher there. One of the smaller Associations is currently considering some Shared Ownership within the National Park and possibly Whitehaven.

It seems that there is sufficient stock to meet demand, although some said that they did not necessarily have the right type of stock for current needs. All the providers sometimes experienced low demand and hard to let properties. This might relate to location – properties in more isolated places were often hard to let – or to the condition of the stock if it was older and perhaps not in the best condition. The 'bedroom tax' has also had an impact. For example, two bed flats were harder to let than one beds on an affordability basis and this might sometimes apply to three bed homes. Home Group certainly try to see that their properties are fully occupied but if they cannot be let that way due to lack of demand then they can be offered to people who would under occupy, as long as they could afford the rent. Affordability checks seem routine, to ensure that tenancies are sustainable.

One of the smaller providers said that they could usually let the properties that were made less popular by the bedroom tax to working people, but also added that it was now often those struggling on low incomes or variable hours – the working poor – who could have more difficulty.

'In work benefits are causing us more of a problem than people who may not be working and get full entitlement to Universal Credit.' - Registered Provider.

It was also noted that Section 106 restrictions could sometimes add to the difficulty of letting certain properties. Flexibility from the Local Authority was helpful in certain circumstances. The ending of Housing Benefit for younger people now often means that under 21's cannot afford even the smallest properties so there are few lettings to that age group.

Some properties had a much higher level of demand of course, for example, two bed bungalows in locations with good facilities or flats in Whitehaven.

Most letting is through Cumbria Choice, although not all of the providers put 100% of their available properties through the choice-based system. If properties are advertised several times and fail to let then providers do sometimes advertise them more widely in a bid to find tenants. Zoopla, Facebook and other moving websites were mentioned.

All the providers have schemes in place to give assistance to tenants who might be struggling with financial matters, budgeting etc. Home Group said that the initial impact of Universal Credit was significant as people struggled with the new demands. They have a number of initiatives in place to offer support and signposting to further assistance. Rents are set to rise this year (by 1 or 2%), after several years of rent reduction.

Looking ahead to development, one of the smaller providers has ambitious plans for Cumbria as a whole and an open view on Copeland. They are possibly looking at sites in Gosforth and Hensingham and at models which are new for them of Rent to Buy and Shared Ownership (in selected areas). They also see a lack of supported housing for older people and have that as a longer-term objective.

The other smaller provider has recently become part of a much larger national organisation and welcomes the investment and development opportunities that presents. There is not currently a plan to target development in Copeland. More immediately they expect to replace some of the existing stock that is either ageing or difficult to manage or in more isolated areas. They would seek to replace with modern, affordable accommodation in accessible locations. They do though identify a need for suitable accommodation for older people, in the face of a 'super ageing population', and family homes. They also note a need for continued supported accommodation in Copeland and are considering the provision of a small number of 'move on' units because that tends to be a problem area.

Home Group say that because of low values for property coupled with construction costs it is difficult to make new sites financially viable in Copeland; they have several sites in Copeland where this is preventing progress. They think the biggest unmet need is probably for bungalows and adapted accommodation for those with disabilities or chronic health conditions. The older properties are not as suitable for this. Despite the financial considerations they do have a number of development projects. One is modular properties which can become available much more quickly than traditional build. Another is the development of two town centre blocks to offer supported housing. In Cleator Moor there is hopefully to be a 'community wellbeing scheme' – extra care plus with community-based facilities as well the extra care service. They are also piloting a scheme to sell off cheaply to local people properties which require significant investment.

4.3 Private sales

Estate agents gave the impression that the market is recovering after a difficult year or two and was now quite buoyant. The economic and political uncertainties had been holding back demand but that means there is pent up demand which is now being released. The lower end of the market is active and the mid-range to a lesser extent. If there is a shortage it is probably of mid-range (three bed) family housing.

The agent noted an increase in first time buyers. This was thought to be partly due to the uncertainties being removed but also because there are young people on relatively good salaries, coupled with low property prices and more available mortgages, so they are able to get on the ladder fairly easily. First time buyers are also developing higher expectations. They are not interested in buying older properties to renovate, they want nice, modern properties with some fittings in. There has been some significant new build which has provided such properties.

'They are not interested in slumming it in a two up, two down and saving for things, they want it now!'
Estate agent

Older, terraced properties needing some work in surrounding villages were not thought to be as popular now. The agent also noted fewer contractors buying second homes now; contracts are more volatile, and they are opting for rent. There is also a market for people downsizing which often meant bungalows.

One of the developers interviewed works to a particular model which provides low cost, affordable housing on the open market. These are mostly two bed homes and they are focussed on first time buyers and getting them onto the ladder. They have one site in progress and another in planning. They think that most homes go to local people and have a covenant which prevents letting. Help to Buy has been important for them and even when it changes and is capped it should still be appropriate for most of their homes.

Bungalows do not feature in this model because they tend to be more expensive and less relevant for first time buyers, but it is acknowledged that there is demand and that there is increasing emphasis on lifetime, accessible and adaptable homes, into which bungalows fit well. The future in Copeland is a little uncertain due to the changes at Sellafield but he expects more new homes to be built. Future models may include shared ownership options and, further ahead, perhaps modular homes.

The other developer was interviewed during the pandemic so that provided background to his current thoughts on the market. Their model is rather different in that it is based largely on high end, larger family housing. They have a successful site in Copeland which has been in existence for some time and has some years yet before it is complete. They rely to a significant extent on the market offered by Sellafield employees but also sell to other local people who are looking for a modern, low maintenance home. All the properties are for market sale and future phases will include bungalows and a variety of family homes.

Sales were good and demand steady which had led them to consider a second site in Copeland or the acceleration of progress on the existing site. They were confident of continuing demand. Post pandemic there will need to be a careful re-assessment of the market and future demand. Recovery is expected but it is too early to tell how the market will develop. Overall, they expect to continue with their existing model of market sales; shared ownership does not feature in Copeland and there is no intention to look at 'build to rent'. Nor do they expect to include affordable homes on their sites.

Both developers noted that Help to Buy had been a very useful scheme in widening accessibility for first time buyers. When it ends it may cause the high-end developer to offer smaller homes (two beds) in an effort to maintain that accessibility. Both also noted that build costs could be higher in West Cumbria because if the supply of local tradespeople were insufficient they had to be brought in from

elsewhere. Coupled with the relatively low sale prices in Copeland this could put pressure on their margins. The limited supply of local trades was also noted by Home Group in relation to their ability to build new homes.

4.4 Lettings market

The private rental market is important in Copeland and a number of the stakeholders made relevant comment.

The estate agent view is that there has always been a good local market and that it is currently growing. This means more properties becoming available and more people looking for them. They have seen an increase in buy to let recently after a quiet spell. A certain element of the local population is 'transient' – workers at Sellafield and the hospital were cited – so there is always demand for good rental property. One of the developers had covenants which prevented their homes being let but the other thought that probably some of their homes were bought by investors.

Rents are reasonable but have risen gradually over the last five years.

The type of property sought, in Whitehaven at least, tends to be one and two bed furnished flats. Many of the tenants are professional people who expect a certain standard. The letting agent thinks that quality is improving, people have higher expectations and the market is responding. They also think that there is just about enough supply to meet demand. If there are shortages it is probably family housing.

The letting agent also noted that none, or very few, of their private landlords would accept people on benefits because of the uncertainty. This is not related to UC; it has always been the case. This rather suggests that there is a sector of the market for which there is not an adequate supply.

Another stakeholder, speaking for the Ambulance service, confirmed very much the type of property that was desirable for their employees. NB although it was only possible to interview the ambulance service, that contact volunteered that she works closely with the hospital and they have very similar issues. It is often difficult to recruit health workers to Copeland because of the remoteness of the area so much of the recruitment is from overseas. This makes it even more important to source good quality, fully furnished rented accommodation as people often arrive with a suitcase and little else.

There is no key worker accommodation in the area so the PRS is the only source, but the ambulance service contact finds that there is a shortage of suitable accommodation and it can take months of trawling to find the right properties. Flats or houses are acceptable, according to requirements and house shares are acceptable at least as a first step. Availability of the right type of accommodation is a major issue. Again, these are professional people, so the accommodation needs to be appropriate.

'If there was decent quality furnished accommodation targeted at key workers, they would get their hands snapped off!' - UCLAN contact

This contact does have private landlords with whom she works regularly and who understand what is needed, but the number of people in the Sellafield chain who also rent puts pressure on availability and it can be 'hit and miss' as to what is available at a given time. Affordability does not seem to be an issue; rents are viewed as reasonable.

It is often the case that once people are settled they want to move into the community and may well buy their own house, but recruitment is ongoing so there is always further demand.

4.5 Students

UCLAN have a small number of students (185) at the Westlakes campus in Whitehaven. About one third are international students. There is no purpose-built student accommodation and currently no plans to provide any. First year students expect to live in a hall of residence or purpose-built accommodation and most of them live in what is really a hotel but is quite satisfactory. Other students need to find accommodation in the PRS.

The university does not have an 'approved list', just offers guidance, so students generally source accommodation themselves. They use both HMOs and one or two bed properties for sharing. What the university needs to be available, in the absence of purpose-built halls, are good quality, furnished shared houses or studios in a town centre. Students do expect a pretty high-quality standard – standards in purpose-built accommodation have rocketed in recent years, largely due to the proliferation of purpose-built units – and the image of poor-quality shared houses is no longer relevant. International students are often from wealthy families which increases their expectation.

Locations close to the town centre are ideal, to be close to amenities. At the moment supply is just about adequate and affordability is acceptable, but it is expected that the number of students will increase which will push up demand. Knowing that suitable accommodation is available would be an important part of UCLAN increasing numbers.

NB housing is not an issue for staff and does not feature in recruitment. There are only 15 staff and they are well able to meet their needs in the local market.

4.6 Older people

Many of the stakeholders referred to the need for suitable accommodation for older people, in the face of an ageing population and difficulty retaining younger ones in the area.

To look at the care situation we interviewed one residential care home (in Millom) and one nursing home (in Whitehaven). Both were generally fully occupied, although it could vary a little in the short term, and the nursing home sometimes has a waiting list. Both felt they were coping well with demand and neither had plans for expansion or a change in the type of care they provide.

The care home also ran day care, and both offered some respite care and catered for dementia sufferers. They regretted the loss of the Bradbury Centre which had offered clubs and activities for older people locally. They thought it had increased isolation for some people without that facility.

Residents in both homes were largely local; 'outside the area' might still mean within Copeland. The residential home had noted some residents who had come to the area to retire and then found they needed care. They had also noted that, because of the emphasis on keeping people in their homes within the community for longer, residents might be older and have more complex needs when they did enter care. The nursing home had not really seen that because they only take people who had been assessed as requiring nursing care anyway.

Both were aware of other homes providing similar services, but the care home did note that they sometimes struggled to find nursing care if residents had to move on to that higher level. In the face of the ageing population, both expected demand to increase over the next 10 – 15 years in broad terms. The coronavirus pandemic was rather overshadowing their current thinking and increasing uncertainty for the future.

Staff at both of the homes did tend to be local and have their own housing arrangements. Although in the last few weeks the nursing home had had to use agency nurses and bring staff in from further afield which they put down to the retirement of some staff. (Their needs would be more specific than those of the retirement home where nursing qualifications would be less important.) The nursing home had a history of recruiting from overseas and then needed to find rented accommodation but had not really experienced difficulties.

On a more general note, several of the stakeholders interviewed noted a need for extra care facilities which provided a sort of half-way house between care and independence. They are seen as an important tool in the objective of keeping people within the community and the need is only likely to increase in future years.

4.7 Specialist needs.

One viewpoint on a small but specialist area of housing need was provided by Occupational Health. It is their job to help people with disabilities, mental health issues or other needs to obtain or adapt housing which suits their particular requirement. The objective is to enable people to stay independent and in their own homes for as long as possible. There is also quite a lot of overlap with older people.

Copeland has quite a lot of older housing stock from the 60's and 70's which is unsuitable to be adapted – they tend to be smaller rooms, difficult layouts etc. which do not lend themselves to wheelchairs. Even some flats and bungalows are not really suitable. The ideal situation would be newer bungalows and ground floor flats which have better access, wider halls and doorways etc. but these are in very short supply. The contact interviewed thought it would be helpful for lifetime homes standards to be applied for all new developments and for bungalows to be included whenever possible. These design issues were not addressed previously because it was more routine for people with such needs to go into care homes but the greater recent emphasis on keeping people in the community for longer has highlighted the shortcomings in existing stock.

Occupational Health staff can often find themselves working with both social and private landlords, as well as homeowners, when it comes to re-housing people or adapting existing accommodation. They encounter varying degrees of co-operation and would really like to see a higher degree of dialogue and co-operation in order to match people and properties and make best use of what is available.

Interviews were also conducted with two voluntary organisations working in the housing field. One was an emergency hostel for the homeless. They tend to deal with people with complex needs, including ex-offenders and ex-military personnel. They are keen to move people on to more permanent solutions as quickly as possible but find the biggest problem is an inadequate supply of move on accommodation. They receive varying degrees of co-operation from social and private

landlords in placing people in more permanent accommodation. Our contact mentioned the 'Housing First' model which, as it sounds, is based upon giving people a home first and then dealing with all their other complex needs.

In addition to more supported accommodation, it was thought there is also a need to provide ongoing support to people once they are re-housed. This to be over several years if necessary, to support them in sustaining their tenancies and addressing other problems. Supporting People used to be able to do this. Our contact also suggested that more sheltered and extra care homes were needed for older people who did not need to be in care homes but could not manage on their own. She felt this was a growing problem and also noted that homelessness was increasing; their hostel used to have voids but now seems to be always full.

Better liaison between agencies and forward planning was required to be able to move people through the system more quickly and smoothly.

The other voluntary agency was concerned with promoting community led housing solutions. These tended to be longer term projects and relied on community effort and goodwill. If successful, they could help to sustain small communities and provide housing for young and old. They could also bring unused buildings back into use or prevent the loss of housing. Projects require a lot of co-ordination and are very small scale in the overall view of housing needs but can have a wider effect on sustaining communities, especially rural ones.

4.8 Town centre living

Several of those interviewed – the developers, estate agent, registered providers, health and education contacts – were able to comment to some extent on the desirability and feasibility of encouraging people, especially the young, to live in the town centre. Opinions were varied and some doubts expressed but the overall conclusion was that there is significant potential for the right type of town centre property to encourage young professionals to become resident. It is seen as desirable to encourage this age group as they are more likely to spend money locally and contribute to the local economy. It is also a suitable environment for students to find good quality rented accommodation. One of the developers also thought there might be some limited potential to appeal to older people.

The main potential is seen to be for good quality, well maintained, furnished accommodation to rent. This would probably suit both contractors and permanent employees recruited from overseas. The estate agent had found contractors more recently looking to rent rather than purchase, as some had done in the past. The Health sector employer relies quite heavily on overseas recruitment and is therefore looking for furnished accommodation to rent as a starting point. From experience, some employees may then move on to purchase or may remain in the rental market but recruitment is a continuous process so there would be a steady demand for property.

Availability is the key issue; rental prices are generally affordable. The rental market is probably stronger than sales for this type of property. If new property was for sale it may well attract 'buy to let' investors.

The quality of the property, standard of furnishings and decor need to be of a suitable type for young professionals, but it is not thought that properties need to be at the prestigious end of the market -

that is more than is needed. The estate agent thought that there was sufficient supply of prestigious flatted accommodation in Whitehaven.

Opinions varied a little on whether Whitehaven itself has sufficient to offer as a town centre in terms of facilities. One of the developers thought that appeal would be limited because Whitehaven did not have a 'young person's culture'. The other expressed the view that Workington may be stronger as a retail centre although Whitehaven had more variety of eating options. And one of the registered providers commented on some issues with crime and anti-social behaviour which had affected the reputation of some parts of the town. An overview is probably that the basics are mainly there, but that regeneration would be important in increasing the appeal.

Several people did comment though about the lack of parking and the cost of what was available. This was seen as a major potential problem (less so for students) implying that any new development really needs dedicated parking.

The other town centres were discussed briefly with some respondents. It was thought that they do not really have sufficient appeal or facilities to support 'town centre living' in the same way as Whitehaven at the moment, but one respondent thought that it would be detrimental to the area as a whole if they were not also supported and improved.

5. Conclusions

This section pulls out the main conclusions arising from the survey, stakeholder involvement, and secondary data and document analysis

5.1 The need for affordable housing

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

5.2 Accessing market housing

That is not to dispute that there is a sub-sector of relatively young people in well-paid jobs that are able to enter the owner-occupied sector. Some 75% of the group aged 16 to 34 are owner-occupiers; and 40% of this group earn £36,000 pa or more, enabling access to the most expensive end of the market. According to officers, developers have been focussing on larger-sized new build homes in recent years and it does appear that while younger people currently planning to set up new households are less well-paid, there is a substantial body of their young contemporaries who are able to move up the property ladder rapidly in Copeland.

5.3 Those in most need ...

However, at the other end of the scale there was concern among stakeholders about younger people leaving the area because of a range of issues – absence of jobs or appropriate jobs, local facilities and transport difficulties as well as accessing affordable accommodation, and further concern that the private rented sector could not cater for those on Universal Credit or other benefits. There was a general feeling that there were ‘have’s in Copeland – those associated with the Sellafield supply chain – and the ‘have nots’ – those outside this sector. Homelessness was an issue for some, including those with complex needs, from offending and military backgrounds. Additional move-on accommodation with support was required for this group, according to agencies.

5.4 The type of affordable housing needed

The development therefore of additional affordable rented and sub-market housing was indicated. The conclusions of this housing needs study as regards additional affordable housing are very similar to those reached in the recent Strategic Housing Market Assessment for Copeland. The priority should be affordable rented housing. Several commentators noted that Shared Ownership was not particularly appropriate because of the relatively low house prices. More of an issue for those trying to get a foot on the property ladder was inability to raise a deposit. It would be worthwhile for the

authority to discuss deposit-free discounted market homes with housing associations and developers, rather than placing much emphasis on traditional Shared Ownership.

5.5 Stock condition and property type

This is not to suggest that there is a severely inadequate supply of affordable housing: the issue appeared often to be more about its quality, age and type not always appealing. Older terraced properties in outlying villages, housing association properties and smaller properties tended to be in worse condition or less attractive than other properties. On the other hand larger three-bed properties often fell foul of the bedroom under-occupation rules and were difficult to let because of this.

What is required is a supply of modern, well-designed medium sized homes, at reasonable prices and rents, for both letting and owner-occupation.

5.5 The higher end of the market

There is also a case for continuing to invest in higher-end, larger, market homes. The reliance of the Copeland economy on the Sellafield supply chain has been noted, with 39% of respondents and partners working in that sector. Around 24% of Sellafield workers earn between £60,000 per annum and £90,000 per annum, with a further 7% earning over £90,000. These figures can be compared to the second most common employment sector, health and social care, where 9% workers earn between £60,000 and £90,000, and 3% earn over £90,000. While we accept that the nuclear reprocessing industry may be in long-term decline, it is clear that Copeland and Cumbria's economic development and innovation strategy has at its core the growth of a high-value technical industrial sector needing a highly-skilled and well-paid workforce. Although of four economic scenario projections in the SHMA only one indicates overall growth between 2017 and 2035 (3%), with the other suggesting job losses of between 3% and 10%, nonetheless substantial job increases in the mid to late 2020s indicates additional housing requirements. It seems clear that as well as a need for more affordable homes, a strand of development policy needs to be directed to meeting this top-end requirement.

5.7 Older people, disability and demographic change

In common with most areas Copeland is experiencing an increasing proportion of older people in its population, and a reducing proportion of younger ones. According to the SHMA there is projected to be a 22% increase in those aged over 60 by 2035, and a 54% increase in those over 75%. Conversely, the group forecast to show the greatest proportionate decrease are what we could describe as the 'mature workforce' – those aged between 45 and 59, forecast to reduce by 27%. The youngest groups, aged under 29, are forecast also to reduce by 23%, leading to concern that there will not be a large enough local workforce to care for the ageing population. The low wages in the care sector have already been noted, and it is significant that the nursing home interviewed was accustomed to recruiting staff from overseas. The ambulance service also recruits from abroad, at least partly because people from the UK are reluctant to go to an area as remote as Copeland.

People's aging is inextricably linked to their health and mobility issues. Again using the data in the SHMA Copeland is due to see a 61% increase in the proportion of residents with dementia, and a 47% increase in those with mobility difficulties, some of which will necessitate wheelchair-appropriate

accommodation. More generally Copeland is forecast to see a 22% increase in those with limiting long-term conditions or ill health (a 57% increase in over 65s), which is a higher rate of increase than Cumbria as a whole or England.

5.8 The housing conditions faced by older people

In terms of the housing impact on older and disabled people, we have already noted the older stock profile across most of the authority, particularly in the dominant private sector, where older terraced houses and bungalows were worst affected (from the Private Sector Stock Condition Survey). It also notes that single people aged over 60 and retired households were more likely to live in non-decent homes than other people. Stakeholders commented that much of the more modern accommodation built in the 1960s and 1970s is unsuitable for adaptation, comprising smaller rooms and difficult layouts, which do not lend themselves to wheelchair use. 18% of those in the survey who considered that their current property failed to meet their needs said that steps and access were issues, 17% said the bathroom was not accessible, and 5% specifically mentioned that the property was not suitable for a wheelchair or scooter.

5.9 Housing solutions for older people

In terms of solutions, the findings from the survey, stakeholders and the SHMA agree that a range of new, modern replacement accommodation is required, particularly bungalows and ground floor flats, and well as aids and adaptations where possible or appropriate. Stakeholders specifically suggested that the equivalent of Lifetime Homes standards (M4(2)) be introduced into all new developments.

