

Improving Housing - Improving Lives

# Housing Strategy

**2016-2021**



Allerdale  
borough council

[www.allerdale.gov.uk](http://www.allerdale.gov.uk)

# Contents

## Forward

## Executive Summary

### 1.0 Vision for Allerdale

### 2.0 Context

### 3.0 Housing Challenges

### 4.0 Achievements

### 5.0 Housing in Allerdale – The Facts

#### 5.1 Need, Demand, and Future Development

#### 5.2 Private Sector Housing

#### 5.3 Housing Options and Homelessness Prevention

### 6.0 What we aim to deliver

#### 6.1 Objective 1 - Develop new and affordable housing

#### 6.2 Objective 2 - Provide better housing options for vulnerable and ageing population.

#### 6.3 Objective 3 - Raising the standards in the private rented sector

#### 6.4 Objective 4 - Improving the quality of housing stock

#### 6.5 Objective 5 - Reducing the number of long term homes

#### 6.6 Objective 6 - Reducing Homelessness

## FOREWORD FROM HOUSING PORTFOLIO HOLDER



I am proud to be the Executive Member committed to working on delivering a housing programme that we can all be proud of here in Allerdale.

I have great pleasure in presenting to you this, our Housing Strategy 2016-2021, a programme of activity that encompasses, a range of housing functions that will assist us in addressing our housing requirements for the next 5 years.

This strategy has been developed in a climate of much change and uncertainty, however, I am confident that with the financial commitment and support of the Council and by building on existing and developing new partnerships we can continue to contribute and help deliver a housing programme in Allerdale to meet the needs of our communities and those who wish to move to the area, making Allerdale a great place to live, work and visit.

Councillor Carni McCarron-Holmes

Executive Member: Housing and Health

# **“Improving Housing – Improving Lives”**

## **Allerdale Housing Strategy**

**2016 - 2021**

### **Executive Summary**

Providing access to good quality housing of a suitable type, size and tenure for all is an aspirational goal of Allerdale Borough Council which will to give residents of Allerdale a higher quality of life with opportunities for them to grow whilst living in mixed and sustainable communities.

Although progress has been made since the previous housing strategy was written, much more is still required to increase and improve the housing stock across the borough and to support our most vulnerable individuals.

This strategy is being delivered at a time of change and uncertainty. Changes proposed by the Government will provide the Council with challenges which must be met to maintain delivery of services to residents over the next five years. The shortfall of affordable housing is a concern, especially for low-income households. Welfare reform changes could lead to some households being unable to afford to rent or buy in the private sector, which will result in them relying on affordable housing. It is therefore crucial that new housing and in particular affordable housing is a key priority for the Council.

The overall condition of the housing stock in the Borough has significantly improved since 2011. It is, however, important that we continue to work to improve standards, especially in the Private Rented Sector which has grown considerably. The number of households in fuel poverty remains an area of concern as Allerdale has a high proportion of pre 1919 hard to treat dwellings and a high percentage of properties not on mains gas.

Allerdale has a ‘super ageing’ population which means that the population is ageing faster than the rest of the UK population. The number of residents aged over 65 will increase by 40% from 2015 to 2037. This poses a major strategic challenge for Allerdale and this strategy aims to ensure there is a range of appropriate housing provision, adaptations and support for Allerdale’s ageing population.

The Council continues to be committed to ensuring that the most vulnerable residents of Allerdale are protected. Tackling homelessness, overcrowding and supporting vulnerable people to live independently are priorities which directly link with the Council Plan 2015-2019 - Tackling Inequality, Improving Health and Wellbeing and strengthening our economy.

The current economy provides the Council with challenges, however over the next decade West Cumbria is likely to see a number of developments that will provide business opportunities and support economic growth. Therefore, there is a need for the Council to provide the right type of housing to not only support existing residents but also those moving to the area for employment.

This strategy provides a framework for all partners with an interest in housing to work together through the Allerdale Strategic Housing Forum to influence the provision of housing. These partners include housing associations, private landlords, residents, community land trusts, government bodies, developers, investors, support providers, and local councillors.

There are two planning authorities in Allerdale, Allerdale Borough Council and the Lake District National Park with differing roles to play in delivering housing. Each authority has produced a local plan.

