

**FROM: Housing Team**

**DATE: 20 October 2025**

|                    |                                                                                                                                                                                                                                                                               |
|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Planning Reference | 4/25/2349/0F1                                                                                                                                                                                                                                                                 |
| Proposal           | Application For Approval Of Reserved Matters Relating To Appearance, Layout, Landscaping And Scale For The Erection Of 300 Dwellings With Associated Open Space & Infrastructure Pursuant To Outline Planning Approval 4/18/2287/0o1 (The Outline Was Not An Eia Application) |
| Location           | Land At Harras Moor, Whitehaven                                                                                                                                                                                                                                               |

## 1. Overall Provision

All properties must contribute to meeting Net Zero targets, including the use of sustainable energy efficiency measures such as air source heat pumps.

The Affordable Homes Layout plan shows that this development seeks to provide 300 units, which will be a mixture of one, two, three and four bed properties:

| No. of Bedrooms | No. of Properties |       |
|-----------------|-------------------|-------|
| 1 bed flat      | 8                 | 2.7%  |
| 2 bed house     | 48                | 16.0% |
| 2 bed bungalow  | 6                 | 2.0%  |
| 3 bed house     | 143               | 47.7% |
| 4 bed house     | 95                | 31.7% |

The General Housing Needs Study 2024 (GHNS) identifies the following range of dwellings appropriate for the West Cumbria housing sub-area<sup>1</sup>:

| No. of Bedrooms |          |
|-----------------|----------|
| 1               | 20 – 25% |
| 2               | 25 – 30% |
| 3               | 40-45%   |
| 4               | 5-10%    |
| Level access    | 15-20%   |

Almost 70% of the properties will be M4(2) or M4(3) compliant.

<sup>1</sup> Table ES2 in the GHNS

The proposed mix shows an under provision of two bed properties and an over-supply of four bed houses.

### **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.

**We request that consideration be given to amending the mix to better match the GHNS, and to the provision of additional bungalows.**

### **Affordable Housing**

#### **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.

This application proposes the provision of 45 affordable properties, which equates to 15%.

The Copeland Local Plan requires that affordable provision should be split 60% for social or affordable rent and 40% for intermediate housing.

|                | <b>Rent</b> | <b>Discounted Sale</b> |       |
|----------------|-------------|------------------------|-------|
| 1 bed flat     | 4           | -                      | 8.9%  |
| 2 bed house    | 11          | 12                     | 51.1% |
| 2 bed bungalow | 4           | -                      | 8.9%  |
| 3 bed house    | 8           | 6                      | 31.1% |
|                | <b>27</b>   | <b>18</b>              |       |

|                        |    |     |
|------------------------|----|-----|
| <b>Rented Units</b>    | 27 | 60% |
| <b>Discounted Sale</b> | 18 | 40% |

The tenure split recommended in the more recent GHNS is 50% Social Rented, 25% Affordable Rent and 25% Affordable Home Ownership and the Housing team will be working to implement this. However, in this instance we accept the proposed tenure split and also the types and sizes of affordable housing to be delivered.

## Occupancy

All affordable properties should be occupied as an only or principal home.

## Affordability

All affordable properties for Social or Affordable Rent should be let at rents that are in-line with current Registered Provider guidelines.

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

The GNHS shows the affordability of tenures by sub-area<sup>2</sup>. 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 20 October 2025, 1192 households with an active Cumbria Choice application have nominated Bransty, Hensingham, Mirehouse, Whitehaven Town Centre or Woodhouse as their area of preference for a housing association property.

| Cumbria Choice Housing Register <sup>3</sup> |         |                                              |        |        |        |         |
|----------------------------------------------|---------|----------------------------------------------|--------|--------|--------|---------|
| Preferred Type of Property                   | Total % | % of Households by preferred no. of bedrooms |        |        |        |         |
|                                              |         | 1 Bed                                        | 2 Beds | 3 Beds | 4 Beds | 5+ Beds |
| Bedsit                                       | 0.25    |                                              |        |        |        |         |
| Bungalow <sup>4</sup>                        | 15.94   | 4.53                                         | 9.65   | 1.34   | 0.17   | -       |
| First Floor Flat or above <sup>5</sup>       | 13.84   | 11.41                                        | 2.18   | -      | -      | -       |
| Ground Floor Flat                            | 7.13    | 5.45                                         | 1.59   | -      | 0.08   | -       |
| House                                        | 58.31   | 3.44                                         | 29.70  | 19.38  | 4.61   | 1.17    |
| Maisonette                                   | 0.25    | 0.17                                         | 0.08   | -      | -      | -       |
| Other                                        | 0.67    | 0.17                                         | 0.42   | 0.08   | -      | -       |
| Wheelchair adapted property                  | 0.59    | 0.50                                         | 0.08   | -      | -      | -       |

<sup>2</sup> Table 3.13

<sup>3</sup> 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.

<sup>4</sup> 0.25% of households that would prefer a bungalow did not specify a number of bedrooms

<sup>5</sup> 0.25% of households that would prefer a first floor flat specified 0 bedrooms

|                            |      |  |
|----------------------------|------|--|
| Property type not provided | 3.02 |  |
|----------------------------|------|--|

The GNHS evidences a need for the following affordable provision in the parish of Whitehaven:

| Bedrooms | Dwelling Type (%) |       |          |       |
|----------|-------------------|-------|----------|-------|
|          | Houses            | Flats | Bungalow | Total |
| 1        | 17.9              | 24.4  | 8.5      | 50.8  |
| 2        | 12.0              | 1.1   | 8.5      | 21.6  |
| 3        | 9.9               | 0.5   | 8.5      | 18.9  |
| 4+       | 0.2               | 0.0   | 8.5      | 8.7   |
| Total    | 40.0              | 26.0  | 34.0     | 100.0 |

### Older Person 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.

### 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

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**