More sheltered and Extra-Care accommodation was also required for those who did not need to be in a care home but could not otherwise look after themselves, and this would also be a way of keeping older people in the community if developments were integrated into wider schemes. Some 12% of respondents were definitely or maybe interested in Extra Care homes. However interviewees did note that while positive in itself, keeping older people in Extra Care and in the community for longer periods meant that their vulnerabilities and needs were greater than they had been in the past, when they did need to enter a care / nursing environment. This could impact on future care and nursing home policy.

5.10 Income, assets and tenure for older people

In terms of tenure, what is the most appropriate for developments for older people and people with disabilities, assuming appropriate care can be delivered regardless of tenure? The two key determinants are the incomes of older people, and their ability to liquidate assets that could be used for alternative housing purposes. In terms of income, when we look at the survey, the following pattern emerges:

Figure 5.1 Age bands and earning power

Age band	Proportion earning under £18,000 (Households)	Proportion earning over £48,000 pa (Households)
16-34	7%	29%
35-49	9%	29%
50-64	11%	24%
65 plus	14%	20%

It can be seen that a greater proportion of older people are on the lowest income rungs, compared to other age groups, and a lower proportion are on the highest rungs.

When we look at tenure the following emerges:

Figure 5.2 Age bands and tenure

Age band	Owners	Tenants
16-34	77%	25%
35-49	79%	21%
50-64	83%	17%
65 plus	84%	26%

Here it is clear that older people hold on to substantial capital assets, especially when it is noted that 79% own their homes outright with no mortgage.

Thus, the group are relatively ‘asset rich and cash poor’. Clearly a lot of equity could potentially be realised (depending on the housing market), for older owner-occupiers to meet their housing needs in the private sector. However, in most cases they would need to ensure sufficient cash earnings and/or capital saving to meet their care costs and service charges, which can be high in retirement complexes. Moreover, 26% of older people in the survey are private or housing association tenants, and they are unlikely to command the resources to enter the private sector.

5.11 Range and quality required

The conclusion must be that the authority should plan for a broad range of older people’s and disability accessible accommodation catering both for those who can afford to buy and those who will continue to rely on renting. The authority will need to look to the SHMA to quantify overall need, but from the survey we can say that there are 107 existing households including over 65s planning to move, representing 18% of existing households seeking to move. Of this group some 22% state they have disabilities, 9% will need adaptations, and 5% will require wheelchair accessible housing.

5.12 Rural v. town centre

Do people in rural areas want to move into town centres? Is there a need for a better town centre housing offer?

As noted above the worst conditions and quality of homes tended to occur in the more rural parts of the authority. While as noted by stakeholders there is considerable potential for the town centre offer, (particularly though not exclusively Whitehaven), there do not seem to be any very strong indicators of drift away from rural areas and into larger towns. Stakeholders considered that the future for the town centre market was for young professionals – including itinerant contractors and overseas recruits – and students, looking for reasonably high standards but not necessarily luxury rented accommodation. Some older people were also interested, because of proximity to shops and transport.

As regards Whitehaven, stakeholders considered that most of the key elements were in place, but that increased high street regeneration, better parking and steps to combat anti-social behaviour and

crime were needed. One drawback noted was that it did not have a 'young person's culture'. While specific examples of how this might be achieved were not mentioned, clearly encouraging an evening economy, dining, bars, music and entertainment and a more youthful retail offer would all be important to this, as well as the provision of suitable rented accommodation.

5.13 Local factors

Summary assessments of needs and suggestions for responses for each of the parishes and sub-areas are contained in the local area appendix 3. This will help enable appropriate responses to planning applications, and to develop planning policy and housing strategy.

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Appendix 1: Area groupings

Settlement surveyed	Parish	SHMA HMA sub areas
Whitehaven		Whitehaven Town
Cleator Moor		Cleator Moor
Egremont		Egremont
Millom		Millom
Arlecdon and Rowrah	Arlecdon & Frizington	Whitehaven Rural
Beckermest	Beckermest with St Johns	Whitehaven Rural
Bigrigg	Beckermest with St Johns	Whitehaven Rural
Calderbridge	Beckermest with St Johns	Whitehaven Rural
Cleator	Cleator Moor	Cleator Moor
Distington	Distington	Whitehaven Rural
Drigg and Holmrook	Drigg & Carleton	Whitehaven Rural
Frizington	Arlecdon & Frizington	Whitehaven Rural
Haverigg	Millom	Millom
Keekle	Whitehaven	Whitehaven Town
Kirkland and Ennerdale Bridge	Ennerdale & Kinniside	Whitehaven Rural
Low Moresby and Howgate	Moresby	Whitehaven Rural
Lowca	Lowca	Whitehaven Rural
Moor Row	Egremont	Cleator Moor
Moresby Parks	Moresby	Whitehaven Rural
Parton	Parton	Whitehaven rural
Sandwith	St Bees	Whitehaven Rural
Seascale	Seascale	Whitehaven Rural
St Bees	St Bees	Whitehaven Rural
The Hill, The Green and Hallthwaites	Millom without	Millom
Thornhill	Beckermest with St Johns	Whitehaven Rural

Appendix 2 : Survey sample profile

Gender		Unweighted	Weighted
		%	%
	Male	46	43
	Female	52	56

Age group		Unweighted	Weighted
		%	%
	16-24	1 (26)	2 (46)
	25-34	7 (176)	12 (308)
	35-49	12 (310)	27 (698)
	50-64	30 (791)	30 (791)
	65-74	27 (722)	16 (419)
	75-84	16 (425)	9 (247)
	85 or over	6 (129)	3 (86)
	Refused	2 (57)	

Actual numbers in brackets

Ethnic group		Unweighted	Weighted
		%	%
	White British and nations	96	97
	Irish	0.5	0.5
	Gypsy/Irish traveller	<1	<1
	Any other White	1	1
	Mixed White & Black Caribbean	<1	<1
	Mixed White & Asian	<1	<1
	Any other mixed / multiple ethnic background	<1	<1
	Indian	<1	<1
	Chinese	<1	<1
	Black African	<1	<1
	Any other ethnic group	<1	<1
	Prefer not to answer	2	1

Percentage of the sample				Number sent out	Number returned
Area		Unweighted	Weighted		
		%	%		
	Whitehaven	26	26.8	7633	686
	Cleator Moor	10	10.8	3044	274
	Egremont	12	11.1	2955	306
	Millom	11	11.4	2972	302
	Arlecdon and Rowrah	2	1.6	376	46
	Beckermest	2	2.0	296	49
	Bigrigg	2	2.3	330	57
	Calderbridge	<1	0.3	82	9
	Cleator	1	1.5	327	35
	Distington	3	2.5	650	79
	Drigg and Holmrook	1	1.0	161	33
	Frizington	3	3.3	963	82
	Haverigg	2	1.8	499	58
	Keekle	<1	0.2	90	8
	Kirkland and Ennerdale Bridge	2	1.6	177	42
	Low Moresby and Howgate	1	0.9	159	23
	Lowca	1	0.8	356	21
	Moor Row	1	1.2	415	35
	Moresby Parks	3	2.7	512	66
	Parton	1	1.1	437	26
	Sandwith	1	0.7	124	17
	Seascale	6	6.2	906	168
	St Bees	5	4.5	783	127
	The Hill, The Green and Hallthwaites	2	1.9	274	58
	Thornhill	2	1.5	442	43
	Total			24963	2652

Appendix 3: Local area summaries

Parish summary for Arlecdon and Frizington

Number of respondents 128 from 1,339 sent out – 9.5%, a little below average

	Total %	Parish %	This Parish has slightly fewer people in the youngest age group than the Borough as a whole but more in the 35 – 49 range. The older age groups are similar to the average.
16 – 34	14	10	
35 - 49	27	32	
50 – 64	30	31	
65 +	29	27	

	Total %	Parish %	There are a higher proportion of people in employment in this Parish and fewer retired.
Employed	54	59	
Retired	34	29	
Other	12	12	

	Total %	Parish %	Arlecdon and Frizington have a higher proportion of terraced properties and below average numbers of all other types, although detached houses are very similar. More than half were three bedroomed homes, similar to the average, but there are slightly fewer larger homes.
Detached	19	18	
Semi	34	31	
Terraced	27	38	
Bungalow	15	13	
Flat	4	1	
Other	1	0	

	Total %	Parish %	The tenure profile is typical of that for the Borough as a whole.
Owned outright	46	45	
Owned with mortgage	34	36	
Social rent	14	12	
PRS	6	7	

Household composition	Total %	Parish %	The Parish has above average proportions of single people and single parents, the latter being twice the rate for the Borough as a whole. There are, as a result, fewer couples, both with and without children.
Single adult	29	34	
Single parent	4	9	
Couple, no children	37	29	
Couple with children	18	13	
Other with children	1	4	
Parents with grown up children	9	9	
Other situation, no children	1	2	

Time in property	Total %	Parish %	Apart from one other Parish, Arlecdon and Frizington has the lowest proportion of residents who have been settled in their home for ten years or longer. The proportion moving in the previous two years was well above average and the second highest in the Borough. The reason most frequently given by those moving within the previous five years was divorce/split or a change in circumstances. This might fit with the higher proportions of single people and single parents noted above. Other important reasons for moving included wanting to be nearer family and friends and to be nearer schools and amenities.
Less than 2 yrs	14	21	
2 – 5 yrs	19	20	
6 – 10 yrs	11	14	
Longer than 10 yrs	54	44	

Time in Borough	Total %	Parish %	The length of time that residents had been in the Borough was similar to the average.
Less than 2 yrs	5	7	
2 – 5 yrs	6	5	The two main reasons attracting newcomers were low property prices and the natural beauty of the area.
6 – 10 yrs	6	8	
Longer than 10 yrs	79	76	

Condition of property	Total %	Parish %	<p>Opinions of condition followed a similar pattern to the whole Borough but there were slightly fewer who gave a 'very good' rating.</p> <p>Those dissatisfied were only six people but seemed to have multiple problems as they mentioned: repairs being needed, damp and mould, problems with doors and windows, being difficult to heat their home and a poor landlord.</p>
Very good	40	35	
Good	42	41	
Fair	15	17	
Poor	3	3	
Very poor	1	2	

Ability to meet needs	Total %	Parish %	<p>These residents were less confident than the average that the property could meet their needs.</p> <p>The most likely reason given for this failure was the poor condition of the property, particularly if it was affecting the health of a family member. One (of the seven dissatisfied) had access issues.</p>
Very good	46	41	
Good	38	35	
Fair	13	16	
Poor	2	3	
Very poor	1	2	

Management and maintenance of rented	Total %	Parish %	<p>Bearing in mind that there were only 26 rented properties in this sample, the level of dissatisfaction with management and maintenance is very high at 30%. The majority of the criticism comes from tenants of private landlords – six of the ten private tenants' rate as poor or very poor.</p> <p>The reasons are mainly having to wait a long time for repairs and refurbishment or that the landlord did not carry out repairs.</p>
Very good	21	31	
Good	34	19	
Fair	28	15	
Poor	8	15	
Very poor	5	15	

Likelihood of moving	Total %	Parish %	<p>There is an above average propensity to move amongst these residents at almost one in three.</p> <p>The reason most frequently given for moving is to escape ASB or 'bad neighbours'. At 23% this is much higher than in any other area – in fact, it is 11 of only 16 people who give this response across the whole Borough which suggests a particular issue in the area.</p> <p>Other reasons for moving mentioned by above average numbers are to buy a house and to obtain parking.</p>
Very likely	13	16	
Fairly likely	9	15	
Unsure	18	16	
Not very likely	20	15	
Not at all likely	37	36	

New household forming	Total %	Parish %	New household formation is also a little higher than average. Reasons are, as in all areas, young people gaining independence from the family home or marriage/moving in with a partner. Half of them expect barriers related to financial capability or health problems
Yes	11	16	

Disability	Total %	Parish %	Disability findings are similar to the Borough as a whole.
Disability within household	22	26	
Wheelchair use	4	3	
Will need adaptations	6	6	

Income	Total	Parish	Average monthly income* is a little lower in Arlecdon and Frizington than in the Borough as a whole. *calculated using the midpoint of bands
Average monthly income	£2,891	£2,667	

Receipt of benefits	Total %	Parish %	This is all broadly similar to the pattern for the Borough. Although the higher Child Benefit level may reflect the raised proportion of single parents.
State pension	22	18	
Child Benefit	12	18	
Council Tax support	10	9	
Disability/Attendance/Carers	19	16	
None	45	44	

Requirements of movers (59 analysed)

NB as the numbers at Parish level may be small, percentages may be misleading, so the absolute numbers are also given in brackets. Where respondents have failed to give answers, percentages have been recalculated on the basis of only those who did respond. This makes comparison more accurate throughout.

Type of move	Total %	Parish %	The two types of 'movers' are found in the same proportion as the Borough as a whole.
Existing household	67	66 (39)	
New household forming	33	34 (20)	

Household composition - movers	Total %	Parish %	There are higher proportions of single parents and people in other situations which include dependent children amongst the movers and fewer couples. This reflects ways in which the overall profile of this parish differs from the total sample.
Single adult	41	41 (24)	
Single parent	5	10 (6)	
Couple, no children	34	25 (15)	
Couple with children	12	10 (6)	
Other with children	1	9 (5)	
Parents with grown up children	3	5 (3)	
Other situation, no children	2	0	

Bedrooms required - movers	Total %	Parish %	There is very slight trend for larger properties in the Parish than overall. But the absolute numbers show that differences may only be due to one or two people so should be interpreted with care.
One	15	10 (4)	
Two	42	41 (16)	
Three	34	36 (14)	
Four or more	9	13 (5)	

Property type required - movers	Total %	Parish %	Residents of this parish have a stronger preference for detached homes over semi-detached but other requirements are similar to the average.
Detached	44	58 (26)	
Semi	31	20 (9)	
Terraced	15	18 (8)	
Bungalow	30	27 (12)	
Flat	10	11 (5)	
Other	8	4 (2)	

Tenure required - movers	Total %	Parish %	<p>There is an expectation in this parish of a greater reliance on social landlords. Fewer than average are prepared to buy with a mortgage, although the numbers expecting to purchase outright are much the same as for the Borough as a whole. There was some duplication within those opting for social renting as people could mention more than one tenure choice ie Council and Housing Association. But this has been considered in calculating the figures here.</p> <p>Only 14% say they are registered with Cumbria Choice.</p>
Buy outright	29	31 (13)	
Buy with mortgage	50	29 (12)	
Shared ownership	3	5 (2)	
Social rent	22	38 (16)	
PRS	10	7 (3)	

Preferred area - movers	Total %	Parish %	<p>Residents of Arlecdon and Frizington are a little more positive about remaining in Copeland than the average but the number who do intend to move out is similar.</p> <p>Better transport links and health facilities are the main things that would encourage people to stay</p>
Remain in Copeland	48	59 (34)	
Move out of Borough	19	17 (10)	

Maximum purchase price - movers	Total %	Parish %	<p>The absolute numbers here are very small but the overall impression is of a situation similar to that for the Borough as a whole. There is scope for a wide range of purchase options within the Parish.</p>
Up to £100,000	17	19 (5)	
£100,001 - £150,000	26	31 (8)	
£150,001 - £200,000	17	8 (2)	
£200,001 - £250,000	13	23 (6)	
£250,001 - £300,000	14	8 (2)	
Over £300,000	13	11 (3)	

Maximum monthly rent - movers	Total %	Parish %	<p>The numbers who might possibly rent are again very small, but they are more concentrated at the lower end of the market than average.</p>
Up to £300	17	35 (6)	
£301 - £400	38	35 (6)	
£401 - £500	23	29 (5)	
£501 - £600	11	0	
More than £600	11	0	

Average income – moving household	Total	Parish	The average monthly income* of moving households was lower in this parish than in the Borough as a whole. *Calculated using mid points of ranges
	£3,030	£2,675	

Interest in housing options (yes or maybe)	Total %	Parish %	The parish follows a similar pattern to the Borough as a whole, with interest in self build, Community led housing and Lifetime Homes slightly higher.
Self-build	15	21 (26)	
Co-living	6	2 (3)	
Community led	11	20 (24)	
Lifetime Homes	14	20 (25)	
Extra care housing	12	11 (14)	

Summary assessment of housing need

As the main report notes, although substantial numbers of existing residents and those wanting to move can afford to enter owner-occupation, there are some areas where this is less possible. Arlecdon and Frizington is one of these. This is indicated by the high proportion of lone parent households with young children, whose earning capacity is reduced, as evidenced by the lower wage profile here. There are also above average numbers of movers (who tend to earn less) with children. The higher instance of relationship breakdown is another indication of likely reduced spending power across the area. The figures for those who believe they can only rent and but in the cheaper bands is also confirmatory.

Other relevant factors are, on the one hand, the strong expectation among local people that social housing will present a solution to their housing problems. This must, at least to some extent, reflect the poor conditions and standards faced by many in the private rented sector, noted above, as well as the uncharacteristically high levels of anti-social behaviour (ASB) and 'bad' neighbours.

In terms of appropriate intervention by the authority, a twin track approach of intervention in the private rented sector by using the appropriate housing act and environmental health legislation to tackle poor landlords, and ASB alongside consideration of Arlecdon and Frizington as an area appropriate for the development of new, social rented homes. Additionally, if the authority wants to pilot some of the innovative suggestions, here might be the place for self-build or community led schemes.

Parish summary for Beckermets with St Johns

Number of respondents 158 from 1,150 sent out – 13.7%, a little above average

	Total %	Parish %	This Parish has a slightly younger age profile than average with more residents under 35 and fewer in the 50 – 64 age range.
16 – 34	14	18	
35 - 49	27	28	
50 – 64	30	26	
65 +	29	28	

	Total %	Parish %	Employment levels are also a little higher, perhaps reflecting the age distribution. Although the number actually retired is very similar to the Borough as a whole.
Employed	54	57	
Retired	34	35	
Other	12	7	

	Total %	Parish %	The profile of property types is noticeably different from the average. There are much higher percentages of detached homes and bungalows and fewer terraced and semi-detached.
Detached	19	29	
Semi	34	25	
Terraced	27	17	
Bungalow	15	25	
Flat	4	3	
Other	1	1	

	Total %	Parish %	Tenure is also different with noticeably more homeowners and fewer in the rented sectors. Those with mortgages are 9% above the average and this probably reflects the higher proportion under 35.
Owned outright	46	49	
Owned with mortgage	34	43	The low percentage of homes rented from social landlords fits with the slightly higher employment levels and fewer people in the 'Other' category of economic activity, as the latter often includes those who are unable to work.
Social rent	14	5	
PRS	6	1	

Household composition	Total %	Parish %	<p>Households in Beckermeth with St Johns are more likely to include couples, with and without children, and less likely to be formed of single adults.</p> <p>Couples without children are 7% below the average for the Borough and this may be due to the younger age profile who have not yet reached this 'lifestage'.</p>
Single adult	29	22	
Single parent	4	2	
Couple, no children	37	44	
Couple with children	18	20	
Other with children	1	0	
Parents with grown up children	9	10	
Other situation, no children	1	2	

Time in property	Total %	Parish %	<p>Residents in this Parish have been settled in their properties for slightly longer than the average – 70% for more than 5 years compared with 65% - but the pattern is broadly similar.</p>
Less than 2 yrs	14	12	
2 – 5 yrs	19	17	
6 – 10 yrs	11	15	
Longer than 10 yrs	54	55	

Time in Borough	Total %	Parish %	<p>Much the same could be said of the time they had been in the Borough, slightly above average but the differences are small.</p> <p>The biggest single factor bringing people into the Borough was employment (mentioned by two out of three) but several other things were mentioned including moving in with a partner, family and friends, low property prices and the proximity to the Lakes.</p>
Less than 2 yrs	5	3	
2 – 5 yrs	6	6	
6 – 10 yrs	6	9	
Longer than 10 yrs	79	81	

Condition of property	Total %	Parish %	<p>Opinions on the condition of their properties were a little better than average with almost no-one (just two people) giving a poor rating. This probably reflects the higher proportion of homeowners as dissatisfaction tends to be higher amongst tenants.</p> <p>Needing repairs and problems with damp and mould were given as the reasons for poor ratings.</p>
Very good	40	44	
Good	42	42	
Fair	15	13	
Poor	3	1	
Very poor	1	0	

Ability to meet needs	Total %	Parish %	<p>Opinions on meeting the family's needs were also a little above average.</p> <p>Where the property failed to do so, two people had access issues and one also mentioned the lack of transport and facilities in the more rural location. Another said their home was old but currently undergoing updating.</p>
Very good	46	48	
Good	38	40	
Fair	13	10	
Poor	2	2	
Very poor	1	0	

Management and maintenance of rented	Total %	Parish %	<p>Only ten people were able to answer this question, as tenants, and only one gave a poor rating. The problem seemed to be delays in getting repairs done, as it was for many others in this situation in other areas.</p>
Very good	21	20	
Good	34	10	
Fair	28	50	
Poor	8	10	
Very poor	5	0	

Likelihood of moving	Total %	Parish %	<p>The propensity to move within five years was very similar to that for Copeland residents as a whole with 22% likely to do so.</p> <p>The reasons given for wanting to move were very varied and included wanting larger or smaller homes, needing a bungalow and health and/or age-related issues (including access, parking and being nearer amenities). This Parish was also one of only four in the Borough where ASB/bad neighbours was given as a reason for moving (by two people so only 5% of those planning to move).</p>
Very likely	13	12	
Fairly likely	9	10	
Unsure	18	15	
Not very likely	20	27	
Not at all likely	37	35	

New household forming	Total %	Parish %	<p>The likelihood of new households forming was similar to the average. Almost all would do so to seek independence from the family home, with one moving for employment.</p> <p>Three out of four thought there may potentially be financial barriers to forming a new household.</p>
Yes	11	9	

Disability	Total %	Parish %	The incidence of disability within the household was slightly lower than the Borough as a whole, although wheelchair usage was similar. The slightly lower number who think they will need adaptations in the future may be at least partly due to the above average proportion who already live in bungalows.
Disability within household	22	20	
Wheelchair use	4	4	
Will need adaptations	6	5	

Income	Total	Parish	The average monthly income for residents in this Parish is significantly higher than for the Borough as a whole. This fits with the higher proportions of younger people, those in employment, homeowners and larger, detached properties.
Average monthly income	£2,891	£3,366	

Receipt of benefits	Total %	Parish %	Fewer people in this Parish receive benefits. The numbers over 65 are similar to those elsewhere in the Borough so receipt of the State Pension is at the average level. But there are fewer receiving each of the other main categories of benefit.
State pension	22	23	
Child Benefit	12	7	
Council Tax support	10	8	
Disability/Attendance/Carers	19	17	
None	45	53	

Requirements of movers (48 analysed)

NB as the numbers at Parish level may be very small, percentages may be misleading, so the absolute numbers are also given in brackets. Where respondents have failed to give answers, percentages have been recalculated on the basis of only those who did respond. This makes comparison more accurate throughout.