The Council is committed to ensuring that housing is a key priority for the Borough. There is a financial commitment of £3 million to help us achieve the outcomes set out in the strategy and this will also contribute to the Council's vision of improving the lives of Allerdale residents, as set out in the Council plan 2015-2019.

# Purpose

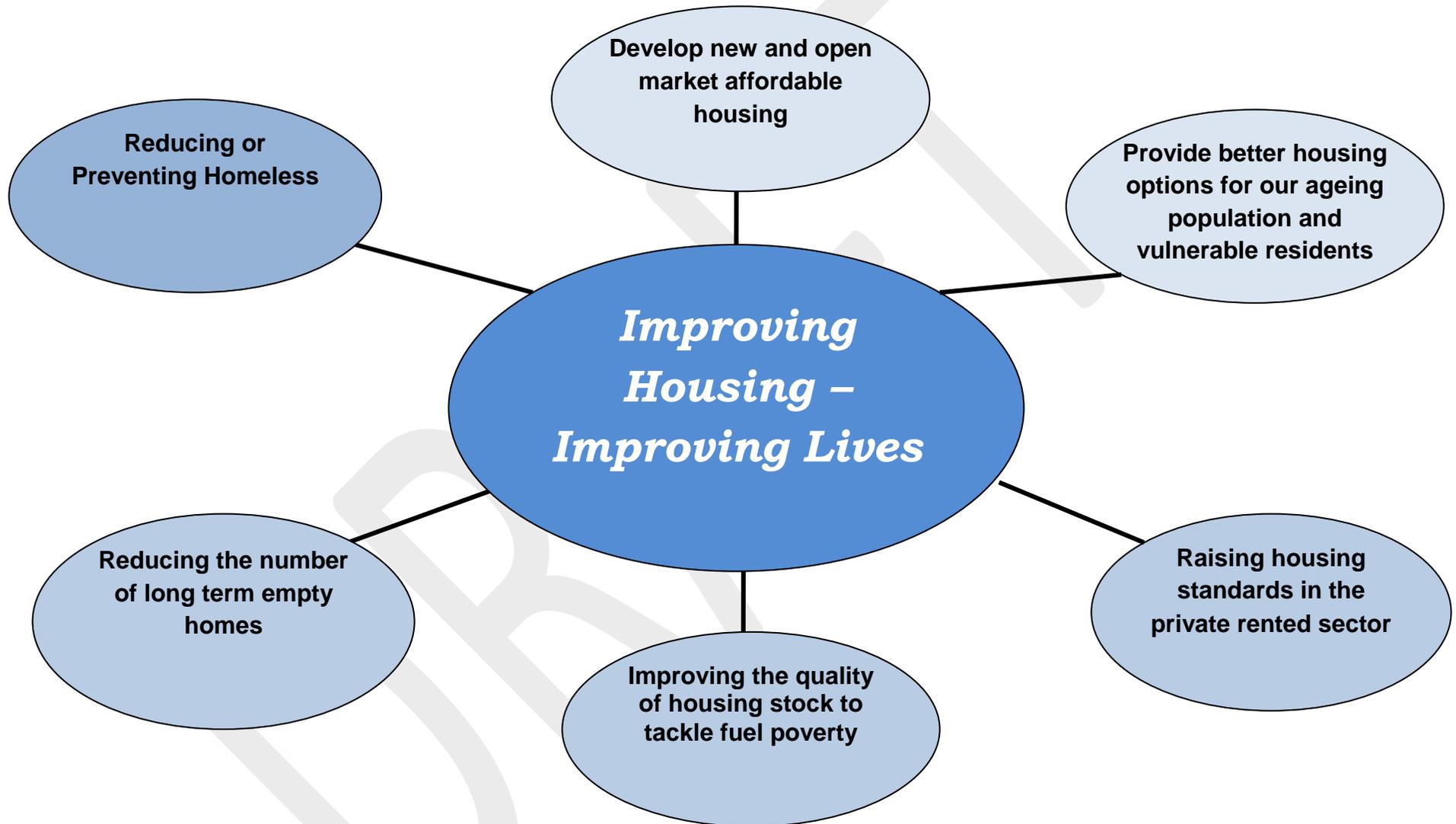
This strategy sets out the Council's vision and priorities for the delivery and development of new market and affordable housing, improving housing stock and reducing homelessness across the whole Borough including the Lake District National Park by 2021.

