

FROM: Housing Team

DATE: 1 April 2025

Planning Reference	4/25/2110/0F1
Proposal	Erection Of 95 Dwellings With Associated Infrastructure
Location	Land At Parkside Road, Cleator Moor

The Affordable Housing Statement submitted with the planning application shows the developer is proposing the following affordable provision:

Rent	2 x 2 bed houses
	4 x 3 bed houses
Discounted Sale	2 x 2 bed houses
	4 x 3 bed houses

Policy Requirements

Policy H8 – Affordable Housing in the Copeland Local Plan requires that on sites of 10 units or more, at least 10% should be affordable.

The tenure split specified in Policy H8 requires the following tenure split to be applied to affordable housing provision:

First Homes	25%
Affordable Home Ownership	15%
Affordable or social rented	60%

It is recommended that the applicant engages with the Council's housing development team at the earliest opportunity to discuss tenure options.

Affordable Home Ownership

Discounted Sale properties must be sold to qualifying households for no more than 80% of their open market value.

Table 3.13 of the General Needs Housing Study 2024 (GNHS) shows the affordability of tenures by sub-area.

This development is in the West Cumbria sub-area, and GNHS shows that in order to be affordable to households with a median gross household income,

discounted sale properties should be priced at £122,500 (3.5 x median gross household income).

Therefore, open market value of £147,000 is the optimum value for discounted sale properties.

It is recommended that, where the open market value is more than 10% above this figure (i.e. above £161,700) developers engage with the Council's housing development team to discuss this.

Housing Need

The Cumbria Choice housing register shows that as at April 2025, 457 households with an active Cumbria Choice application have nominated Arlecdon, Cleator Moor or Frizington as their area of preference for a housing association property.

Cumbria Choice Housing Register*						
Preferred Type of Property	Total %	% of Households by preferred no. of bedrooms				
		1 Bed	2 Beds	3 Beds	4 Beds	5+ Beds
Bungalow	20.13	2.84	16.19	0.88	0.22	-
First Floor Flat or above	5.69	5.25	0.44	-	-	-
Ground Floor Flat	4.81	3.06	1.75	-	-	-
House	63.89**	0.88	26.91	28.23	7.00	0.66
Other	0.44	-	0.44	-	-	-
Full information not provided	5.25					

* - This data will not be 100% accurate, but at the time of running the report, every effort has been made to provide as up to date and accurate information as possible.

** - 0.22% of households who would prefer a house did not specify their preferred number of bedrooms.

The GNHS evidences a need for the following affordable provision in the parishes of Arlecdon & Frizington:

Bedrooms	Dwelling Type (%)			
	Houses	Flats	Bungalow	Total
1	17.9	5.4	12.5	35.7
2	17.9	-	12.5	30.4
3	8.9	-	12.5	21.4
4+	0.0	-	12.5	12.5
Total	44.6	5.4	50.0	100.0

The 2024 GNHS evidences a need for the following affordable provision in the parish of Cleator Moor:

Bedrooms	Dwelling Type (%)			
	Houses	Flats	Bungalow	Total
1	20.8	15.8	8.9	45.5
2	14.9	2.0	8.9	25.7
3	9.9	1.0	8.9	19.8

4+	0.0	0.0	8.9	8.9
Total	45.5	18.8	35.6	100.00

Therefore, the preferred type of affordable provision is houses and bungalows.

Older Person Provision

Cumberland has an older age structure when compared to regional and national data – in the 2021 Census, 23% of the population were aged 65 years and over. Population growth is projected to be concentrated in the older age groups with a 30% increase in those aged 65 years or older.

It is important to provide housing suitable for older persons to allow them access to a range of accommodation to suit their needs. This will have a positive effect on available housing stock. Health and well-being will also improve and lessen the impact of inadequate housing on health and social care services.

Therefore, we ask that bungalows for rent be provided as part of the affordable provision.

Allocation of bungalows will be to those aged 55 years or over with a care and/or support social care package. Those below the age of 55 years may be considered where they have a long-term medical condition or disability and have been approved by the Council.

Consideration should be given to the provision of DDA compliant properties, with adaptations made for future residents with access or mobility requirements.

Nomination Rights

In the event that Social or Affordable Rented properties are provided, it is expected that Cumberland Council will be given nomination rights to 100% of the properties. This will be secured through the Section 106 agreement.

Property Standards

Any provision must meet the requirements of Policy DS4 – Design and Development Standards in the Copeland Local Plan, and meet current national guidance. All properties must contribute to meeting Net Zero targets, including the use of sustainable energy efficiency measures such as air source heat pumps.

Where affordable housing is being delivered for rent there is an expectation that these homes would need to be of an acceptable house sized standard for a registered housing provider.

Andrea Smith, Senior Manager – Housing