Type of move	Total %	Parish %	These proportions are similar to the Borough as a whole.
Existing household	67	73 (35)	
New household forming	33	27 (13)	

Household composition - movers	Total %	Parish %	There are a slightly higher proportion of single adults looking to move in this Parish, making them almost half of those seeking accommodation. This is different from the profile of the sample where there are more couples, but it reflects current requirements.
Single adult	41	49 (23)	
Single parent	5	0	
Couple, no children	34	36 (17)	
Couple with children	12	4 (2)	
Other with children	1	0	
Parents with grown up children	3	6 (3)	
Other situation, no children	2	0	

Bedrooms required - movers	Total %	Parish %	There is more emphasis on one beds for this Parish, but this reflects the proportion of single adults looking for accommodation.
One	15	29 (8)	
Two	42	39 (11)	
Three	34	32 (9)	
Four or more	9	0	

Property type required - movers	Total %	Parish %	There are higher than average levels of interest in semi-detached homes and bungalows, less in terraced and detached homes. The interest in flats and bungalows may relate to those hoping to move who cited health and age-related reasons.
Detached	44	35 (11)	
Semi	31	45 (14)	
Terraced	15	10 (3)	
Bungalow	30	45 (14)	
Flat	10	19 (6)	
Other	8	3 (1)	

Tenure required - movers	Total %	Parish %	In keeping with the current property profile of the sample, there are above average numbers of movers looking to purchase a property. This means fewer who would wish to be tenants, the preference being for a social landlord. Only 9% said they were currently registered with Cumbria Choice.
Buy outright	29	35 (11)	
Buy with mortgage/SO	50	58 (18)	
Social rent	33	19 (6)	
PRS	10	6 (2)	

Preferred area - movers	Total %	Parish %	Attitudes in this Parish are very similar to those of the Borough as a whole, with around half wanting to remain in the area.
Remain in Copeland	48	52 (25)	
Move out of Borough	19	17 (8)	

Maximum purchase price - movers	Total %	Parish %	The pattern in this Parish is similar to that for the overall sample of movers. There is slightly more emphasis on mid-range prices (£150K - £250K) rather than the lowest which probably relates to higher incomes in this Parish. Above £250K though interest is a little lower and this may be due to the higher proportion of single adults looking for accommodation.
Up to £100,000	17	7 (2)	
£100,001 - £150,000	26	24 (7)	
£150,001 - £200,000	17	21 (6)	
£200,001 - £250,000	13	17 (5)	
£250,001 - £300,000	14	10 (3)	
Over £300,000	13	7 (2)	

Maximum monthly rent - movers	Total %	Parish %	Very few people answered this question (recalling that there had been little interest in renting a property). The indications are that residents of this Parish are able to afford relatively high rents.
Up to £300	17	9 (1)	
£301 - £400	38	27 (3)	
£401 - £500	23	0	
£501 - £600	11	9 (1)	
More than £600	11	54 (6)	

Average monthly income – moving household*	Total	Parish	The average income of moving households is above average for the Borough which is in line with the earlier finding of higher incomes in this Parish.
*calculated using the mid points of ranges	£3,030	£3,251	

Interest in housing options (yes or maybe)	Total %	Parish %	These levels of interest are very similar to those expressed by residents of the Borough as a whole.
Self-build	15	16	
Co-living	6	7	
Community led	11	7	
Lifetime Homes	14	10	
Extra care housing	12	11	

Summary assessment of housing need

If any parish deserved the label, Beckermeth with St Johns could be called the yuppie centre of Copeland. It has a younger demographic profile, a greater proportion of couples without children, and an income level 16% higher than average. This is reflected in a higher level of employment and lower levels of disability. Unsurprisingly therefore there are higher levels of home ownership and low levels of social renting. Conditions are good. Perhaps surprisingly there is a very low level of private renting, but this may reflect the easy access to owner-occupation that residents of Beckermeth with St Johns enjoy.

When we look at those planning to move, in spite of the dominance of couples in the population, the largest single group of potential movers are single people, most of who want to move to establish their independence. This (alongside the fact that the population is 'settled, with 70% having been in their homes for five or more years) implies that the single movers are probably the grown-up children of the older couple population, rather than our settled yuppie couples. Reflecting their smaller household size, there is more interest in one-bedroom accommodation, and hence in flats, bungalows and smaller houses, rather than in detached homes. With incomes 7% higher than the average for movers, and an ability to afford mid-range home-ownership, it seems clear that the market can provide for the majority of the parish's future housing requirements.

Parish summary for Cleator Moor

Number of respondents 309 from 3,371 sent out – 9.2%, a little below average.

	Total %	Parish %	The age profile in this Parish is broadly similar to that of the Borough overall although there are slightly fewer people over retirement age and more in the middle age ranges.
16 – 34	14	14	
35 - 49	27	29	
50 – 64	30	33	
65 +	29	24	

	Total %	Parish %	Employment is at the average level. There are slightly fewer people who describe themselves as retired (in keeping with the age breakdown above) and slightly more in the 'other' category.
Employed	54	55	
Retired	34	31	
Other	12	14	

	Total %	Parish %	Cleator Moor has substantially more terraced homes than Copeland in total. As a result there are fewer of all other types although the proportion of semi-detached is very close to other areas.
Detached	19	15	
Semi	34	33	
Terraced	27	37	
Bungalow	15	12	
Flat	4	2	
Other	1	1	

	Total %	Parish %	This Parish has 50% more social housing than would be expected overall. The other main tenure difference is fewer homes owned outright. This may partly be explained by the lower proportion of people over 65, as outright ownership tends to be higher within this group.
Owned outright	46	39	
Owned with mortgage	34	35	
Social rent	14	21	
PRS	6	4	

Household composition	Total %	Parish %	The pattern here is very similar to that for the Borough. There are slightly more single adults and single parents and fewer couples without children. The latter may again be partly explained by there being fewer people over 65 years old.
Single adult	29	32	
Single parent	4	5	
Couple, no children	37	32	
Couple with children	18	20	
Other with children	1	1	
Parents with grown up children	9	10	
Other situation, no children	1	1	

Time in property	Total %	Parish %	Figures here are very similar to the norm. Where there had been recent moves the biggest single drivers were to obtain a larger property or to allow people to buy their own home.
Less than 2 yrs	14	14	
2 – 5 yrs	19	18	
6 – 10 yrs	11	9	
Longer than 10 yrs	54	55	

Time in Borough	Total %	Parish %	This pattern is also very close to that for the whole Borough. Almost half of those who had come to live in Copeland recently had been attracted by employment. Others gave reasons including being nearer family and friends, the natural beauty of the area and returning to an area they had lived in previously.
Less than 2 yrs	5	6	
2 – 5 yrs	6	4	
6 – 10 yrs	6	4	
Longer than 10 yrs	79	80	

Condition of property	Total %	Parish %	Opinions of the condition of their property were a little below normal with fewer saying very good and more saying fair. This might partly be due to the prevalence of older, terraced properties. But actual dissatisfaction was on a par with other areas. Poor ratings were most often attributed to needing repairs and problems with damp and mould, as they tended to be in other areas.
Very good	40	32	
Good	42	40	
Fair	15	21	
Poor	3	3	
Very poor	1	1	

Ability to meet needs	Total %	Parish %	Properties in this Parish were seen as a little less successful at meeting the needs of the occupants than those across the Borough as a whole. Poor ratings are twice those of other areas, while remaining at a very low level overall. Being too small, having access problems related to steps/stairs and bathroom facilities and being in poor condition were the main reasons for dissatisfaction.
Very good	46	37	
Good	38	36	
Fair	13	16	
Poor	2	4	
Very poor	1	2	

Management and maintenance of rented	Total %	Parish %	These figures fairly closely reflect the overall view. A failure by the landlord to carry out repairs was the main reason for poor ratings. But having to wait or finding that repairs did not resolve the problems were almost as important.
Very good	21	17	
Good	34	38	
Fair	28	30	
Poor	8	11	
Very poor	5	1	

Likelihood of moving	Total %	Parish %	The propensity to move is higher in this Parish with 18% thinking a move very likely. This figure is higher than all but one other Parish. Reasons for wanting to move were many and varied with wanting a larger home the most frequently mentioned. Also important were wanting a smaller home or one that was easier to manage, wanting a garden or a home more appropriate for health and age-related issues. Moving to facilitate purchase was twice as important here as in the Borough as a whole.
Very likely	13	18	
Fairly likely	9	9	
Unsure	18	19	
Not very likely	20	14	
Not at all likely	37	36	

New household forming	Total %	Parish %	The emergence of new households was slightly less likely in this Parish. As in all areas, the main reason would be young people moving out of parental homes to gain independence.
Yes	11	9	

Disability	Total %	Parish %	There are slightly more households including members with disability or long-term illness in Cleator Moor. This may be due in part to the greater number of social tenants as this group does tend to have higher levels.
Disability within household	22	25	
Wheelchair use	4	4	
Will need adaptations	6	6	

Income	Total	Parish	Average monthly income is a little lower in this Parish than for Copeland as a whole.
Average monthly income* *Calculated using mid points of ranges	£2,891	£2,720	

Receipt of benefits	Total %	Parish %	Receipt of benefits follows a very similar pattern to that of all Copeland residents. The small differences in levels are all explained by the factors already noted in previous sections – fewer people over retirement age, more children, lower incomes and a higher level of disability.
State pension	22	19	
Child Benefit	12	17	
Council Tax support	10	15	
Disability/Attendance/Carers	19	21	
None	45	42	

Requirements of movers (106 analysed)

NB as the numbers at Parish level may be very small, percentages may be misleading, so the absolute numbers are also given in brackets. Where respondents have failed to give answers, percentages have been recalculated on the basis of only those who did respond. This makes comparison more accurate throughout.

Type of move	Total %	Parish %	The movers in Cleator Moor include a slightly higher proportion of existing households. This is unsurprising as new household formation was expected to be below average.
Existing household	67	76 (80)	
New household forming	33	24 (26)	

Household composition - movers	Total %	Parish %	The character of moving households is very much as it is throughout the area. There are slightly more couples with children, which would fit with the main reason for moving being to obtain a larger property.
Single adult	41	40 (42)	
Single parent	5	4 (4)	
Couple, no children	34	31 (32)	
Couple with children	12	17 (18)	
Other with children	1	1 (1)	
Parents with grown up children	3	5 (5)	
Other situation, no children	2	0	

Bedrooms required - movers	Total %	Parish %	Two bedroomed homes seem to be in most demand although those with four or more beds are required a little above average.
One	15	13 (8)	
Two	42	48 (31)	
Three	34	27 (17)	
Four or more	9	13 (8)	

Property type required - movers	Total %	Parish %	Demand for bungalows is very strong in this Parish. The 'other' category includes mentions for Sheltered, supported and/or care homes. So, although there are fewer people over retirement age, those who are there seem to be planning ahead and anticipating their future needs. Otherwise, there is a move away from the dominant terraced homes to other types.
Detached	44	39 (27)	
Semi	31	33 (23)	
Terraced	15	9 (6)	
Bungalow	30	40 (28)	
Flat	10	11 (8)	
Other	8	11 (8)	

Tenure required - movers	Total %	Parish %	Overall, purchase is the favoured option although fewer than average expect to be able to buy outright. Reliance on social housing is a little above average. This probably reflects the existing, above average number of social tenants. Only 8% are currently registered with Cumbria Choice.
Buy outright	29	24 (16)	
Buy with mortgage	50	49 (33)	
Social rent	33	38 (26)	
PRS	10	12 (8)	

Preferred area - movers	Total %	Parish %	Average numbers expect to remain in Copeland or move out. A wider range of good jobs is the factor most likely to prevent people moving away. Better transport links, health facilities and general regeneration were also mentioned.
Remain in Copeland	48	46 (50)	
Move out of Borough	19	20 (22)	

Maximum purchase price - movers	Total %	Parish %	Demand for properties above £200,000 is much as in the rest of Copeland – around 40% of potential movers. But below this figure, peoples' limits are lower down the scale with around one in three able only to afford up to £100,000. This again illustrates the need for a range of availability.
Up to £100,000	17	30 (14)	
£100,001 - £150,000	26	19 (9)	
£150,001 - £200,000	17	11 (5)	
£200,001 - £250,000	13	17 (8)	
£250,001 - £300,000	14	9 (4)	
Over £300,000	13	15 (7)	

Maximum monthly rent - movers	Total %	Parish %	Around half the sample can afford a rent up to £400 pcm. Overall the situation is similar to that for the Borough as a whole.
Up to £300	17	7 (2)	
£301 - £400	38	44 (12)	
£401 - £500	23	33 (9)	
£501 - £600	11	15 (4)	
More than £600	11	0	

Average income – moving household*	Total	Parish	Average monthly income for movers in Cleator Moor is a little above that of all movers taken together. It was seen above that monthly income is a little below average in this Parish which suggests that it is those who are higher up the income ladder who are expecting to move.
*Calculated using the mid points of bands	£3,030	£3,118	

Interest in housing options (yes or maybe)	Total %	Parish %	Interest in all of these options was a little above the levels for Copeland as a whole. Self-build and Lifetime Homes have the strongest appeal.
Self-build	15	17	
Co-living	6	7	
Community led	11	14	
Lifetime Homes	14	17	
Extra care housing	12	13	

Summary assessment of housing need

Probably the most significant factor in Cleator Moor is the relatively high proportion of social housing stock and social housing tenants. This is reflected in the below average incomes among households. Generally, the condition of the property and its ability to satisfy needs were below average, perhaps in part due to the large proportion of terraced housing, which tends to be of poorer standard. The main issues were around repairs, damp and mould, as with elsewhere.

The propensity to move is higher in Cleator Moor than nearly all other parishes and is driven by a combination of factors including the need for larger or smaller homes and wanting a garden. Underlying this are the desires of social tenants to enter owner-occupation and wanting to move away from the dominant terraced build form. There is relatively low new household formation, but a higher proportion of existing households wanted to move than the average – again reflecting the stock-type and tenure profile of Cleator Moor. While most wanted to move into owned accommodation, proportionately less than elsewhere expected to purchase outright, reflecting the lower wage levels of residents. This also meant that there was still a strong call for social housing (38%).

Unusually, moving households had higher average incomes than the average moving household across Copeland. Taken together with the fact that across all households income in Cleator Moor are below average, this suggests that it is those higher up the income ladder who are expecting to move.

In terms of local authority response, Cleator Moor may be one area where forms of low-cost home ownership could be explored, to allow demand from better off social renters to be met, and to free up social rented accommodation for newly forming households.

Parish summary for Distington

Number of respondents 79 from 650 sent out – 12.2%, a little above average.

	Total %	Parish %	The sample from Distington shows a much older age profile than the sample as a whole with almost half being over 65. This includes the highest proportion of over 75s in the Borough.
16 – 34	14	11	
35 - 49	27	17	
50 – 64	30	27	
65 +	29	45	

	Total %	Parish %	In all probability largely due to the age profile, the Parish has a below average proportion of people in employment and more retired and in other categories. This last includes 13% who are unable to work through illness or disability, the highest proportion across the Borough.
Employed	54	36	
Retired	34	42	
Other	12	19	

	Total %	Parish %	The property type shows average numbers of semi-detached and terraced homes but fewer detached and a much higher proportion of bungalows. This also means there are relatively more two bed homes, fewer three beds and hardly any larger ones.
Detached	19	11	
Semi	34	35	
Terraced	27	24	
Bungalow	15	26	
Flat	4	3	
Other	1	1	

	Total %	Parish %	The tenure recorded by this sample shows a very marked difference from the Borough as a whole with 50% in social rented accommodation. The well below average proportion of those with a mortgage reflects the lack of younger people in the sample.
Owned outright	46	33	
Owned with mortgage	34	12	
Social rent	14	50	
PRS	6	3	

Household composition	Total %	Parish %	<p>Distington records the highest proportion of one person households in the Borough, almost half of the sample.</p> <p>The lack of households with children again underlines the generally older age profile.</p>
Single adult	29	47	
Single parent	4	0	
Couple, no children	37	35	
Couple with children	18	6	
Other with children	1	0	
Parents with grown up children	9	8	
Other situation, no children	1	3	

Time in property	Total %	Parish %	<p>This pattern is fairly similar to the average with two out of three established in their current home for at least five years and often many more.</p>
Less than 2 yrs	14	9	
2 – 5 yrs	19	22	
6 – 10 yrs	11	15	
Longer than 10 yrs	54	51	

Time in Borough	Total %	Parish %	<p>Interestingly though, there are more than twice as many people in this Parish who have only lived in the Borough for up to five years. Detailed analysis shows that those moving in within the previous two years were all purchasers in the 25 -34 age range – this may be coincidence or perhaps there was a development that attracted this group? Those moving in within the previous 2 – 5 years were largely Housing Association tenants – again this might be coincidence or did new HA accommodation become available?</p> <p>The two main reasons given for moving into the area were for employment or to be nearer family and friends.</p>
Less than 2 yrs	5	6	
2 – 5 yrs	6	20	
6 – 10 yrs	6	6	
Longer than 10 yrs	79	62	

Condition of property	Total %	Parish %	<p>Residents of this Parish are less satisfied with the condition of their property than the sample as a whole. The 11% poor/very poor rating is the highest in any Parish across the Borough. This is probably explained by the high proportion of Housing Association properties as dissatisfaction was generally a little higher amongst social tenants. The detail shows that there were two homeowners who gave poor ratings, but the remainder were all HA tenants. Only 9% of social tenants gave a very good rating, further illustrating a lower level of satisfaction generally.</p> <p>Various issues were mentioned by those giving poor ratings, including repairs being needed, damp and mould, doors or windows needing attention and being cold or draughty.</p>
Very good	40	26	
Good	42	40	
Fair	15	22	
Poor	3	11	
Very poor	1	0	

Ability to meet needs	Total %	Parish %	<p>In the main report it is noted that ratings for condition and the ability of the property to meet the family's needs tended to be similar. So it is in Distington; although there are almost two out of three who find their home good or very good at meeting their needs, overall there is a lower than average opinion on the property meeting needs. The 11% who find it is not meeting their needs are again the highest proportion across the parishes. All but one of them are HA tenants.</p> <p>The main theme of reasons for failing to meet needs was accessibility problems, followed by the poor condition of the property.</p>
Very good	46	31	
Good	38	42	
Fair	13	15	
Poor	2	9	
Very poor	1	2	

Management and maintenance of rented	Total %	Parish %	<p>In this Parish there are fewer very good ratings and more good and fair than average. But rather surprisingly, given the previous views on condition and meeting household needs, poor and very poor ratings for the management and maintenance of the property are a little below average.</p> <p>Those who did rate poorly gave a variety of reasons including failing to care about residents.</p>
Very good	21	12	
Good	34	39	
Fair	28	36	
Poor	8	3	
Very poor	5	6	

Likelihood of moving	Total %	Parish %	<p>The propensity to move is lower in this Parish, 13% compared with 22% across the Borough. But there are far more people who are unsure about their plans, at 39% this is noticeably higher than in any other Parish. More than half of the potential movers (5 of 8) are HA tenants.</p> <p>The reasons given for wanting to move include health and mobility issues, wanting a bungalow or somewhere easier to manage and reference to a mobility scooter. This fits well with the earlier comments about why properties do not meet household needs and no doubt relates to the older age and higher disability profiles. We cannot be sure why so many people are unsure about their moving intentions but as the majority of them are HA tenants this may also be age related in that they are unsure how long they will find their current homes suitable. (Unless there is some other local issue affecting HA properties?)</p>
Very likely	13	11	
Fairly likely	9	2	
Unsure	18	39	
Not very likely	20	12	
Not at all likely	37	34	

New household forming	Total %	Parish %	<p>The low level of new household formation (the lowest in any Parish) reflects the older age profile in Distington, resulting in fewer families with younger members seeking independence. A couple of the potential new households anticipate affordability possibility being a barrier for them.</p>
Yes	11	5	

Disability	Total %	Parish %	<p>The incidence of disability or long-term limiting illness is twice the average in Distington. This no doubt reflects the age profile and those who are unable to work due to their situation.</p> <p>Wheelchair use is above average too and the number thinking they will need adaptations is almost twice that of the Borough as a whole.</p>
Disability within household	22	45	
Wheelchair use	4	12	
Will need adaptations	6	11	

Income	Total	Parish	<p>Average income is significantly lower in this Parish reflecting the lower level of employment and higher proportion of retired.</p> <p>*Calculated using the midpoint of bands</p>
Average monthly income*	£2,891	£1,851	

Receipt of benefits	Total %	Parish %	There is a higher level of benefit receipt in this Parish. The nature of benefits reflects the age and disability profile and the relatively low income.
State pension	22	36	
Child Benefit	12	0	
Council Tax support	10	19	
Disability/Attendance/Carers	19	38	
None	45	31	

Requirements of movers (11 analysed)

NB as the numbers at Parish level are very small, percentages may be misleading, so the absolute numbers are also given in brackets. Where respondents have failed to give answers, percentages have been recalculated on the basis of only those who did respond. This makes comparison more accurate throughout.

Type of move	Total %	Parish %	This balance is similar to that for the Borough as a whole.
Existing household	67	73 (8)	
New household forming	33	27 (3)	

Household composition - movers	Total %	Parish %	This shows a variety of household types who will be looking for accommodation. The number of people in the household is typically one or two but there is also one of three people and one of five.
Single adult	41	27 (3)	
Single parent	5	0	
Couple, no children	34	46 (5)	
Couple with children	12	9 (1)	
Other with children	1	0	
Parents with grown up children	3	18 (2)	
Other situation, no children	2	0	

Bedrooms required - movers	Total %	Parish %	Not everyone gave their requirement for bedrooms, but it seems that smaller properties are more likely.
One	15	14 (1)	
Two	42	57(4)	
Three	34	28(2)	
Four or more	9	0	

Property type required - movers	Total %	Parish %	Again not everyone expressed a preference, and some gave more than one option but there is clearly a demand for bungalows (or a flat). The 'other' category is made up of one person looking for either sheltered or supported accommodation. All of this fits with the reasons given earlier for wanting to move which were mainly health, disability and age related.
Detached	44	33 (2)	
Semi	31	50 (3)	
Terraced	15	17 (1)	
Bungalow	30	83 (5)	
Flat	10	17 (1)	
Other	8	33 (2)	

Tenure required - movers	Total %	Parish %	Renting from a social landlord is the strongest preference which is not surprising as some are existing tenants looking to find a more suitable property.
Buy outright	29	25 (2)	
Buy with mortgage	50	37(3)	
Social rent	33	75 (6)	
PRS	10	13 (1)	

Preferred area - movers	Total %	Parish %	More than half would like to stay in Copeland but two would like to move out. Both said that better health facilities and better transport links would be needed to encourage them to stay.
Remain in Copeland	48	55 (6)	
Move out of Borough	19	18 (2)	

Maximum purchase price - movers	Total %	Parish %	Only three people gave an answer here and all are limited to the lower end of the market.
Up to £100,000	17	33 (1)	
£100,001 - £150,000	26	0	
£150,001 - £200,000	17	66 (2)	
£200,001 - £250,000	13	0	
£250,001 - £300,000	14	0	
Over £300,000	13	0	

Maximum monthly rent - movers	Total %	Parish %	Only nine considered the possibility of renting and three did not know what they could afford, leaving those shown.
Up to £300	17	17 (1)	
£301 - £400	38	33 (2)	
£401 - £500	23	50 (3)	
£501 - £600	11	0	
More than £600	11	0	

Average income – moving household*	Total	Parish	This is based on only five responses in Distington so much cannot be made of it. It includes three at the lower end of the scale and two at a higher level reflecting the different situations of those wanting to move.
*Calculated using the midpoint of bands	£3,030	£2,280	

Interest in housing options (yes or maybe)	Total %	Parish %	Interest in most is the same or a little below average. The lack of interest in self build may well be due to the age profile and life stage of the sample. Only extra care housing creates more interest than the Borough as a whole which can also be explained by the character of the sample.
Self-build	15	8	
Co-living	6	6	
Community led	11	9	
Lifetime Homes	14	11	
Extra care housing	12	15	

Summary assessment of housing need

In planning terms, 'need' is primarily defined as the need for additional accommodation to meet demand from newly forming households or inadequately housed households. From the evidence of the survey re Distington the extremely low level of new household formation means it would be hard to argue for additional development to meet the needs of newly emerging households, unless there is some local economic driver (e.g. a new labour-intensive enterprise in the area). The extremely low level of households with children (6%) also indicates that there is not a problem of overcrowding on the horizon.

In housing policy terms it seems clear from the results of the survey that there is a coterie of badly-housed, older, housing association tenants (compared to elsewhere) who would benefit from a better housing offer. Whether this would be best met by offering them higher-standard new development (which begs the question of what would happen to their existing accommodation), or more investment / improvement / remodelling of their current homes is the policy issue that needs consideration by the authority. Again drawing from the survey, looking at the household make-up, age, benefit dependency and income levels, there is no evidence that a market-led or intermediate market solution to these households' housing issues would be appropriate. We would therefore conclude from the evidence that Distington's housing needs would be best met by additional investment in social rented housing, be it to improve or replace the current stock.

Parish summary for Drigg and Carleton

Number of respondents 33 from 161 sent out – 20% response, well above average. However this is a small sample and percentage figures could be misleading; absolute numbers are included throughout. NB the sample is reduced to 27/28 by weighting

	Total %	Parish %	The age profile in this Parish is significantly older than the Borough in total. Only a couple of people under 50 completed the questionnaire and the proportion over 65 is much higher than average.
16 – 34	14	0	
35 - 49	27	7 (2)	
50 – 64	30	50 (14)	
65 +	29	41 (11)	

	Total %	Parish %	Presumably due in part to the age profile, there are fewer people employed and many more who are retired.
Employed	54	41 (14)	
Retired	34	56 (15)	
Other	12	4 (1)	

	Total %	Parish %	Detached houses and bungalows predominate with few of the other types of property.
Detached	19	44 (12)	
Semi	34	4 (1)	
Terraced	27	11 (3)	
Bungalow	15	37 (10)	
Flat	4	4 (1)	
Other	1	0	

	Total %	Parish %	Almost all of the properties are owned with an above average number owned outright. This also fits with the older age profile. In addition to those shown there were two 'others' – one provided by an employer and one unspecified.
Owned outright	46	75 (21)	
Owned with mortgage	34	14 (4)	
Social rent	14	0	
PRS	6	4 (1)	

Household composition	Total %	Parish %	<p>There were a variety of household types but more than half being couples with no dependent children also ties in with the age groups.</p> <p>Households including children were much less likely than across the Borough in total.</p>
Single adult	29	15 (4)	
Single parent	4	4 (1)	
Couple, no children	37	56 (15)	
Couple with children	18	11 (3)	
Other with children	1	0	
Parents with grown up children	9	11 (3)	
Other situation, no children	1	0	

Time in property	Total %	Parish %	<p>There have been some limited moves in recent years but the above average proportion who have been settled for more than ten years also matches with comments made above.</p>
Less than 2 yrs	14	11 (3)	
2 – 5 yrs	19	7 (2)	
6 – 10 yrs	11	15 (4)	
Longer than 10 yrs	54	67 (18)	

Time in Borough	Total %	Parish %	<p>This pattern is very similar to the average. The relative newcomers gave a variety of reasons for coming to live in Copeland – one mentioned work and two the proximity of the Lakes, both supported by the area being quiet, pleasant and near the sea.</p>
Less than 2 yrs	5	0	
2 – 5 yrs	6	11 (3)	
6 – 10 yrs	6	11 (3)	
Longer than 10 yrs	79	77 (20)	

Condition of property	Total %	Parish %	<p>Opinions of property condition are a little above average with no poor ratings at all. This probably reflects the very high proportion of homeowners.</p>
Very good	40	50 (13)	
Good	42	38 (10)	
Fair	15	11 (3)	
Poor	3	0	
Very poor	1	0	

Ability to meet needs	Total %	Parish %	There also very largely favourable views on the ability of the property to meet the needs of the household.
Very good	46	54 (14)	
Good	38	42 (11)	
Fair	13	4 (1)	
Poor	2	0	
Very poor	1	0	

Management and maintenance of rented	Total %	Parish %	The one (private) rented property was satisfactory.
Very good	21	0	
Good	34	100 (1)	
Fair	28	0	
Poor	8	0	
Very poor	5	0	

Likelihood of moving	Total %	Parish %	The propensity to move was a little lower in this Parish. The reasons given for wanting to move included retirement, health and mobility reasons and wanting to be nearer amenities.
Very likely	13	8 (2)	
Fairly likely	9	8 (2)	
Unsure	18	12 (3)	
Not very likely	20	16 (4)	
Not at all likely	37	56 (14)	

New household forming	Total %	Parish %	Two new households were possible. One was simply to gain independence, the other to move for employment which suggests moving out of the area.
Yes	11	7 (2)	

Disability	Total %	Parish %	These figures are similar to the average results for the Borough.
Disability within household	22	15 (4)	
Wheelchair use	4	4 (1)	
Will need adaptations	6	4 (1)	

Income	Total	Parish	Average monthly income is a little higher in this Parish. This fits with the age, tenure and property type profiles.
Average monthly income* *Calculated using the mid points of bands	£2,981	£3,140	

Receipt of benefits	Total %	Parish %	This again is similar to the overall pattern. The lack of Child Benefit claimants reflects the lower number of households including dependent children.
State pension	22	24 (6)	
Child Benefit	12	0	
Council Tax support	10	8 (2)	
Disability/Attendance/Carers	19	20 (5)	
None	45	44 (11)	

Requirements of movers (5 analysed)

NB as the numbers at Parish level may be very small, percentages may be misleading, so the absolute numbers are also given in brackets. Where respondents have failed to give answers, percentages have been recalculated on the basis of only those who did respond. This makes comparison more accurate throughout.

Type of move	Total %	Parish %	The balance here is similar to the sample of all movers.
Existing household	67	60 (3)	
New household forming	33	40 (2)	

Household composition - movers	Total %	Parish %	Recalling the much older age profile of this Parish sample and the reasons for moving being age, mobility and convenience based, it is likely that the existing households moving are older. The single adults are likely to be the newly forming households.
Single adult	41	40 (2)	
Single parent	5	0	
Couple, no children	34	60 (3)	
Couple with children	12	0	
Other with children	1	0	
Parents with grown up children	3	0	
Other situation, no children	2	0	

Bedrooms required - movers	Total %	Parish %	The required bedroom sizes vary, as shown.
One	15	25 (1)	
Two	42	25 (1)	
Three	34	50 (2)	
Four or more	9	0	

Property type required - movers	Total %	Parish %	A variety of possibilities are considered for a new home. But the presence of bungalows and possibly a flat underlines the health and mobility motivations.
Detached	44	50 (2)	
Semi	31	25 (1)	
Terraced	15	25 (1)	
Bungalow	30	50 (2)	
Flat	10	25 (1)	
Other	8	0	

Tenure required - movers	Total %	Parish %	Purchase intentions are strong, but these movers are clearly prepared to consider alternatives. The mention of a social landlord possibility is interesting as there are no social tenants in the sample, but it is perhaps perceived as an affordable option. One person said they were registered with Cumbria Choice, so it is perhaps seen as a realistic option.
Buy outright	29	50 (2)	
Buy with mortgage	50	25 (1)	
Social rent	33	25 (1)	
PRS	10	50 (2)	

Preferred area - movers	Total %	Parish %	Amongst those who gave an answer here, the tendency is to move out of the area. Better health facilities and wider job opportunities would be needed to prevent two of those intending to move out.
Remain in Copeland	48	25 (1)	
Move out of Borough	19	75 (3)	

Maximum purchase price - movers	Total %	Parish %	Those considering purchase were not limited to the lower end of the market.
Up to £100,000	17	0	
£100,001 - £150,000	26	0	
£150,001 - £200,000	17	33 (1)	
£200,001 - £250,000	13	0	
£250,001 - £300,000	14	33 (1)	
Over £300,000	13	33 (1)	

Maximum monthly rent - movers	Total %	Parish %	One person was unable to offer an opinion, but others can afford reasonable rent levels.
Up to £300	17	0	
£301 - £400	38	0	
£401 - £500	23	50 (1)	
£501 - £600	11	50 (1)	
More than £600	11	0	

Average income – moving household*	Total	Parish	Average monthly income for these movers is a little above that for the Borough as a whole.
*Calculated using the mid points of bands	£3,030	£3,065	

Interest in housing options (yes or maybe)	Total %	Parish %	The numbers are very small of course but there seems to be indicative interest at a similar level to the Borough as a whole.
Self-build	15	15 (4)	
Co-living	6	0	
Community led	11	7 (2)	
Lifetime Homes	14	7 (2)	
Extra care housing	12	15 (4)	

Summary assessment of housing need

An older age profile is the dominant characteristic of the residents of Drigg and Carleton, with 91% aged over 50, including 41% aged 65 or more, and with a 56% retirement rate. This is echoed in the other attributes of the area, notably the high level of outright ownership (75%), the low level of social and private renting, and the very low numbers of dependent children. The population primarily lives in detached houses or bungalows, with few in the other types of property

High owner-occupation and higher quality property means that problems around condition and suitability are minimum. There is a low level of disability, and incomes are relatively high. This all means that there are few incentives to move: 72% are very or fairly likely to remain, with only 8% being very likely to move.

Of the potential movers, 60% are existing, mainly two-person households, likely to be moving for age, mobility and convenience; 40% are likely to be younger, single person households, emerging from the 11% of households with grown-up children. This mix is reflected in the range of bedroom requirements.

While owner-occupation was favoured as a tenure, there was some interest in social and private renting, most likely to have been from the newly-emerging household cohort. This may be of interest to planners. However, the low level of children indicates that there are unlikely to be problems relating to overcrowding and hence demand for additional housing by local residents.

Parish summary for Egremont

Number of respondents 341 from 3,370 sent out – 10.1%, very close to the average response rate.

	Total %	Parish %	The age profile in Egremont is very similar to that for the whole Borough. There are just slightly more people in the older age groups and fewer in the 35 – 49 middle range.
16 – 34	14	13	
35 - 49	27	23	
50 – 64	30	33	
65 +	29	31	

	Total %	Parish %	The employment level is down by 7% though, mainly due to a higher proportion of retirees. There are certainly people under 65 who are retired.
Employed	54	47	
Retired	34	38	
Other	12	13	

	Total %	Parish %	The type of housing is a little different within the Borough. The main difference is that there are fewer semis and more terraced houses. Other types vary by smaller amounts and there seems to be quite broad availability across housing types.
Detached	19	15	
Semi	34	26	
Terraced	27	34	
Bungalow	15	17	
Flat	4	6	
Other	1	2	

	Total %	Parish %	Home ownership is the dominant tenure although it is a little lower than for the Borough as a whole. There are more Housing Association tenants than average although there are other areas (three) with higher proportions.
Owned outright	46	44	
Owned with mortgage	34	30	
Social rent	14	18	
PRS	6	7	

Household composition	Total %	Parish %	The types of households found are again close to the Borough profile. The only real difference is more single adults.
Single adult	29	35	
Single parent	4	2	
Couple, no children	37	35	
Couple with children	18	18	
Other with children	1	1	
Parents with grown up children	9	6	
Other situation, no children	1	2	

Time in property	Total %	Parish %	The length of time that residents of this Parish have been in their homes is very close to the average. More than half have been resident for at least ten years.
Less than 2 yrs	14	14	
2 – 5 yrs	19	16	
6 – 10 yrs	11	11	
Longer than 10 yrs	54	56	

Time in Borough	Total %	Parish %	The same can be said for the pattern of residence within the Borough. The 10% who have come to live in Copeland relatively recently were attracted almost equally by employment, moving to be near family and friends and the proximity of the Lakes. Other reasons include moving in with a partner, the quietness of the area and finding friendly people.
Less than 2 yrs	5	6	
2 – 5 yrs	6	4	
6 – 10 yrs	6	6	
Longer than 10 yrs	79	80	

Condition of property	Total %	Parish %	Some 80% are clearly happy with the condition of their property.
Very good	40	44	
Good	42	36	Poor ratings are a little above average though. A need for repairs to be done was the most frequent problem. Also mentioned were damp and mould, inadequate heating, problems with windows and doors, some external repairs and a couple who just referred to a 'poor landlord'. One person was too elderly to carry out repairs but could not afford to pay for them.
Fair	15	12	
Poor	3	4	
Very poor	1	2	

Ability to meet needs	Total %	Parish %	<p>Following on from the ratings on condition are similar views about the property meeting household needs.</p> <p>Poor ratings are again slightly above average, although still at a very low level. Access to bathroom facilities was the most frequent problem, followed by problems with steps and stairs. For others, the property was too big or too small, depending on their situation, and one felt the poor condition was affecting their health.</p>
Very good	46	46	
Good	38	34	
Fair	13	12	
Poor	2	3	
Very poor	1	2	

Management and maintenance of rented	Total %	Parish %	<p>Ratings for this aspect are slightly better than average. Criticism came from both social and private tenants, more so from the former. The numbers are small, but both had been equally critical of the condition of their homes and private tenants more concerned about it not meeting their needs.</p> <p>The poor ratings by social tenants were attributed to having to wait for repairs or that they were done but did not solve the problem. Private tenants said that repairs were just not done.</p>
Very good	21	24	
Good	34	38	
Fair	28	20	
Poor	8	6	
Very poor	5	6	

Likelihood of moving	Total %	Parish %	<p>Residents in Egremont were slightly less likely to move than people across the whole Borough. Reasons for moving were much as those for the whole sample. One theme was needing a larger property (the response most often given) or a larger/any garden. The other related to health, mobility and ageing issues – 17% of movers wanted a bungalow and there were other comments about a smaller home, easier to manage, being nearer to amenities or even obtaining care. Sometimes comments about being nearer family and friends were related to ageing. Other mentions of wanting to buy a home, obtain their own parking or find somewhere quieter all supported the conclusion that a variety of property types would be needed to meet all the expressed needs and aspirations.</p>
Very likely	13	13	
Fairly likely	9	6	
Unsure	18	16	
Not very likely	20	22	
Not at all likely	37	40	

New household forming	Total %	Parish %	New household formation was likely to be very slightly below average. The main reason was to gain independence, two out of three gave this response. But there were also those leaving for employment or education, moving in with partners or wanting to get on the property ladder. Two households were only temporarily resident with others and would be moving on. Around 60% of potential new households anticipated some possible barriers. These were almost all related to affordability, but two people had health problems which could limit them.
Yes	11	9	

Disability	Total %	Parish %	Disability is found at a rate slightly above average and might create a greater demand for adaptations.
Disability within household	22	25	
Wheelchair use	4	6	
Will need adaptations	6	8	

Income	Total	Parish	Average monthly income in Egremont is a little below the figure for the Borough as a whole. This may reflect the lower employment rate and the higher numbers in retirement or the other category, most of whom do not work.
Average monthly income* *Calculated using the mid points of bands	£2,891	£2,635	

Receipt of benefits	Total %	Parish %	Some form of benefit was received by 60% of residents in this Parish; this is one of the highest levels. Higher pensions and disability benefits reflect conclusions drawn in the above findings.
State pension	22	24	
Child Benefit	12	13	
Council Tax support	10	10	
Disability/Attendance/Carers	19	24	
None	45	40	

Requirements of movers (86 analysed)

NB as the numbers at Parish level may be very small, percentages may be misleading, so the absolute numbers are also given in brackets. Where respondents have failed to give answers, percentages have been recalculated on the basis of only those who did respond. This makes comparison more accurate throughout.

Type of move	Total %	Parish %	This reflects the slightly lower number of new households noted above.
Existing household	67	73 (63)	
New household forming	33	27 (23)	

Household composition - movers	Total %	Parish %	In this Parish the movers are more likely to be single adults than across the Borough as a whole. Other groups are much as they are in the overall pattern.
Single adult	41	51 (43)	
Single parent	5	5 (4)	
Couple, no children	34	31 (26)	
Couple with children	12	12 (10)	
Other with children	1	0	
Parents with grown up children	3	1 (1)	
Other situation, no children	2	0	

Bedrooms required - movers	Total %	Parish %	The number of bedrooms needed is very similar to the overall pattern. That there are slightly fewer needing four or more bedrooms might reflect that some of the motivation for existing households moving was due to ageing, needing a bungalow or lower maintenance.
One	15	17 (10)	
Two	42	42 (25)	
Three	34	38 (23)	
Four or more	9	2 (2)	

Property type required - movers	Total %	Parish %	Clearly some people would consider alternatives but there is a strong demand for bungalows and the convenience and access they offer. Detached houses remain the most desirable overall. The 'others' include sheltered, care homes and supported accommodation.
Detached	44	49 (29)	
Semi	31	31 (18)	
Terraced	15	20 (12)	
Bungalow	30	42 (25)	
Flat	10	10 (6)	
Other	8	15 (9)	

Tenure required - movers	Total %	Parish %	<p>Purchase is the strongest preference although at a level very slightly below average.</p> <p>One in three would consider renting from a social landlord and 13% are currently registered with Cumbria Choice.</p>
Buy outright	29	33 (18)	
Buy with mortgage	50	42 (23)	
Social rent	33	36 (20)	
PRS	10	11 (6)	

Preferred area - movers	Total %	Parish %	<p>Just over half are happy to remain within Copeland but one in five expect to move away from the area. Half of those people say nothing would prevent that, but others mention better transport links, facilities and job opportunities.</p>
Remain in Copeland	48	55 (47)	
Move out of Borough	19	20 (17)	

Maximum purchase price - movers	Total %	Parish %	<p>This pattern is very similar to that seen across the Borough and continues to emphasize the need for variety in the provision of housing.</p>
Up to £100,000	17	9 (4)	
£100,001 - £150,000	26	33 (14)	
£150,001 - £200,000	17	14 (6)	
£200,001 - £250,000	13	14 (6)	
£250,001 - £300,000	14	19 (8)	
Over £300,000	13	12 (5)	

Maximum monthly rent - movers	Total %	Parish %	<p>Those expecting to rent are fewer than buyers and the majority are limited to a maximum rent of £400. This perhaps reflects that many require to rent from a social landlord where rents are generally lower.</p>
Up to £300	17	39 (9)	
£301 - £400	38	35 (8)	
£401 - £500	23	17 (4)	
£501 - £600	11	0	
More than £600	11	9 (2)	

Average income – moving household*	Total	Parish	<p>The average monthly income of movers is around 20% lower than the figure for the Borough as a whole. This fits with generally lower incomes in Egremont and also perhaps the higher proportion of single person households where there can only be one income source.</p>
*Calculated using the mid points of bands	£3,030	£2,383	

Interest in housing options (yes or maybe)	Total %	Parish %	This pattern shows very much the same levels of interest as across the rest of the Borough.
Self-build	15	14	
Co-living	6	6	
Community led	11	12	
Lifetime Homes	14	14	
Extra care housing	12	11	

Summary assessment of housing need

‘Slightly below average’ characterises many aspects of Egremont’s housing stock and opinions and attributes of residents. With a high proportion of retirees, employment levels are 7% below borough averages. Incomes are also below average. Conversely, some form of benefit was received by 60% of households, one of the highest in Copeland. There are more terraced homes than elsewhere, where conditions and disrepair tend to be worse than other build forms. Home ownership is below average for the borough, meaning there are a greater proportion of social renters than most other parishes.

In terms of conditions and repairs, again Egremont residents experienced a greater number of poorer ratings than average (though still low). 6% had issues around conditions, with undone repairs, damp, mould, inadequate heating and problems with doors and windows. There are similar issues around meeting needs, with access to bathroom facilities being the main issue, followed by problems with steps and stairs, size, and poor conditions affecting health. Ratings for management and maintenance were slightly better than average, but where there was a criticism it came from both social and private tenants – more so from the former.

However, in spite of problems, residents were less likely to want to move than people across the borough. Of those that did want to move, the main reason given was the need for a larger property, though there were a full range of other reasons, including health related. A variety of types of homes were wanted.

New household formation was below average (reflecting the age profile), and as well as seeking independence, accessing higher education or taking up employment were cited as reasons. But the majority of those planning to move were existing households. While the detached house was as usual the favoured solution, a number were seeking bungalows or lower-maintenance homes, sheltered, care and supported housing. Perhaps reflecting the existing tenure mix, and the fact that movers’ incomes are 21% below average, over a third would consider renting from a social landlord (13% are registered with Cumbria Choice, one of the highest proportions among the parishes).

In terms of local authority engagement, there are opportunities for intervention in terms of the social and private rented sector re conditions; in terms of disabled facility grants and the like for those with mobility disabilities; and depending on opportunities there would appear to be a market for social rented affordable and supported housing.

Parish summary for Ennerdale and Kinniside

Number of respondents 42 from 177 sent out – 24%, well over twice the overall response rate.

	Total %	Parish %	This Parish has fewer people in the youngest age group and slightly fewer over retirement age. This results in more in the middle age ranges.
16 – 34	14	5	
35 - 49	27	33	
50 – 64	30	36	
65 +	29	26	

	Total %	Parish %	Those in employment are in similar numbers to the Borough as a whole. There are more who are retired, despite fewer people over 65, which suggests some who have retired early. The other category is noticeably smaller.
Employed	54	55	
Retired	34	40	
Other	12	5	

	Total %	Parish %	Almost half of the properties represented are detached homes. There are also slightly more terraced homes and hardly any semis. Bungalows are much the same as across the Borough.
Detached	19	49	
Semi	34	2	
Terraced	27	32	
Bungalow	15	17	
Flat	4	0	
Other	1	0	

	Total %	Parish %	Almost all the properties are owned, two out of three outright. Rental levels are therefore minimal.
Owned outright	46	63	
Owned with mortgage	34	32	
Social rent	14	2	
PRS	6	2	

Household composition	Total %	Parish %	The household profile is a little unusual in that there are many more couples than average. As a result there are fewer single person households. There was only one other Parish (Lowca) where the sample did not include parents with grown up children still at home.
Single adult	29	19	
Single parent	4	2	
Couple, no children	37	55	
Couple with children	18	24	
Other with children	1	0	
Parents with grown up children	9	0	
Other situation, no children	1	0	

Time in property	Total %	Parish %	This pattern is broadly similar to the overall findings with slightly more in their homes for at least ten years.
Less than 2 yrs	14	14	
2 – 5 yrs	19	12	
6 – 10 yrs	11	12	
Longer than 10 yrs	54	62	

Time in Borough	Total %	Parish %	Interestingly though, there are relatively more newcomers to the Borough who live in this Parish. Employment was the biggest single reason for coming to Copeland but being near to the Lakes was almost as important and a couple of people specifically mentioned retirement.
Less than 2 yrs	5	5	
2 – 5 yrs	6	17	
6 – 10 yrs	6	0	
Longer than 10 yrs	79	76	

Condition of property	Total %	Parish %	As might be expected from the high proportion of homeowners, the ratings on condition were almost all good.
Very good	40	46	
Good	42	42	
Fair	15	10	
Poor	3	0	
Very poor	1	0	

Ability to meet needs	Total %	Parish %	Again, the great majority were happy that their home was meeting their needs. Only a couple of people gave a poor rating. One of them added the explanation that it was too large and costly to heat effectively.
Very good	46	57	
Good	38	33	
Fair	13	2	
Poor	2	5	
Very poor	1	0	

Management and maintenance of rented	Total %	Parish %	Only two people were renting and were clearly happy with the management of the properties.
Very good	21	0	
Good	34	100	
Fair	28	0	
Poor	8	0	
Very poor	5	0	

Likelihood of moving	Total %	Parish %	The propensity to move was below average, with only one person thinking it very likely to happen. An above average number are completely settled and not at all likely to move. Reasons for moving were varied and much as in other areas – wanting a different sized property, age or health related, moving to be nearer amenities or family. Three people specifically mentioned retirement and three also mentioned wanting to reduce housing costs. The latter was more important than in any other Parish.
Very likely	13	2	
Fairly likely	9	14	
Unsure	18	19	
Not very likely	20	17	
Not at all likely	37	48	

New household forming	Total %	Parish %	New household formation was at an average level. The reasons given were either for employment or to go to University.
Yes	11	10	

Disability	Total %	Parish %	The incidence of disability was much below average and there was just one wheelchair user.
Disability within household	22	5	
Wheelchair use	4	2	
Will need adaptations	6	0	

Income	Total	Parish	Average monthly income is significantly higher than for the Borough as a whole. This fits with the age profile and the high level of home ownership.
Average monthly income* *Calculated using the mid points of bands	£2,891	£4,185	

Receipt of benefits	Total %	Parish %	The State Pension was received by slightly more people than elsewhere across the Borough, to be expected from the higher proportion of retired residents. But otherwise, benefits are seen at a lower level and more than half receive no benefits at all.
State pension	22	26	
Child Benefit	12	5	
Council Tax support	10	2	
Disability/Attendance/Carers	19	7	
None	45	53	

Requirements of movers (11 analysed)

NB as the numbers at Parish level may be very small, percentages may be misleading, so the absolute numbers are also given in brackets. Where respondents have failed to give answers, percentages have been recalculated on the basis of only those who did respond. This makes comparison more accurate throughout.

Type of move	Total %	Parish %	This pattern is as in other areas.
Existing household	67	64 (7)	
New household forming	33	36 (4)	

Household composition - movers	Total %	Parish %	More than half of those planning to move are couples with no children and there are far fewer single adults. This is not unexpected as it matches the profile of existing households.
Single adult	41	18 (2)	
Single parent	5	0	
Couple, no children	34	55 (6)	
Couple with children	12	9 (1)	
Other with children	1	0	
Parents with grown up children	3	0	
Other situation, no children	2	18 (2)	

Bedrooms required - movers	Total %	Parish %	Very few people gave a response here and the need for a variety of sizes is indicated.
One	15	40 (2)	
Two	42	40 (2)	
Three	34	0	
Four or more	9	20 (1)	

Property type required - movers	Total %	Parish %	Again the numbers are very small but indicate varied demand.
Detached	44	37 (3)	
Semi	31	13 (1)	
Terraced	15	0	
Bungalow	30	37 (3)	
Flat	10	13 (1)	
Other	8	37 (3)	

Tenure required - movers	Total %	Parish %	Purchase remains the favoured option with some movers clearly confident of being able to buy outright.
Buy outright	29	67 (4)	
Buy with mortgage	50	17 (1)	
Social rent	33	17 (1)	
PRS	10	17 (1)	

Preferred area - movers	Total %	Parish %	This is different from the normal pattern with few being certain of wanting to remain in the Borough. All the new households had indicated a move away, for employment or university attendance.
Remain in Copeland	48	18 (2)	
Move out of Borough	19	36 (4)	

Maximum purchase price - movers	Total %	Parish %	Most potential purchasers are able to look at higher values. Only one would be limited to a maximum of £100,000.
Up to £100,000	17	20 (1)	
£100,001 - £150,000	26	0	
£150,001 - £200,000	17	0	
£200,001 - £250,000	13	0	
£250,001 - £300,000	14	60 (3)	
Over £300,000	13	20 (1)	

Maximum monthly rent - movers	Total %	Parish %	None of the potential renters were able to estimate what they could afford.
Up to £300	17	0	
£301 - £400	38	0	
£401 - £500	23	0	
£501 - £600	11	0	
More than £600	11	0	

Average income – moving household*	Total	Parish	The average monthly income of movers seems to be less than that of others in the Borough. But given the properties and tenure to which they aspire that seems unlikely, it is more likely to be a function of only half (of a small number) answering the question.
*Calculated using the mid points of bands	£3,030	£2,100	

Interest in housing options (yes or maybe)	Total %	Parish %	Interest in all of these is up on the average with self-build potentially the most attractive.
Self-build	15	20	
Co-living	6	12	
Community led	11	12	
Lifetime Homes	14	18	
Extra care housing	12	18	

Summary assessment of housing need

Ennerdale and Kinniside is a prosperous, settled parish, with high income levels, and owner-occupation being overwhelmingly the most common tenure. There are more people in the mature working age group (35-64), few young people, and relatively few over 65. However, as 40% describe themselves as retired it is clear that a number of under 65's have ended their careers, again implying a significant level of wealth and savings. Incomes are running at 45% higher than the Copeland average. Additionally the fact that over half households comprise couples without children implies a substantial number of 'double income, no kids' households.

Reflecting this high-end profile, nearly half the properties are detached (compared to 19% across Copeland). Conditions and ability of homes to meet needs is high, as would be expected from the demographic profile. The minimal number of renters confirm that Ennerdale and Kinniside is a parish for the well-off and settled.

Having said this, the parish has seen more change than average over the last five years. Although 76% have lived in Copeland for over ten years, 22% moved in over the last five years, citing employment, being near the lakes, and coming to Copeland to retire. But, having now arrived and settled, relatively few are considering moving on. Only 2% are very likely to move in the next five years. And most of these are couples without children, with far fewer single adults planning to move out. Purchase is the favoured option, with 67% mover considering they would be able to buy outright and another 17% with a mortgage.

Of those who are planning to move, as significant 36% wanted to move out of the borough. All the newly forming households who wanted to move wanted to leave Copeland. Understanding why this should be the case, and how to prevent this wealthy cohort leaving would be worth further research.

Additionally, there was above average interest in most of the innovative ideas covered in the survey, particularly self-build, co-living and Extra Care.

Parish summary for Lowca

Number of respondents 21 from 356 sent out – 5.9%, one of the lowest response rates achieved. Absolute numbers are shown in brackets after the percentage figure throughout as the latter could be misleading with such a small sample.

	Total %	Parish %	This Parish seems to have a younger age profile than the Borough as a whole with one in four under 35. The proportion over 65 is the same as the Borough but there are fewer in the 50 -64 range.
16 – 34	14	24 (5)	
35 - 49	27	33 (7)	
50 – 64	30	14 (3)	
65 +	29	29 (6)	

	Total %	Parish %	Employment is at an average level but there are fewer retired people and more in the other category.
Employed	54	52 (11)	
Retired	34	29 (6)	
Other	12	19 (4)	

	Total %	Parish %	The most common property type is a semi-detached, followed by terraced homes. There are some detached but few bungalows.
Detached	19	15 (3)	
Semi	34	45 (9)	
Terraced	27	35 (7)	
Bungalow	15	5 (1)	
Flat	4	0	
Other	1	0	

	Total %	Parish %	The majority of properties are owned and there are few rented. Just one tenant of a Housing Association was found.
Owned outright	46	40 (8)	
Owned with mortgage	34	45 (9)	
Social rent	14	5 (1)	
PRS	6	10 (2)	

Household composition	Total %	Parish %	More than half of those in the sample were couples without children. However, the proportion of single parents was much higher than average.
Single adult	29	9 (2)	
Single parent	4	27 (6)	
Couple, no children	37	55 (12)	
Couple with children	18	0	
Other with children	1	0	
Parents with grown up children	9	0	
Other situation, no children	1	9 (2)	

Time in property	Total %	Parish %	Almost half the sample had moved within the previous five years, above average. The most frequently offered reason for having done so was to enable the resident to purchase a home. Also mentioned was marriage or moving in with a partner. Both of these fit with the younger age profile noted above. Other reasons for moving include work, having a larger property or divorce/change in circumstances. The last possibly explains some of the single parents in the sample.
Less than 2 yrs	14	29 (6)	
2 – 5 yrs	19	19 (4)	
6 – 10 yrs	11	5 (1)	
Longer than 10 yrs	54	48 (10)	

Time in Borough	Total %	Parish %	Most people, though, were well established within the Borough. The two newcomers had moved to the area for employment.
Less than 2 yrs	5	0	
2 – 5 yrs	6	10 (2)	
6 – 10 yrs	6	19 (4)	
Longer than 10 yrs	79	67 (14)	

Condition of property	Total %	Parish %	Satisfaction with the condition of the property is high with no poor ratings at all. This might be partly due to the high proportion of homeowners.
Very good	40	45 (9)	
Good	42	35 (7)	
Fair	15	20 (4)	
Poor	3	0	
Very poor	1	0	

Ability to meet needs	Total %	Parish %	Similarly, the properties are well able to meet the needs of the householders.
Very good	46	38 (8)	
Good	38	43 (9)	
Fair	13	14 (3)	
Poor	2	0	
Very poor	1	0	

Management and maintenance of rented	Total %	Parish %	The few tenants within the sample had no complaints about the management and maintenance of their homes.
Very good	21	67 (2)	
Good	34	33 (1)	
Fair	28	0	
Poor	8	0	
Very poor	5	0	

Likelihood of moving	Total %	Parish %	The propensity to move was a little above average with one third of the sample expecting to do so. Six of the seven wanted a larger home, the other a bungalow that would be easier to manage. Two were planning to use the move to purchase a property and a couple also mentioned wanting to live in a quieter area.
Very likely	13	14 (3)	
Fairly likely	9	18 (4)	
Unsure	18	5 (1)	
Not very likely	20	27 (6)	
Not at all likely	37	36 (8)	

New household forming	Total %	Parish %	Two new households were possible. One offered the explanation of starting a family.
Yes	11	10 (2)	

Disability	Total %	Parish %	The level of disability may be a little higher in Lowca with 10% needing adaptations in the future.
Disability within household	22	29 (6)	
Wheelchair use	4	0	
Will need adaptations	6	10 (2)	

Income	Total	Parish	Monthly income was just a little above average for these residents.
Average monthly income* *Calculated using the mid points of bands	£2,891	£3,013	

Receipt of benefits	Total %	Parish %	The receipt of benefits was much the same as across the Borough as a whole. The exception was Child Benefit, clearly related to the single parents in the sample.
State pension	22	22 (5)	
Child Benefit	12	26 (6)	
Council Tax support	10	12 (3)	
Disability/Attendance/Carers	19	9 (2)	
None	45	43 (9)	

Requirements of movers (7 analysed as details were not given for all)

NB as the numbers at Parish level may be very small, percentages may be misleading, so the absolute numbers are also given in brackets. Where respondents have failed to give answers, percentages have been recalculated on the basis of only those who did respond. This makes comparison more accurate throughout.

Type of move	Total %	Parish %	This follows the overall pattern.
Existing household	67	71 (5)	
New household forming	33	29 (2)	

Household composition - movers	Total %	Parish %	Those who provided information were all couples without children.
Single adult	41	0	
Single parent	5	0	
Couple, no children	34	100 (4)	
Couple with children	12	0	
Other with children	1	0	
Parents with grown up children	3	0	
Other situation, no children	2	0	

Bedrooms required - movers	Total %	Parish %	This is within the normal pattern, albeit with limited information.
One	15	0	
Two	42	50 (2)	
Three	34	50 (2)	
Four or more	9	0	

Property type required - movers	Total %	Parish %	No figures are shown because only two people answered this question and were prepared to consider any of the first four property types.
Detached	44		
Semi	31		
Terraced	15		
Bungalow	30		
Flat	10		
Other	8		

Tenure required - movers	Total %	Parish %	Again there was limited information and purchase the only tenure considered, with or without a mortgage.
Buy outright	29		
Buy with mortgage	50		
Social rent	33		
PRS	10		

Preferred area - movers	Total %	Parish %	Two people were happy to remain in Copeland, all the others were undecided.
Remain in Copeland	48	29 (2)	
Move out of Borough	19	0	

Maximum purchase price - movers	Total %	Parish %	Those considering purchase seem to be split at different purchase ranges.
Up to £100,000	17	50 (2)	
£100,001 - £150,000	26	0	
£150,001 - £200,000	17	0	
£200,001 - £250,000	13	50 (2)	
£250,001 - £300,000	14	0	
Over £300,000	13	0	

Maximum monthly rent - movers	Total %	Parish %	Although no-one had expressed a preference for renting, some did offer the rent levels they could afford if necessary.
Up to £300	17	0	
£301 - £400	38	0	
£401 - £500	23	0	
£501 - £600	11	50 (2)	
More than £600	11	50 (2)	

Average income – moving household*	Total	Parish	This relates to only five people and cannot really be compared adequately.
*Calculated using the mid points of bands	£3,030	£4,720	

Interest in housing options (yes or maybe)	Total %	Parish %	There appears to be some interest in some of the options. Comparison is difficult with such small numbers though.
Self-build	15	10 (2)	
Co-living	6	25 (5)	
Community led	11	15 (3)	
Lifetime Homes	14	5 (1)	
Extra care housing	12	20 (4)	

Summary assessment of housing need

The low number and proportion of responses from Lowca residents make it difficult to assess their overall housing needs, and impossible to assess the needs of households wanting to move, of which there were only four.

What we can say is that Lowca has a greater proportion of people aged under 35 than elsewhere, and a larger private rented sector. The proportion of lone parents was much higher than average (26% compared to 4%). Almost half the sample had moved into their homes over the last five years, with a range of reasons, including housing purchase, marriage, work and divorce – the latter possibly explaining the number of lone parents. However, Lowca households were well-established within Copeland, with 86% having lived in the borough for over six years.

The propensity to move was slightly higher than average, the main reason being looking for a larger home. Two new households were forming, one to start a family.

In terms of local authority response, in planning terms cognisance should be taken of the proportion of younger households (which may lead to greater demand in the future) and the incidence of lone parent families. While currently there were low levels of reliance on social housing, there is a relatively large private rented sector, and if landlords were to pull out there may be knock-on effects on homelessness and housing demand.

Parish summary for Millom Without

Number of respondents 58 from 274 sent out – 21.2%, twice the average rate.

	Total %	Parish %	This Parish has an interesting age profile, the main feature being a much higher proportion of people over retirement age. There are also fewer in the youngest group but then an above average number aged 35 – 49. This suggest a slightly polarised area with ‘younger’ and ‘older’ fairly distinct.
16 – 34	14	4	
35 - 49	27	35	
50 – 64	30	16	
65 +	29	45	

	Total %	Parish %	Reflecting the age profile, there are also more people who describe themselves as retired and fewer who are employed.
Employed	54	47	
Retired	34	43	
Other	12	8	

	Total %	Parish %	There are significantly more detached houses in this Parish. This is mainly due to lower numbers of terraced and semis, bungalows are not that much different from the average level.
Detached	19	47	
Semi	34	22	
Terraced	27	12	
Bungalow	15	12	
Flat	4	2	
Other	1	2	

	Total %	Parish %	Outright ownership is also much higher, which fits with the older age profile. There is little rented property at all. This level of ownership, combined with the predominance of detached homes may partly explain why there are so few people in the youngest age group – it may not be an area in which many young people can afford to live.
Owned outright	46	62	
Owned with mortgage	34	32	
Social rent	14	4	
PRS	6	2	

Household composition	Total %	Parish %	Couples, both with and without dependent children, are found in higher numbers than across the Borough as a whole. As a result there are fewer single people and single parents. This probably further emphasises that this is an area largely for established households.
Single adult	29	20	
Single parent	4	0	
Couple, no children	37	43	
Couple with children	18	26	
Other with children	1	2	
Parents with grown up children	9	6	
Other situation, no children	1	2	

Time in property	Total %	Parish %	The residents of this Parish seem even more settled than others in the Borough with 70% established in their current home for at least ten years.
Less than 2 yrs	14	10	
2 – 5 yrs	19	14	
6 – 10 yrs	11	4	
Longer than 10 yrs	54	70	

Time in Borough	Total %	Parish %	Similarly, an above average proportion have lived within Copeland for more than ten years. Only 6% are relative newcomers to the Borough. One was attracted by employment and others mention liking the area because it is quiet and close to the Lakes.
Less than 2 yrs	5	4	
2 – 5 yrs	6	2	
6 – 10 yrs	6	4	
Longer than 10 yrs	79	88	

Condition of property	Total %	Parish %	Almost everyone describes the condition of their property as good or very good. There are no poor ratings at all.
Very good	40	44	
Good	42	46	
Fair	15	10	
Poor	3	0	
Very poor	1	0	

Ability to meet needs	Total %	Parish %	There are similar results for the ability of the property to meet their needs; more than half say this is very good and there are no ratings of poor.
Very good	46	56	
Good	38	32	
Fair	13	10	
Poor	2	0	
Very poor	1	0	

Management and maintenance of rented	Total %	Parish %	There were very few rented properties and it seems only one person gave a poor rating. The explanation was that the landlord did not carry out repairs.
Very good	21	33	
Good	34	33	
Fair	28	0	
Poor	8	33	
Very poor	5	0	

Likelihood of moving	Total %	Parish %	Two out of three people did not plan to move but those who thought they might be are in similar proportion to the rest of the sample. There were two main themes in the reasons for moving – either wanting a larger property or a larger garden or needing something smaller and easier to manage due to age or health issues. This probably relates to the younger and older age groups quite closely.
Very likely	13	14	
Fairly likely	9	10	
Unsure	18	10	
Not very likely	20	33	
Not at all likely	37	33	

New household forming	Total %	Parish %	New household formation was at a similar level to the Borough as a whole. All instances related to young people gaining independence from the family home.
Yes	11	12	

Disability	Total %	Parish %	Disability is at a slightly lower level than for the Borough as a whole.
Disability within household	22	20	
Wheelchair use	4	2	
Will need adaptations	6	4	

Income	Total	Parish	Average monthly income is noticeably higher than that for all Borough residents.
Average monthly income* *Calculated using the mid points of bands	£2,891	£3,215	

Receipt of benefits	Total %	Parish %	The proportion receiving the State Pension is higher in this Parish, related to the higher proportion of older people. Otherwise, receipt of all benefit types is lower, and more than half receive no benefits at all.
State pension	22	29	
Child Benefit	12	2	
Council Tax support	10	4	
Disability/Attendance/Carers	19	10	
None	45	55	

Requirements of movers (18 analysed)

NB as the numbers at Parish level may be very small, percentages may be misleading, so the absolute numbers are also given in brackets. Where respondents have failed to give answers, percentages have been recalculated on the basis of only those who did respond. This makes comparison more accurate throughout.

Type of move	Total %	Parish %	The split of new or existing households moving is the same as that for the whole Borough.
Existing household	67	67 (12)	
New household forming	33	33 (6)	

Household composition - movers	Total %	Parish %	The types of households who will be looking for accommodation also reflects the averages for the Borough. They are fairly evenly split between couples and single adults.
Single adult	41	44 (8)	
Single parent	5	0	
Couple, no children	34	39 (7)	
Couple with children	12	17 (3)	
Other with children	1	0	
Parents with grown up children	3	0	
Other situation, no children	2	0	

Bedrooms required - movers	Total %	Parish %	The majority of movers are looking for a property with two bedrooms. Despite some of the motivation for moving being to obtain a larger property it seems that three bedrooms is the maximum requirement.
One	15	7 (1)	
Two	42	71 (10)	
Three	34	21 (3)	
Four or more	9	0	

Property type required - movers	Total %	Parish %	There is a strong preference for detached homes. This is mainly instead of semis or terraced houses as the interest in bungalows or flats is about average.
Detached	44	60 (9)	
Semi	31	20 (3)	
Terraced	15	7 (1)	
Bungalow	30	27 (4)	
Flat	10	13 (2)	
Other	8	7 (1)	

Tenure required - movers	Total %	Parish %	Purchase is the favoured option, with or without a mortgage. There is a low level of interest in renting from a social landlord and none at all in renting privately.
Buy outright	29	47 (7)	
Buy with mortgage	50	47 (7)	
Social rent	33	13 (2)	
PRS	10	0	

Preferred area - movers	Total %	Parish %	This Parish has a more positive approach to remaining in Copeland, two out of three expect to do so. But the numbers expecting to move out are at the average level.
Remain in Copeland	48	67 (12)	
Move out of Borough	19	22 (4)	

Maximum purchase price - movers	Total %	Parish %	There is a cluster of affordability in the £150 - £200K range, with most of the remainder giving a higher figure. Overall movers from this Parish seem to be able to afford a little above average.
Up to £100,000	17	8 (1)	
£100,001 - £150,000	26	8 (1)	
£150,001 - £200,000	17	46 (6)	
£200,001 - £250,000	13	15 (2)	
£250,001 - £300,000	14	8 (1)	
Over £300,000	13	15 (2)	

Maximum monthly rent - movers	Total %	Parish %	The only two people interested in renting a property estimated they could afford £300 - £400 per month.
Up to £300	17	0	
£301 - £400	38	100 (2)	
£401 - £500	23	0	
£501 - £600	11	0	
More than £600	11	0	

Average income – moving household*	Total	Parish	The average income for moving households in this Parish is significantly above the level for the Borough as a whole. This is in keeping with higher average incomes in the Parish.
*Calculated using the mid points of bands	£3,030	£3,813	

Interest in housing options (yes or maybe)	Total %	Parish %	Interest levels for all except Extra Care Housing are below average. This possibly reflects the older age profile of Millom Without.
Self-build	15	9	
Co-living	6	2	
Community led	11	2	
Lifetime Homes	14	3	
Extra care housing	12	14	

Summary assessment of housing need

The residents of Millom Without tend to be older, wealthier and more settled than average for Copeland, with a consequent expectation that their housing will be at the more expensive end of the spectrum. In spite of the elderly nature of the population the incidence of disability is lower than average, indicating a degree of affluence and good health.

There are very few younger households and a substantially higher proportion of over 65 and retired households. 70% have been in their homes for over 10 years, and 88% had been in Copeland for that period. Incomes are over 10% higher than average, and there are significantly more detached houses than across the borough (47% compared to 19%). These factors combine to generate outright ownership of 47% (compared to 29% for Copeland as a whole). There are no indications of poor conditions or unsuitability of property (except for a solitary private renter).

In summary it seems that the existing residents of Millom Without are well-housed and have few outstanding housing needs.

However, in spite of the older profile, some 51% are in the mature working age group of 35-64, and 26% are couples with dependent children – higher than the borough average. There are also another 6% households where there are grown up children still living at home. This is reflected in the fact that new household formation is running at 12%, marginally higher than the borough average. Movers are looking for detached houses with two or three bedrooms and have incomes 26% higher than the average for movers across Copeland; this higher income level (or access to assets) is reflected in the fact that nearly half (47%) movers expect to buy outright. There is little interest in social housing and none in private renting, though there may be some Extra Care opportunities.

We can conclude that, in contrast with neighbouring Millom, Millom Without need not be a priority area for Council housing intervention, and the market appears to be meeting housing needs currently and in the future in the area.

Parish summary for Millom

Number of respondents 360 from 3,471 sent out – 10.4%, close to the average. This is the largest Parish sample achieved.

	Total %	Parish %	The age breakdown in Millom is very similar to the overall sample. There are slightly more people over 65 and fewer in the 50 – 64 range but those under 50 very much reflect the Borough as a whole.
16 – 34	14	13	
35 - 49	27	28	
50 – 64	30	26	
65 +	29	33	

	Total %	Parish %	Employment, though, is several percentage points lower. This is largely replaced by more people in the ‘other’ category which includes those unable to work due to illness or disability, those looking after the home, the unemployed and those who said that none of the options applied to them.
Employed	54	48	
Retired	34	35	
Other	12	16	

	Total %	Parish %	The proportion of terraced homes is much higher in Millom than across the Borough as a whole and is approaching half of the dwellings included. This seems to be instead of both detached and semis which are down on the average. Bungalows seem to be in similar supply.
Detached	19	11	
Semi	34	27	
Terraced	27	43	
Bungalow	15	14	
Flat	4	4	
Other	1	1	

	Total %	Parish %	Tenure reflects the Borough very closely. There are slightly fewer with a mortgage and slightly more in the private rented sector, but differences are small.
Owned outright	46	46	
Owned with mortgage	34	31	
Social rent	14	14	
PRS	6	8	

Household composition	Total %	Parish %	<p>The types of households found are also much as for the Borough as a whole. Any differences are only one or two percentage points.</p> <p>Couples without children are the most common group, followed by single adults. Around one in four households include dependent children.</p>
Single adult	29	28	
Single parent	4	5	
Couple, no children	37	38	
Couple with children	18	20	
Other with children	1	<1	
Parents with grown up children	9	7	
Other situation, no children	1	1	

Time in property	Total %	Parish %	<p>Millom, in common with most of the Borough, seems to have a largely settled population. Two out of three have been in their current home for at least five years, most of them a good deal longer.</p>
Less than 2 yrs	14	12	
2 – 5 yrs	19	19	
6 – 10 yrs	11	11	
Longer than 10 yrs	54	55	

Time in Borough	Total %	Parish %	<p>The pattern of residence in this Parish again reflects the average.</p> <p>Reasons for moving into Copeland show some differences from other parts of the Borough though. Low property prices, the proximity of the Lakes and being near family and friends are all up on average – property prices particularly so. Moving into the area for employment, at only 7% compared with 34% overall, is much lower than for any other Parish. This perhaps reflects Millom's location at the southern end of the Borough.</p>
Less than 2 yrs	5	7	
2 – 5 yrs	6	6	
6 – 10 yrs	6	5	
Longer than 10 yrs	79	78	

Condition of property	Total %	Parish %	<p>Opinions on condition are again very similar with, if anything, slightly less dissatisfaction. This is encouraging given the high proportion of terraced homes which tend to be older.</p> <p>As in all areas, what criticism is offered is varied with damp and mould most frequent.</p>
Very good	40	41	
Good	42	41	
Fair	15	15	
Poor	3	2	
Very poor	1	<1	

Ability to meet needs	Total %	Parish %	<p>This is another measure which places this Parish as a good indicator of the whole Borough. Over 80% of residents are clearly happy that their needs are being met by their current home.</p> <p>Where this is not the case (only 4 people), condition or access are the issues.</p>
Very good	46	47	
Good	38	38	
Fair	13	13	
Poor	2	1	
Very poor	1	<1	

Management and maintenance of rented	Total %	Parish %	<p>Opinions on this are a little better than average with more saying very good and fewer giving poor ratings.</p> <p>Having to wait a long time for repairs, maintenance or refurbishment is the main reason given for poor ratings.</p>
Very good	21	30	
Good	34	34	
Fair	28	26	
Poor	8	6	
Very poor	5	1	

Likelihood of moving	Total %	Parish %	<p>Slightly fewer people in Millom intend to move in the next five years. Those who may do so are most likely to give the reason as needing a larger home, or a smaller one, or wanting a bungalow. Wanting a garden or a larger garden seems more important here – 13% compared with only 5% overall – and this probably reflects the high proportion of terraced homes in the current stock.</p>
Very likely	13	7	
Fairly likely	9	10	
Unsure	18	18	
Not very likely	20	19	
Not at all likely	37	41	

New household forming	Total %	Parish %	<p>The likelihood of new households forming is below average. This may relate to the lower proportion of people in the 50 – 64 age range, who might be most likely to have young adults ready to move out within the timescale.</p>
Yes	11	7	

Disability	Total %	Parish %	<p>The level of disability is just a little higher in this Parish. This fits with the slightly higher numbers in the 'other' category of economic activity. As a result, wheelchair usage is a little higher too.</p>
Disability within household	22	25	
Wheelchair use	4	6	
Will need adaptations	6	6	

Income	Total	Parish	Average monthly income in Millom is noticeably lower than in the Borough as a whole. The detail of employment shows fewer in professional occupations and more in skilled trades and caring/leisure type occupations which may not be as well paid.
Average monthly income* *Calculated using the mid points of bands	£2,891	£2,411	

Receipt of benefits	Total %	Parish %	Receipt of all these main benefit types is a little higher in Millom and only around one in three receive no benefits at all. At 64%, this is one of highest levels of receipt across the Borough.
State pension	22	24	
Child Benefit	12	14	
Council Tax support	10	12	
Disability/Attendance/Carers	19	23	
None	45	36	

Requirements of movers (80 analysed)

NB as the numbers at Parish level may be very small, percentages may be misleading, so the absolute numbers are also given in brackets. Where respondents have failed to give answers, percentages have been recalculated on the basis of only those who did respond. This makes comparison more accurate throughout.

Type of move	Total %	Parish %	This is broadly similar to the overall pattern.
Existing household	67	73 (58)	
New household forming	33	27 (22)	

Household composition - movers	Total %	Parish %	In this Parish there are fewer single adults looking for accommodation and more households with children, both couples and single parents. The largest single group to potentially move are couples without children though.
Single adult	41	25 (20)	
Single parent	5	13 (10)	
Couple, no children	34	37 (29)	
Couple with children	12	20 (16)	
Other with children	1	0	
Parents with grown up children	3	1 (1)	
Other situation, no children	2	4 (3)	

Bedrooms required - movers	Total %	Parish %	There is a slightly above average trend to larger properties and fewer one beds. Both of these fit with the household composition profile above.
One	15	11 (4)	
Two	42	39 (17)	
Three	34	36 (16)	
Four or more	9	14 (6)	

Property type required - movers	Total %	Parish %	Detached houses and bungalows are the most desirable for these movers. The latter are more important here than across the Borough as a whole. Although the demand for terraced homes is very slightly up on the average, it does not reflect their dominance in the current stock. This suggests that people wish to move away from terraced homes into something different. Those wanting a detached house are significantly more than those who currently have them in this area suggesting a strong demand if they were available and affordable.
Detached	44	43 (21)	
Semi	31	18 (9)	
Terraced	15	18 (9)	
Bungalow	30	39 (19)	
Flat	10	8 (4)	
Other	8	4 (2)	

Tenure required - movers	Total %	Parish %	As in all areas, purchase is the preferred tenure, and it is a little more desirable in Millom than in the Borough as a whole. This seems to be at the expense of social housing for which demand is much lower than average. Some 10% are currently registered with Cumbria Choice.
Buy outright	29	33 (15)	
Buy with mortgage	50	53 (24)	
Social rent	33	20 (9)	
PRS	10	9 (4)	

Preferred area - movers	Total %	Parish %	These movers are a little less positive about staying in Copeland when they move. This may perhaps relate in part to their location at the southern end of the Borough where they are nearer to centres outside Copeland than to other areas within? Regeneration of the town with a better retail offering and a wider range of good jobs are the two things most likely to retain those who expect to leave the area.
Remain in Copeland	48	43 (34)	
Move out of Borough	19	21 (17)	

Maximum purchase price - movers	Total %	Parish %	Fewer than half of those expecting to purchase were able to give a maximum purchase price. The range was wide and broadly similar to that across the Borough although there are a few more people who could afford the higher end of the market.
Up to £100,000	17	19 (6)	
£100,001 - £150,000	26	19 (6)	
£150,001 - £200,000	17	19 (6)	
£200,001 - £250,000	13	0	
£250,001 - £300,000	14	19 (6)	
Over £300,000	13	23 (7)	

Maximum monthly rent - movers	Total %	Parish %	Far fewer people were interested in renting and only ten were able to estimate their maximum rent. The pattern is similar to the overall picture across the Borough.
Up to £300	17	10 (1)	
£301 - £400	38	40 (4)	
£401 - £500	23	40 (4)	
£501 - £600	11	10 (1)	
More than £600	11	0	

Average income – moving household*	Total	Parish	The average income of moving households in Millom is noticeably lower than across the whole Borough.
*Calculated using the mid points of bands	£3,030	£2,666	

Interest in housing options (yes or maybe)	Total %	Parish %	Interest levels are very similar to the average across the Borough. The slightly higher appeal of Lifetime Homes and Extra Care Housing suggests that the older residents are looking ahead to future requirements for themselves and others.
Self-build	15	17	
Co-living	6	5	
Community led	11	10	
Lifetime Homes	14	19	
Extra care housing	12	15	

Summary assessment of housing need

Situated at the southern end of Copeland, Millom is characterised by a range of factors indicating that it is one of the more deprived areas of the borough. It has a greater than average proportion of residents who are economically inactive, because of illness, disability, unemployment or being 'at home' looking after the family. Those that are in employment tend to be in the skilled trades and caring / leisure sectors, rather than the managerial or professional sectors, leading to lower incomes and a great likelihood of benefit-claiming. The homes occupied are dominated by terraced housing which is likely to be older than most other stock and, at a Copeland level, performs worst in terms of condition and meeting needs. Having said this Millom residents did not exhibit higher rates of dissatisfaction than elsewhere.

In spite of some of the disadvantages of the area and homes, Millom residents are stable and settled, and are less likely to want to move than in most other areas. With only 7% of households indicating that there were individuals wanting to form new households, and 60% of existing households stating they were unlikely to want to move, there does not seem to be a strong driver for new provision. However, among movers there was a strong call for additional bungalows and detached homes – perhaps a reaction to the terraced nature of most of the stock. But, given that average incomes were over 10% lower than that of Copeland as a whole, it seems unlikely that all will be able to afford these options. Having said that, around 7% of potential movers could afford a home costing over £300,000.

In terms of addressing needs, the authority should consider if there is a need for intervention to help maintain the condition of the terraced stock, to prevent conditions deteriorating. There is potentially some demand for Lifetime Homes and Extra Care schemes. There also seems to be an argument for the regeneration of the town centre, with an improved retail offer and greater variety of jobs, to encourage those outside the labour market to return to it. If there is to be new development at least a proportion of it should be of affordable housing, to reflect the low incomes, economic inactivity, and disability of some of its residents, as well as allowing larger market development where called for, to assist in local regeneration.

Parish summary for Moresby

Number of respondents 89 from 671 sent out – 13.3%, a little above average.

	Total %	Parish %	Moresby seems to have a similar number of residents under 50 as the Borough in general. But there are fewer over the age of 65.
16 – 34	14	10	
35 - 49	27	31	
50 – 64	30	38	
65 +	29	21	

	Total %	Parish %	The age profile is reflected in 10% more people in employment and fewer in both the retired and other categories.
Employed	54	64	
Retired	34	29	
Other	12	6	

	Total %	Parish %	This Parish has almost twice as many bungalows as the Borough as a whole. There are also more detached homes and fewer semis and terraced homes.
Detached	19	36	
Semi	34	16	
Terraced	27	22	
Bungalow	15	27	
Flat	4	0	
Other	1	0	

	Total %	Parish %	Home ownership is above average both with and without mortgages. As a result, there are fewer tenants, particularly those renting from social landlords.
Owned outright	46	51	
Owned with mortgage	34	39	
Social rent	14	4	
PRS	6	5	

Household composition	Total %	Parish %	<p>There are above average levels of households with children. There are also slightly more homes with adult children remaining, suggesting that Moresby has been established as a 'family' area.</p> <p>Single adult households are well below average. This fits with the preponderance of detached homes and bungalows neither of which are particularly associated with single occupation.</p>
Single adult	29	19	
Single parent	4	2	
Couple, no children	37	38	
Couple with children	18	28	
Other with children	1	1	
Parents with grown up children	9	11	
Other situation, no children	1	1	

Time in property	Total %	Parish %	<p>This pattern is very similar to the average with just a few more in their current homes for more than five years.</p>
Less than 2 yrs	14	15	
2 – 5 yrs	19	11	
6 – 10 yrs	11	18	
Longer than 10 yrs	54	56	

Time in Borough	Total %	Parish %	<p>There are relatively few newcomers to the Borough in this Moresby sample. Four of the six had been attracted by employment opportunities, the other two were returning to an area in which they had lived previously.</p>
Less than 2 yrs	5	1	
2 – 5 yrs	6	3	
6 – 10 yrs	6	9	
Longer than 10 yrs	79	82	

Condition of property	Total %	Parish %	<p>Overall, opinions on the condition of properties are better than average but there are a small number of people who give a very poor rating. They all mention damp and mould and also referred to are a lack of insulation and cold, draughty, difficult to heat homes, as well as a general reference to repairs being needed.</p>
Very good	40	58	
Good	42	26	
Fair	15	8	
Poor	3	0	
Very poor	1	5	

Ability to meet needs	Total %	Parish %	There are very favourable opinions of the property being able to meet household needs with just a few who give a poor rating. The condition of the property is one of the reasons given for failing to meet needs.
Very good	46	61	
Good	38	26	
Fair	13	4	
Poor	2	5	
Very poor	1	0	

Management and maintenance of rented	Total %	Parish %	There were very few tenants in this Parish but half of them were critical of management and maintenance. A lack of repairs was one of the reasons given.
Very good	21	20	
Good	34	10	
Fair	28	20	
Poor	8	0	
Very poor	5	50	

Likelihood of moving	Total %	Parish %	Households in this Parish are a little more likely than others to consider moving and more than one in four may do so. The reason most frequently given was that a smaller property was needed. Other comments about needing a bungalow, health and mobility issues, wanting lower maintenance all suggest that these were slightly older residents looking ahead to making their lives easier. To balance this, there were others who wanted a larger home and /or garden. A few people also made specific mention of wanting to have their own parking space. This was more important in Moresby than in any other Parish.
Very likely	13	15	
Fairly likely	9	12	
Unsure	18	18	
Not very likely	20	24	
Not at all likely	37	29	

New household forming	Total %	Parish %	The formation of new households was a little more likely in this Parish. The most likely reason was just for independence from the family home but moving in with a partner or taking up employment or university were also mentioned. One person specifically mentioned wanting to get on the property ladder. More than half anticipated some financial barriers, particularly having to save for a deposit.
Yes	11	14	

Disability	Total %	Parish %	The incidence of disability was a little below average in this Parish. This may well relate to the lower proportion of people in the oldest age group.
Disability within household	22	20	
Wheelchair use	4	1	
Will need adaptations	6	4	

Income	Total	Parish	Average household income per month was significantly higher in Moresby.
Average monthly income* *Calculated using the mid points of bands	£2,891	£3,915	

Receipt of benefits	Total %	Parish %	More than half of these residents received no benefits and all levels were below average. They can be related to the lower number of people over retirement age, lower disability and the relative affluence of the area.
State pension	22	18	
Child Benefit	12	11	
Council Tax support	10	4	
Disability/Attendance/Carers	19	15	
None	45	55	

Requirements of movers (38 analysed)

NB as the numbers at Parish level may be very small, percentages may be misleading, so the absolute numbers are also given in brackets. Where respondents have failed to give answers, percentages have been recalculated on the basis of only those who did respond. This makes comparison more accurate throughout.

Type of move	Total %	Parish %	This pattern is similar to the average but reflects that there are likely to be slightly more new households than in the Borough as a whole.
Existing household	67	62 (24)	
New household forming	33	38 (14)	

Household composition - movers	Total %	Parish %	The mix of household types among the movers and new households is very similar to the overall pattern.
Single adult	41	37 (14)	
Single parent	5	3 (1)	
Couple, no children	34	34 (13)	
Couple with children	12	16 (6)	
Other with children	1	0	
Parents with grown up children	3	5 (2)	
Other situation, no children	2	5 (2)	

Bedrooms required - movers	Total %	Parish %	Most of the movers require three bedrooms. Recalling that many were motivated by wanting to downsize this seems surprising, but the survey also found that 40% of current homes in Moresby have at least four bedrooms so three would represent downsizing for some.
One	15	4 (1)	
Two	42	22 (5)	
Three	34	70 (16)	
Four or more	9	4 (1)	

Property type required - movers	Total %	Parish %	The proportion who would want to consider a detached house is at the average level. Apart from that, the demand for bungalows is lower and for semis higher than across the whole Borough. The relatively low demand for bungalows probably reflects that this area already has almost twice the average number of this type of property.
Detached	44	42 (11)	
Semi	31	50 (13)	
Terraced	15	15 (4)	
Bungalow	30	19 (5)	
Flat	10	12 (3)	
Other	8	8 (2)	

Tenure required - movers	Total %	Parish %	The preference for purchase is much the same as elsewhere in the Borough. Where renting is considered it is fairly evenly split between private and social landlords. Some 10% say they are registered with Cumbria Choice.
Buy outright	29	31 (9)	
Buy with mortgage	50	55 (16)	
Social rent	33	21 (6)	
PRS	10	17 (5)	

Preferred area - movers	Total %	Parish %	The majority of these households would prefer to stay within Copeland and 'out movers' are slightly fewer than elsewhere in the Borough. Better transport links is the main thing which might prevent people leaving with better health facilities and job opportunities also mentioned.
Remain in Copeland	48	61 (23)	
Move out of Borough	19	13 (5)	

Maximum purchase price - movers	Total %	Parish %	For those looking to buy, £150 - £200K is the most likely price range. The affordability range is wide though, indicating a need for a varied market offering.
Up to £100,000	17	16 (3)	
£100,001 - £150,000	26	16 (3)	
£150,001 - £200,000	17	42 (8)	
£200,001 - £250,000	13	11 (2)	
£250,001 - £300,000	14	11 (2)	
Over £300,000	13	5 (1)	

Maximum monthly rent - movers	Total %	Parish %	Potential tenants are fewer but there is again a wide range of affordability. The majority could afford at least £400 per month.
Up to £300	17	27 (3)	
£301 - £400	38	9 (1)	
£401 - £500	23	36 (4)	
£501 - £600	11	27 (3)	
More than £600	11	0	

Average income – moving household*	Total	Parish	The average monthly income for movers is above the level for the Borough as a whole. This reflects that, as a Parish, average income is substantially above average.
*Calculated using the mid points of bands	£3,030	£3,538	

Interest in housing options (yes or maybe)	Total %	Parish %	Interest level in these options are much as in other parts of the Borough although self-build perhaps has a slightly greater appeal. This may reflect that Moresby seems a more affluent area in general.
Self-build	15	21	
Co-living	6	5	
Community led	11	9	
Lifetime Homes	14	14	
Extra care housing	12	10	

Summary assessment of housing need

Moresby is an affluent, family-friendly parish, characterised by high levels of home-ownership, and higher than average (35% higher) income levels. There are fewer retirees and older people, meaning there is a greater proportion of mature employed households contributing to the higher income levels. There is a well-below average proportion of single person households.

Some 31% of households have dependent children, and an additional 11% have grown up children in situ, suggesting that Moresby has been long-established as a family area. This is reinforced by the fact that 82% have been in the borough for over ten years and 74% have been in their current homes for over six years. The predominant build types are bungalows and detached houses, again fitting the 'family -friendly' pattern.

While most properties are in good condition, a greater than average proportion have a very poor rating. They all mention damp, mould, and also lack of insulation, cold, draughts and undone repairs. There were few tenants in the area, but half were critical of management and maintenance.

An above average proportion of households were considering moving, mainly because they needed a smaller property, a bungalow, lower maintenance or for health reasons, perhaps suggesting that 'empty-nesting' and downsizing were on the agenda for families whose children had grown up and departed. This is an ongoing process, as the formation of new households to establish independence, move in with a partner or to take up employment or a University place was also running at an above-average level. However, this balanced somewhat by others who wanted a larger home or garden, and particularly a parking space (a major Moresby issue it appears).

Most of the movers required three-bedroom properties, which seemed surprising given that downsizing was a motivator. However, some 40% of current homes have at least four bedrooms, so three would represent downsizing. Movers income is again above the borough average, enabling access to a range of homes. There may also be some interest in self-build among movers.

In conclusion, the main issues seem to be around poor conditions in large and possibly aging homes, and a cohort of now child-free couples needing to downsize. The authority could intervene with home improvement grants, insulation grants and where appropriate disabled facilities grants. They will also want to be aware of any properties falling empty and take appropriate measures.

Parish summary for Parton

Number of respondents 26 from 437 sent out – 5.9%, half the overall response rate. This gives a very small sample so absolute numbers are included throughout as percentages could be misleading. NB weighting increases the sample to 30.

	Total %	Parish %	On the evidence of this sample, Parton seems to have a much younger age profile than the Borough as a whole.
16 – 34	14	31 (9)	
35 - 49	27	31 (9)	
50 – 64	30	17 (5)	
65 +	29	21 (6)	

	Total %	Parish %	Reflecting this age profile, there are more people in employment and fewer retired. But there are also more in the other category which includes unemployed, looking after the home and unable to work due to illness or disability.
Employed	54	60 (18)	
Retired	34	23 (7)	
Other	12	17 (5)	

	Total %	Parish %	The types of properties represented are also very different from the average. There are more terraced properties and flats, mainly due to a lack of detached houses.
Detached	19	3 (1)	
Semi	34	33 (10)	
Terraced	27	33 (10)	
Bungalow	15	13 (4)	
Flat	4	17 (5)	
Other	1	0	

	Total %	Parish %	Home ownership is lower too. Whilst the number with mortgages is similar to the average, there are fewer owned outright. This probably reflects the lack of older people as they are more likely to own outright. The number of Housing Association tenants is more than twice the average for the Borough.
Owned outright	46	23 (7)	
Owned with mortgage	34	33 (10)	
Social rent	14	37 (11)	
PRS	6	7 (2)	

Household composition	Total %	Parish %	In this Parish sample more than half of the households comprise a single adult, including single parents. As a result there are fewer couples, particularly those without children.
Single adult	29	42 (13)	
Single parent	4	16 (5)	
Couple, no children	37	23 (7)	
Couple with children	18	13 (4)	
Other with children	1	0	
Parents with grown up children	9	6 (2)	
Other situation, no children	1	0	

Time in property	Total %	Parish %	This pattern is also very different from that for the Borough. More than half of residents had moved in within the previous five years. This may be at least partly due to the greater number of younger people. Unfortunately, none of the recent movers gave their reasons for having moved.
Less than 2 yrs	14	10 (3)	
2 – 5 yrs	19	43 (13)	
6 – 10 yrs	11	20 (6)	
Longer than 10 yrs	54	27 (8)	

Time in Borough	Total %	Parish %	The lengths of time people had lived within Copeland though, is very much as the overall pattern for the Borough. The few newcomers gave reasons which included: being near family and friends, to take up employment or to be near the Lakes.
Less than 2 yrs	5	11 (3)	
2 – 5 yrs	6	7 (2)	
6 – 10 yrs	6	7 (2)	
Longer than 10 yrs	79	74 (20)	

Condition of property	Total %	Parish %	Property condition is largely satisfactory although tending more to good than very good. Only two people gave poor ratings. Both justified this by saying that repairs to external rendering were needed.
Very good	40	20 (6)	
Good	42	60 (18)	
Fair	15	13 (4)	
Poor	3	7 (2)	
Very poor	1	0	

Ability to meet needs	Total %	Parish %	Almost everyone was happy that their property met their needs and there were no poor ratings at all.
Very good	46	30 (9)	
Good	38	67 (20)	
Fair	13	3 (1)	
Poor	2	0	
Very poor	1	0	

Management and maintenance of rented	Total %	Parish %	Percentages mean little with such small numbers but there are a few tenants who are unhappy with this aspect. The complaint seemed to be that, if repairs were done, they were not sufficient to resolve the original problem.
Very good	21	0	
Good	34	40 (4)	
Fair	28	30 (3)	
Poor	8	30 (3)	
Very poor	5	0	

Likelihood of moving	Total %	Parish %	The likelihood of residents in this Parish moving was greater than elsewhere at more than one in three. The reasons they gave included wanting a larger property, to obtain employment, to live somewhere quieter or to obtain parking.
Very likely	13	27 (8)	
Fairly likely	9	10 (3)	
Unsure	18	23 (7)	
Not very likely	20	3 (1)	
Not at all likely	37	37 (11)	

New household forming	Total %	Parish %	New household formation was likely at a level similar to the average. All were people seeking independence from a family home.
Yes	11	14 (4)	

Disability	Total %	Parish %	Those with a disability or long-term illness were fewer than in the Borough as a whole and this is probably due to the younger age profile. Some do foresee a need for adaptations in the future though.
Disability within household	22	14 (4)	
Wheelchair use	4	0	
Will need adaptations	6	7 (2)	

Income	Total	Parish	Monthly income for Parton residents is noticeably below average.
Average monthly income* *Calculated using the mid points of bands	£2,891	£2,321	

Receipt of benefits	Total %	Parish %	Receipt of benefits is slightly higher in this Parish. Those on this list were the most frequently received across the Borough but all the levels are lower here. Others ,such as Child Tax Credits and Universal Credit were more common (respectively four and three recipients).
State pension	22	18 (5)	
Child Benefit	12	0	
Council Tax support	10	2 (1)	
Disability/Attendance/Carers	19	7 (2)	
None	45	42 (12)	

Requirements of movers (14 analysed)

NB as the numbers at Parish level may be very small, percentages may be misleading, so the absolute numbers are also given in brackets. Where respondents have failed to give answers, percentages have been recalculated on the basis of only those who did respond. This makes comparison more accurate throughout.

Type of move	Total %	Parish %	Even with the small numbers, the pattern remains similar to other areas.
Existing household	67	71 (10)	
New household forming	33	29 (4)	

Household composition - movers	Total %	Parish %	Potential movers are most likely to be single adults which is unsurprising as they form the largest group in the sample for Parton.
Single adult	41	64 (9)	
Single parent	5	14 (2)	
Couple, no children	34	7 (1)	
Couple with children	12	0	
Other with children	1	0	
Parents with grown up children	3	14 (2)	
Other situation, no children	2	0	

Bedrooms required - movers	Total %	Parish %	Although not all gave an answer, those who did were looking predominantly for a two-bedroom property. But there is some need for larger homes too.
One	15	0	
Two	42	78 (7)	
Three	34	0	
Four or more	9	22 (2)	

Property type required - movers	Total %	Parish %	All property types would be considered by movers with detached or semis likely to be most popular. Terraced houses seem to have least appeal.
Detached	44	60 (6)	
Semi	31	60 (6)	
Terraced	15	20 (2)	
Bungalow	30	30 (3)	
Flat	10	20 (2)	
Other	8	20 (2)	

Tenure required - movers	Total %	Parish %	The numbers are very small again but buying with a mortgage would seem to be the strongest preference. Neither of those who would look to rent from a social landlord are currently registered with Cumbria Choice.
Buy outright	29	0	
Buy with mortgage	50	50 (4)	
Social rent	33	25 (2)	
PRS	10	25 (2)	

Preferred area - movers	Total %	Parish %	Only one in three would prefer to remain in Copeland. All those who expect to move away said that both better transport links and regeneration of the area with a better retail offer would be needed to encourage them to remain.
Remain in Copeland	48	36 (5)	
Move out of Borough	19	21 (3)	

Maximum purchase price - movers	Total %	Parish %	A range of purchase prices is appropriate for those who would like to consider buying.
Up to £100,000	17	33 (2)	
£100,001 - £150,000	26	0	
£150,001 - £200,000	17	33 (2)	
£200,001 - £250,000	13	33 (2)	
£250,001 - £300,000	14	0	
Over £300,000	13	0	

Maximum monthly rent - movers	Total %	Parish %	Potential renters are evenly divided on the rather different levels they could afford. This would seem to match the intention of two to rent from a social landlord and two in the private sector.
Up to £300	17	50 (2)	
£301 - £400	38	0	
£401 - £500	23	0	
£501 - £600	11	0	
More than £600	11	50 (2)	

Average income – moving household*	Total	Parish	The likely monthly income of moving households is below the level for movers across the whole Borough. This fits with lower incomes generally in Parton as noted above.
*Calculated using the mid points of bands	£3,030	£2,793	

Interest in housing options (yes or maybe)	Total %	Parish %	Interest levels in these housing options can be seen to be similar to those across the whole Borough. As in other areas, self-build has the most appeal.
Self-build	15	18 (5)	
Co-living	6	11 (3)	
Community led	11	4 (1)	
Lifetime Homes	14	11 (3)	
Extra care housing	12	11 (3)	

Summary assessment of housing need

Parton's demographic and social profile is noticeably different from most other parishes. It has a much younger age profile, with 62% aged under 50, and only 21% aged over 65. Reflecting this, there are more people in employment and fewer retirees. 58% households comprise a single adult (including 16% lone parents); there are therefore fewer couples.

Property type and tenure also reflect this atypical pattern. There are hardly any detached homes. Half of all properties are terraced properties or flats; and only 56% of properties are owned (compared to the 80% average across Copeland). Conversely, 37% of properties are social rented (compared to 14% borough-wide), and 7% are private rented (2% borough-wide). Conditions tended to be largely satisfactory

Given the young age profile it is perhaps not surprising that more than half the residents had moved in within the previous five years, though 74% had lived in the borough for over 10 years. In parallel, they are fairly mobile: 37% were very or fairly likely to move over the next five years, compared to 22% across the whole authority. Reasons included wanting a larger property, to obtain employment, or for better parking facilities. All new household formation was of single people, which meant that size demands were lower than elsewhere - 78% wanted a two bedroom home,

But only one in three wanted their new home to be in Copeland, with 21% specifically stating they wanted to move out. Better transport, area regeneration and a better retail offer would encourage more to stay.

In terms of income, both the general household population and the potential leaver population had incomes lower than average (20% lower for the general population, 8% lower for movers). This fits with the pattern of smaller and younger households unable to command higher wage levels, and a relatively high proportion of lone parents. In parallel there were more benefit claimants than average.

In terms of local authority housing policy, the preponderance of terraced properties and flats means that conditions should be monitored regularly in case of deterioration. The youthful population will start to form families over time, perhaps putting pressure on lower cost accommodation. If the authority has plans to develop affordable housing in the future, Parton might be an area on which to focus for the longer term.

Parish summary for St Bees

Number of respondents 144 from 907 sent out – 15.9%, well above average response.

	Total %	Parish %	St Bees seems to have an older age profile than Copeland in general although concentrated in the 50 – 64 range rather than over 65. There are relatively few people in the youngest age group.
16 – 34	14	9	
35 - 49	27	22	
50 – 64	30	40	
65 +	29	29	

	Total %	Parish %	The employment level is well above average, mostly due to fewer people in the other category, who are not usually working.
Employed	54	63	
Retired	34	32	
Other	12	3	

	Total %	Parish %	There are twice as many detached homes in this Parish as would be found across the Borough as a whole. There are fewer of both semis and terraced homes, but bungalows are found at the average level.
Detached	19	37	
Semi	34	23	
Terraced	27	21	
Bungalow	15	16	
Flat	4	1	
Other	1	2	

	Total %	Parish %	Home ownership is at a very high level in this Parish, more than 90%, including substantial numbers who own outright. As a result there is very little rented property, which includes just one social tenant.
Owned outright	46	59	
Owned with mortgage	34	36	
Social rent	14	1	
PRS	6	4	

Household composition	Total %	Parish %	The type of household most frequently found is a couple without children and there are fewer single adults and single parents. Only 20% of households include dependent children.
Single adult	29	22	
Single parent	4	2	
Couple, no children	37	46	
Couple with children	18	17	
Other with children	1	1	
Parents with grown up children	9	11	
Other situation, no children	1	2	

Time in property	Total %	Parish %	This pattern is very similar to that for the whole sample with just small differences between time spells. A variety of reasons were given for the recent moves, as in all areas, including almost one in five who had specifically wanted to purchase their own home.
Less than 2 yrs	14	16	
2 – 5 yrs	19	15	
6 – 10 yrs	11	7	
Longer than 10 yrs	54	60	

Time in Borough	Total %	Parish %	The pattern of residence within the Borough was also much as for the whole sample. The most often given reason for moving into the area was employment but a variety of others had played a part too.
Less than 2 yrs	5	3	
2 – 5 yrs	6	7	
6 – 10 yrs	6	7	
Longer than 10 yrs	79	80	

Condition of property	Total %	Parish %	Condition was clearly very largely satisfactory with only a low poor rating. Damp and mould and a need for repairs were the reasons given for this, as in most other areas.
Very good	40	40	
Good	42	39	
Fair	15	16	
Poor	3	3	
Very poor	1	0	

Ability to meet needs	Total %	Parish %	Residents in this Parish showed slightly above average satisfaction with the ability of the property to meet their households' needs. The one detractor cited being unable to access bathroom facilities as the reason.
Very good	46	50	
Good	38	34	
Fair	13	13	
Poor	2	0	
Very poor	1	1	

Management and maintenance of rented	Total %	Parish %	Because of the dominance of home ownership, there were very few tenants to answer this question and none gave poor ratings.
Very good	21	28	
Good	34	57	
Fair	28	14	
Poor	8	0	
Very poor	5	0	

Likelihood of moving	Total %	Parish %	The propensity to move is slightly higher in this Parish with almost one in four possibly doing so. There are three main themes to the motivation – needing somewhere smaller and/or easier to manage was most often mentioned. It was sometimes linked to retirement, wanting a bungalow or health (one person needed a wheelchair accessible home). Those wanting a larger home were only slightly fewer and there were also a small group who wanted to move nearer to facilities. Two people specifically mentioned getting on the property ladder.
Very likely	13	11	
Fairly likely	9	13	
Unsure	18	21	
Not very likely	20	15	
Not at all likely	37	39	

New household forming	Total %	Parish %	New household formation was also likely to be a little above average. More than half would simply be young people gaining independence and other reasons followed the overall pattern. There were two households who included members there temporarily due to their personal circumstances and they were expected to move on.
Yes	11	15	

Disability	Total %	Parish %	Disability is at a noticeably lower level than across the Borough as a whole.
Disability within household	22	11	
Wheelchair use	4	2	
Will need adaptations	6	2	

Income	Total	Parish	Average income for St Bees residents is substantially above that for the Borough as a whole.
Average monthly income* *Calculated using the mid points of bands	£2,891	£3,895	

Receipt of benefits	Total %	Parish %	Receipt of benefits was at the lowest level in any Parish at only 35%. The State pension was not very different, but all others are much lower. These lower levels can be explained by a higher income level, fewer people with disabilities and slightly fewer dependent children.
State pension	22	20	
Child Benefit	12	7	
Council Tax support	10	4	
Disability/Attendance/Carers	19	6	
None	45	65	

Requirements of movers (52 analysed)

NB as the numbers at Parish level may be very small, percentages may be misleading, so the absolute numbers are also given in brackets. Where respondents have failed to give answers, percentages have been recalculated on the basis of only those who did respond. This makes comparison more accurate throughout.

Type of move	Total %	Parish %	This breakdown is broadly as others but just reflects the slightly higher level of new household formation.
Existing household	67	62 (32)	
New household forming	33	38 (20)	

Household composition - movers	Total %	Parish %	The majority of the movers will be either single adults or couples without children. Given that one of the main motivations for moving was to obtain a larger property, we could perhaps speculate that some of those couples are looking ahead to a time when they may have children.
Single adult	41	41 (22)	
Single parent	5	0	
Couple, no children	34	41 (22)	
Couple with children	12	11 (6)	
Other with children	1	0	
Parents with grown up children	3	6 (3)	
Other situation, no children	2	0	

Bedrooms required - movers	Total %	Parish %	Requirements are similar to those across the Borough but there is above average demand for the largest homes. Further analysis of current properties in St Bees shows that more than 40% of the sample already live in homes with at least four bedrooms so two or even three bedrooms could easily represent downsizing. Comparison of these requirements with household composition suggests that many of the single adult movers are looking for more than one bedroom.
One	15	19 (5)	
Two	42	41 (11)	
Three	34	26 (7)	
Four or more	9	15 (4)	

Property type required - movers	Total %	Parish %	The types of properties required again reflect the general findings, although the demand for flats is higher. The earlier analysis of current property types suggests a broad spread of availability in this Parish, so it is not surprising that this also shows in the aspirations of movers.
Detached	44	47 (15)	
Semi	31	28 (9)	
Terraced	15	13 (4)	
Bungalow	30	31 (10)	
Flat	10	22 (7)	
Other	8	3 (1)	

Tenure required - movers	Total %	Parish %	This Parish is also accustomed to high levels of home ownership and this too is reflected in the intentions of movers. Only one person mentions renting, from a social landlord. Two people (4%) say they are registered with Cumbria Choice.
Buy outright	29	34 (10)	
Buy with mortgage	50	62 (18)	
Social rent	33	3 (1)	
PRS	10	0	

Preferred area - movers	Total %	Parish %	Views on remaining in Copeland show a reversal of the usual trend with only about one in four expecting to stay and more expecting to move out. This is the only Parish with a reasonable numbers of movers where this is found (two with small numbers show the same trend but they are too few to be reliable). About half of those expecting to move out do not think anything would change their mind. Others offer the same suggestions as in other areas – better job prospects, regeneration of the town and better transport links.
Remain in Copeland	48	28	
Move out of Borough	19	34	

Maximum purchase price - movers	Total %	Parish %	A wide range of purchase prices would be needed to meet the needs of all those aspiring to purchase. There is a slight trend towards higher value properties which probably reflects current circumstances within this Parish.
Up to £100,000	17	9 (2)	
£100,001 - £150,000	26	30 (7)	
£150,001 - £200,000	17	13 (3)	
£200,001 - £250,000	13	9 (2)	
£250,001 - £300,000	14	17 (4)	
Over £300,000	13	22 (5)	

Maximum monthly rent - movers	Total %	Parish %	Very few answered this question but showed that they would not be limited to the lower end of the market if they were to rent.
Up to £300	17	0	
£301 - £400	38	0	
£401 - £500	23	50 (2)	
£501 - £600	11	50 (2)	
More than £600	11	0	

Average income – moving household*	Total	Parish	It is slightly surprising the average income for movers is below average, given that St Bees incomes are generally substantially higher. But it probably reflects that many are single adults and that there are slightly higher proportions of new households who would probably have lower incomes
*Calculated using the mid points of bands	£3,030	£2,995	

Interest in housing options (yes or maybe)	Total %	Parish %	Views on these options are broadly similar to those expressed by the sample for the Borough as a whole.
Self-build	15	18	
Co-living	6	10	
Community led	11	13	
Lifetime Homes	14	12	
Extra care housing	12	10	

Summary assessment of housing need

St Bees is a wealthy parish, with a significant proportion of working households, commanding incomes 35% higher than average. This is reflected in high levels of home ownership (including 59% outright owners), low levels of disability, and twice as many detached homes than average across Copeland. The lowest level of benefit claiming in Copeland was also found in St Bees. There are below average numbers of households with dependent children, but 11% of households have grown up children, indicating a well-established maturing community. This is reinforced by the fact that above average numbers have been in their homes for over ten years.

However, there are indications that some households now need to move on, into other accommodation, or to split up. Nearly a quarter thought it was likely that they would move, especially as they aged towards retirement, with bungalows, wheelchair accessible homes, and homes nearer facilities being in demand. However, there were also numbers who wanted to move into a larger home. New household formation – primarily from those 11% of households with grown up children – was also above average, with more than half citing ‘gaining independence’ as prime reason for moving out.

Although the majority of movers will either be singles or couples without children, over 40% wanted a three-bedroom or larger home, signalling that children were being planned. Conversely, it could be argued that as 40% of the sample already lived in properties with four or more bedrooms, demand for two and three bedrooms (50%) indicated that some downsizing was being considered. So it seems there are two currents at play – newly-forming households wanting more than one bedroom (including single people); and older, pre-retirement downsizers looking for smaller homes. In terms of affordability, it was slightly surprising to find that the incomes of movers were lower than average (given that overall incomes were higher) but this may reflect that many are single adults with less earning power.

Unusually, St Bees residents considering a move were much less likely than average (28% v 48%) to remain in Copeland. Better job prospects and town regeneration might help around half of these reconsider. If there is concern about loss of younger population from St Bees such initiatives might help reduce the flow.

Parish summary for Seascale

Number of respondents 168 from 906 sent out – 18.5%, well above average response.

	Total %	Parish %	The age profile is very similar to that for the Borough sample. There are just few more over 65 and a few less under 35.
16 – 34	14	11	
35 - 49	27	27	
50 – 64	30	30	
65 +	29	32	

	Total %	Parish %	The employment level is again very similar but there are more retired people and fewer in the other category.
Employed	54	53	
Retired	34	42	
Other	12	5	

	Total %	Parish %	This Parish seems to be characterised by more detached and semi-detached houses and fewer terraced. Almost half the sample is semis. Bungalows are slightly above average.
Detached	19	26	
Semi	34	45	
Terraced	27	7	
Bungalow	15	18	
Flat	4	3	
Other	1	0	

	Total %	Parish %	Home ownership is at a very high level and half of all properties are owned outright. There are no tenants of social landlords and very few in the private sector.
Owned outright	46	51	
Owned with mortgage	34	44	
Social rent	14	0	
PRS	6	4	

Household composition	Total %	Parish %	Household composition very closely reflects the overall situation for the Borough. There are just slightly more households with dependent children and slightly fewer with grown up children remaining at home.
Single adult	29	29	
Single parent	4	4	
Couple, no children	37	37	
Couple with children	18	23	
Other with children	1	1	
Parents with grown up children	9	6	
Other situation, no children	1	0	

Time in property	Total %	Parish %	The pattern of residence in the current property is also broadly similar to the overall situation with just small variations. The main reasons given by those who had moved in the previous five years were employment, moving nearer family and friends and to be nearer amenities such as schools.
Less than 2 yrs	14	11	
2 – 5 yrs	19	22	
6 – 10 yrs	11	14	
Longer than 10 yrs	54	51	

Time in Borough	Total %	Parish %	This again closely reflects the overall situation with slightly more newcomers in the five year period. Employment had brought almost 60% of those residents into Copeland and being near family and friends was also important.
Less than 2 yrs	5	4	
2 – 5 yrs	6	11	
6 – 10 yrs	6	5	
Longer than 10 yrs	79	81	

Condition of property	Total %	Parish %	This Parish again closely mirrors the overall situation on the condition of property. The very low level of poor ratings is probably due to the high level of home ownership. Damp and mould and the need for repairs were the reasons given but they are single mentions.
Very good	40	37	
Good	42	45	
Fair	15	16	
Poor	3	1	
Very poor	1	1	

Ability to meet needs	Total %	Parish %	<p>Satisfaction with the ability of the property to meet household needs is also very high.</p> <p>Almost all of those (three out of four) for whom it does not said that it was too small.</p>
Very good	46	51	
Good	38	37	
Fair	13	8	
Poor	2	2	
Very poor	1	1	

Management and maintenance of rented	Total %	Parish %	<p>With so few tenants in the sample this only represents the views of seven people. None of them offered a poor rating.</p>
Very good	21	14	
Good	34	43	
Fair	28	43	
Poor	8	0	
Very poor	5	0	

Likelihood of moving	Total %	Parish %	<p>The propensity to move is just a little below average in this Parish and only 8% think it very likely they will move.</p> <p>The reason most often given for moving was to obtain a smaller property. This was supported by some references to bungalows, health and mobility, retirement and lower maintenance. Other reasons offered were the same as those across the whole Borough. In common with residents of other predominantly rural areas, there were some references to moving nearer facilities and amenities.</p>
Very likely	13	8	
Fairly likely	9	12	
Unsure	18	16	
Not very likely	20	24	
Not at all likely	37	38	

New household forming	Total %	Parish %	<p>New household formation is likely to be similar to the rate seen across the Borough. All but one gave the reason as being to gain independence from the family home. The majority anticipated potential barriers which were almost all financial including being able to find an affordable property.</p>
Yes	11	12	

Disability	Total %	Parish %	The current disability rate is a little below average. However, a higher proportion think that they may need adaptations in the future.
Disability within household	22	19	
Wheelchair use	4	4	
Will need adaptations	6	11	

Income	Total	Parish	Monthly income for Seascale residents is above the average level for the Borough.
Average monthly income* *Calculated using the mid points of bands	£2,891	£3,195	

Receipt of benefits	Total %	Parish %	Slightly fewer people in this Parish receive benefits of any kind. The figures for the main benefits shown here vary a little from average figures but reflect Seascale's characteristics such as more households with dependent children and lower disability levels.
State pension	22	23	
Child Benefit	12	17	
Council Tax support	10	5	
Disability/Attendance/Carers	19	10	
None	45	48	

Requirements of movers (50 analysed)

NB as the numbers at Parish level may be very small, percentages may be misleading, so the absolute numbers are also given in brackets. Where respondents have failed to give answers, percentages have been recalculated on the basis of only those who did respond. This makes comparison more accurate throughout.

Type of move	Total %	Parish %	The split between existing and new households looking for accommodation is similar to the average for the Borough.
Existing household	67	62 (31)	
New household forming	33	38 (19)	

Household composition - movers	Total %	Parish %	Couples, with or without children, form just under half of the demand for accommodation and the remainder is mostly single adults.
Single adult	41	49 (24)	
Single parent	5	2 (1)	
Couple, no children	34	33 (16)	
Couple with children	12	12 (6)	
Other with children	1	0	
Parents with grown up children	3	0	
Other situation, no children	2	4 (2)	

Bedrooms required - movers	Total %	Parish %	Recalling that the strongest motivation for existing households moving was to downsize, it is perhaps no surprise that three bedrooms is the maximum required. Two bedrooms is the most popular size by far.
One	15	17 (5)	
Two	42	55 (16)	
Three	34	28 (8)	
Four or more	9	0	

Property type required - movers	Total %	Parish %	The strong demand for bungalows also reflects the reasons given for moving. This Parish already has a slightly above average supply but clearly there is a need for more to satisfy demand. Otherwise, there is some requirement for all property types.
Detached	44	36 (10)	
Semi	31	29 (8)	
Terraced	15	18 (5)	
Bungalow	30	39 (11)	
Flat	10	7 (2)	
Other	8	7 (2)	

Tenure required - movers	Total %	Parish %	As in all areas, purchase is by far the preferred option. Two out of three would consider doing so with a mortgage. There were no tenants of social landlords in the Seascale sample but some of the movers would like to have this option. Two of them say they are registered with Cumbria Choice. Entering the private rented sector has very little appeal.
Buy outright	29	25 (7)	
Buy with mortgage	50	68 (19)	
Social rent	33	18 (5)	
PRS	10	4 (1)	

Preferred area - movers	Total %	Parish %	Only one in four movers would like to remain within Copeland, not much more than half of the overall figure. Half the sample remain undecided though and only 22% expect to move out. Factors which might encourage some of them to stay are the same as in other parts of the Borough – better jobs and/or regeneration of the town with better shops and better health facilities.
Remain in Copeland	48	26 (13)	
Move out of Borough	19	22 (11)	

Maximum purchase price - movers	Total %	Parish %	The purchase prices that potential buyers in this Parish could afford tend to be a little below average. Just over half have a maximum of £150K. This might be something of a barrier when related to the level of demand for bungalows, as they tend to be relatively more expensive than other types.
Up to £100,000	17	21 (4)	
£100,001 - £150,000	26	32 (6)	
£150,001 - £200,000	17	32 (6)	
£200,001 - £250,000	13	11 (2)	
£250,001 - £300,000	14	5 (1)	
Over £300,000	13	0	

Maximum monthly rent - movers	Total %	Parish %	The numbers are too small here to interpret the percentages, but it does seem that a fairly wide spread of options would be needed to meet the stated requirements.
Up to £300	17	11 (1)	
£301 - £400	38	44 (4)	
£401 - £500	23	11 (1)	
£501 - £600	11	33 (3)	
More than £600	11	0	

Average income – moving household*	Total	Parish	The average income for movers is above the figure for all movers across the Borough. This fits with a higher average income for all Seascale residents in the sample, noted above.
*Calculated using the mid points of bands	£3,030	£3,342	

Interest in housing options (yes or maybe)	Total %	Parish %	Interest in these alternative options is mostly a little higher than across the Borough as a whole.
Self-build	15	19	
Co-living	6	10	
Community led	11	18	
Lifetime Homes	14	14	
Extra care housing	12	16	

Summary assessment of housing need

The parish displays similar characteristics to the overall average Copeland pattern, though with a slightly greater flow of incomers. 15% of households had been in the borough for less than five years, and a third had been in their properties for under five years. Employment was the biggest draw for newcomers, accounting for 60% of in-migration reasons. However, more stability is likely in the future, with only 8% thinking it is very likely that they will move. Reasons for moving were primarily to downsize, preferably into a bungalow, for health, retirement and lower maintenance reasons, as well as reference to moving nearer to facilities. Although the disability rate is slightly below average, above average numbers think they will need adaptations in the future.

Interestingly, although there were no social housing tenants in the sample, some 18% of movers would favour this option. The average purchase price people could afford is slightly below average, though average incomes are higher than average. The other unusual characteristic of potential movers was the very low proportion – 26% - who positively wanted to remain in Copeland. While only 22% specifically said they wanted to move out, this left over half 'undecided'. Factors that might encourage some of them to stay are similar to other parts of the Borough – better jobs and / or regeneration of the town, with better shops and health facilities. If the authority is concerned about population loss in Seascale, they may want to have regard to this.

If the authority is minded to pursue any of the innovatory housing ideas suggested, Seascale might be the place to pilot most of them.

Parish summary for Whitehaven Town

Number of respondents 694 from 7,723 sent out – 9.0%, below average.

	Total %	Parish %	The age profile for this area very closely reflects that for the whole Borough sample. There are slightly more in the youngest age group and slightly fewer in the oldest which is perhaps what might be expected for a largely urban area.
16 – 34	14	17	
35 - 49	27	27	
50 – 64	30	30	
65 +	29	26	

	Total %	Parish %	The employment level is higher and the number of retired people lower than average. This fits with the age profile differences.
Employed	54	59	
Retired	34	30	
Other	12	10	

	Total %	Parish %	The predominant property type by some margin is semi detached, forming almost half the sample. Whitehaven itself appears to have fewer terraced homes than the Borough as a whole. The lower proportions of detached homes and bungalows is also not unexpected for the town area.
Detached	19	13	
Semi	34	47	
Terraced	27	20	
Bungalow	15	11	
Flat	4	7	
Other	1	1	

	Total %	Parish %	Home ownership is the dominant tenure and is very close to the average levels with just slightly more rented properties.
Owned outright	46	44	
Owned with mortgage	34	33	
Social rent	14	15	
PRS	6	7	

Household composition	Total %	Parish %	This breakdown is again very close to the average with only two percentage points difference in some places.
Single adult	29	27	
Single parent	4	6	
Couple, no children	37	35	
Couple with children	18	18	
Other with children	1	1	
Parents with grown up children	9	11	
Other situation, no children	1	1	

Time in property	Total %	Parish %	There have been very slightly more moves within the town in the previous five years but the pattern is very similar to that for the whole Borough. As might be expected from a good sized sample (more than 200), a wide variety of reasons were given for those moves. Being able to buy their own home received the most mentions.
Less than 2 yrs	14	15	
2 – 5 yrs	19	21	
6 – 10 yrs	11	10	
Longer than 10 yrs	54	53	

Time in Borough	Total %	Parish %	This pattern is also very close to the average. Around one in three of the newcomers had been attracted to the area by employment, the single most important factor. Interestingly, more than 10% of those new to the area were returning to an area in which they had previously lived.
Less than 2 yrs	5	5	
2 – 5 yrs	6	7	
6 – 10 yrs	6	4	
Longer than 10 yrs	79	83	

Condition of property	Total %	Parish %	These views are very similar to those of the whole sample. Where there was criticism, damp and mould was the biggest single factor, affecting more than half of those giving a poor rating. Windows and doors and a general need for repairs were also prominent among critical comment.
Very good	40	37	
Good	42	47	
Fair	15	12	
Poor	3	3	
Very poor	1	1	

Ability to meet needs	Total %	Parish %	As with condition, this area is close to the average opinion. Poor ratings are at a very low level. The property being too small or difficulties with steps and stairs were mentioned most often but still only by four or five people.
Very good	46	44	
Good	38	39	
Fair	13	14	
Poor	2	2	
Very poor	1	<1	

Management and maintenance of rented	Total %	Parish %	Poor ratings were very slightly fewer in this area. In common with many other areas the main issues were having to wait a long time for repairs or the landlord failing to carry out repairs at all.
Very good	21	20	
Good	34	32	
Fair	28	37	
Poor	8	6	
Very poor	5	5	

Likelihood of moving	Total %	Parish %	This pattern is another that very closely reflects overall intentions within the Borough. A wide variety of reasons were offered with wanting a larger home the most frequent (one in four people). Slightly fewer wanted to downsize and there was supporting comment relating to health and age related issues, needing a bungalow or a property easier to manage. A small number were also looking to a move to facilitate purchase.
Very likely	13	15	
Fairly likely	9	8	
Unsure	18	20	
Not very likely	20	21	
Not at all likely	37	35	

New household forming	Total %	Parish %	New household formation is likely to be slightly up on the average. Gaining independence was by far the most likely reason, followed by moving in with a partner or going to university.
Yes	11	13	

Disability	Total %	Parish %	The incidence of disability is just a little lower in this area. This may well relate to there being slightly fewer people over 65.
Disability within household	22	19	
Wheelchair use	4	4	
Will need adaptations	6	6	

Income	Total	Parish	Average income is very slightly lower in this area. The employment level is a little higher so perhaps some of it is lower grade employment.
Average monthly income* *Calculated using the mid points of bands	£2,891	£2,864	

Receipt of benefits	Total %	Parish %	Receipt of benefits by residents of the town is very close to that for the whole Borough.
State pension	22	21	
Child Benefit	12	12	
Council Tax support	10	12	
Disability/Attendance/Carers	19	17	
None	45	45	

Requirements of movers (248 analysed)

Where respondents have failed to give answers, percentages have been recalculated on the basis of only those who did respond. This makes comparison more accurate throughout.

Type of move	Total %	Parish %	New households will form a slightly higher proportion of movers in Whitehaven Town than across the Borough in total.
Existing household	67	62	
New household forming	33	38	

Household composition - movers	Total %	Parish %	This pattern is close to the average with single adults the most common type of household to be moving.
Single adult	41	40	
Single parent	5	7	
Couple, no children	34	35	
Couple with children	12	11	
Other with children	1	1	
Parents with grown up children	3	2	
Other situation, no children	2	2	

Bedrooms required - movers	Total %	Parish %	Most of the demand is for two or three bedroom properties. Although needing a larger home is the single biggest reason for moving, the small number of households with children amongst movers suggests that these sizes will be adequate.
One	15	17	
Two	42	37	
Three	34	35	
Four or more	9	8	

Property type required - movers	Total %	Parish %	The main departure from the overall intentions on property type is that the demand for bungalows is lower and that for flats is higher. This may be a reflection of the urban environment and a realisation that this is a more likely balance of availability in such an area. Slightly fewer people over 65 may also be an influence
Detached	44	41	
Semi	31	34	
Terraced	15	15	
Bungalow	30	17	
Flat	10	20	
Other	8	9	

Tenure required - movers	Total %	Parish %	In common with the rest of the Borough, these movers have a strong preference for purchase. Slightly more of them would opt for a mortgage and fewer expect to buy outright. This may be partly due to the slightly younger age profile. Interest in renting from social landlords is only half that displayed across the Borough as a whole but there is no obvious reason for that. Only 6% say that they are registered on Cumbria Choice.
Buy outright	29	24	
Buy with mortgage	50	57	
Social rent	33	15	
PRS	10	11	

Preferred area - movers	Total %	Parish %	Only one in three are certain of wanting to remain in Copeland when they move or set up a new household. This a much lower figure than the result for the whole Borough. However, the number expecting to leave is about average which leaves more undecided. Half of the potential out movers say that nothing would influence them to stay. The others suggest that regeneration of the town with better shops, better transport links and better health facilities might be helpful. Only a couple of people say that a wider range of employment would be important.
Remain in Copeland	48	33	
Move out of Borough	19	22	

Maximum purchase price - movers	Total %	Parish %	Affordability levels for potential buyers are very much as those across the Borough. Clearly a wide range of prices is desirable to meet all requirements.
Up to £100,000	17	16	
£100,001 - £150,000	26	31	
£150,001 - £200,000	17	11	
£200,001 - £250,000	13	11	
£250,001 - £300,000	14	15	
Over £300,000	13	16	

Maximum monthly rent - movers	Total %	Parish %	More than half of those considering renting are limited at £400 monthly rent. But again there is scope for varied supply.
Up to £300	17	9	
£301 - £400	38	48	
£401 - £500	23	22	
£501 - £600	11	7	
More than £600	11	14	

Average income – moving household*	Total	Parish	The monthly income of movers in Whitehaven Town is a little above average for movers.
*Calculated using the mid points of bands	£3,030	£3,170	

Interest in housing options (yes or maybe)	Total %	Parish %	Interest levels in the alternative housing options are almost exactly those given by the sample as a whole.
Self build	15	15	
Co-living	6	6	
Community led	11	12	
Lifetime Homes	14	15	
Extra care housing	12	12	

Summary assessment of housing need

Whitehaven's population is slightly younger, with more in employment and fewer retirees. However, average incomes were slightly lower than average, perhaps reflecting the lower wage levels that younger people could command.

There was more mobility between properties than average. There were a wide variety of reasons for these moves, the most significant being to buy a property. Although owner-occupation is the dominant tenure, there are some 22% renters. The town attracts people who were previously resident to return.

Stock condition was similar to the borough-wide pattern, with a small minority of homes suffering damp, mould, and problems with doors and windows. 11% renters rated management and maintenance as poor, in common with many other areas, the main issues being failure to carry out repairs.

Reflecting the younger age pattern, new household formation (that is, younger people seeking independence) formed a higher proportion of potential movers than average. Again, fewer households wanted to downsize than average, and there was less demand for bungalows. Demand for flats was twice as high than average (20% v 10%), this reflecting the urban environment and a realistic approach to the availability of property types. Movers could afford a wide range of different prices and rent levels, implying a mixed offer was desirable.

Only a third of potential movers specifically wanted to remain in Whitehaven, with 22% wanting to leave. This leaves nearly half potential movers undecided as to their destination. Half the potential out movers said there was nothing the authority could do to persuade them to remain. Others suggested regeneration of the town centre, with better shops, better transport links and better health facilities might be helpful. A few also mentioned that a wider range of employment opportunities would be welcomed.