We believe that our partners play a key role in enabling us to achieve our vision.

This strategy will enable the Council to identify the best way to engage with all sections of the community, and maximise opportunities to deliver housing that meets the needs of **all** our communities. It will allow us to identify solutions to the problems of a challenging housing market in all sectors and provide a strategic framework that assists us to meet our action plan.

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## 1.0 Vision for Allerdale



## 2.0 Context

### National Context

*Laying the Foundations, a Housing Strategy for England* was introduced in November 2011. This presents the Government's intended direction of travel for housing; its role in the wider economy and its contribution to social mobility.

The Care Act 2014 gives people and their carer's control of their care and support including the assessment of clients for home adaptations. It is anticipated that this reform will lead to an increase in demand for adaptations to people homes to enable them to live independently at home for longer.

The fuel poverty strategy for England, *Cutting the Cost of Keeping Warm* was published in March 2015 and was the first fuel poverty strategy for 13 years. This sets the framework for tackling fuel poverty and gives a new fuel poverty target "to ensure that as many fuel poor households as is reasonably practicable achieve a minimum energy efficiency rating of Band C, by 2030."

The Deregulation Act 2015 introduced the relaxation of the eligibility criteria for Right to Buy and introduced powers in relation to retaliatory evictions which now prevents landlords issuing tenants with a section 21 notice to terminate the tenancy where there is evidence that repairs are required.

The Welfare Reform and Work Act 2015 introduced measures that require registered providers of social housing to reduce social housing rents by 1% per year for 4 years. This is likely to force registered providers to rethink their strategies and plans for future housing development. This along with Right to Buy changes may see a reduction in the number of social housing homes available in the future.

In May 2016, the Housing and Planning Act 2016 was given Royal Assent. The Act contains a wide range of important measures making significant changes to housing and planning law, providing new challenges to the Council in delivering affordable housing through planning policy in the future.

The key reform affecting the delivery of affordable housing in Allerdale is that developers will no longer be required to provide affordable housing on sites of less than ten dwellings. In National Parks the threshold is five units or less, below which affordable housing and tariff style contributions should not be sought. This will provide the Council with a challenge in meeting the needs of communities in particular in the rural areas of Allerdale.

The Better Care fund was announced in June 2013 to drive change to local services to ensure that people received better and more integrated care and support. The main change for the Council is that Disabled Facilities Grant monies now comes through the pooled Better Care fund budget and is managed by Allerdale Borough Council. The purpose is to ensure local areas work together to achieve better health outcomes for its residents.

The Council has a statutory duty to provide a Homeless service and follows current legislation to support this function.

It is recognised that national policy and welfare changes may require summary updates to the strategy over the lifetime of the document therefore the Council will take a flexible approach to change.

## **Local Context**

### **Cumbria in Brief**

Cumbria is England's second largest county by area. It has a population of approximately half a million people and is the third sparsest county nationally. Over 60% of wards in Cumbria are classified as rural, and over half of the population live in rural communities. It contains the Lake District National Park, part of the Yorkshire Dales National Park and two parts designated as Areas of Outstanding Natural Beauty.

The average household income in Cumbria is just over £25,000 about £3,500 below the national average. The average house price is just under £140,000 well below the national average of £175,000. Therefore the ratio of average household income to average house prices locally is more favourable than the national average. However, in certain parts of the County, such as the Lake District National Park, prices can reach up to ten times local incomes.

### **Cumbria Housing Statement**

Cumbria Housing Group (six district housing authorities, Cumbria County Council and the Lake District National Park Authority) produced the Cumbria Housing Statement to support a joint approach with partners. It aims to add value to creating and sustaining homes and communities across Cumbria to drive economic development and meets social needs.

The shared vision for housing in Cumbria is:

**“Working together to drive housing and economic growth, transform poor housing and help people to live independently.”**

The three key priorities of the Cumbria Housing Group are:

- Housing Growth, Affordability and Community Sustainability
- Housing Transformation
- Supporting Independent Living

## **Allerdale**

Allerdale is located in West Cumbria bordered by the Solway Firth and Irish Sea as well as the city of Carlisle and three other district councils. The south east part of the Borough is covered by the Lake District National Park and the Borough has a population of approximately 97,000 living in roughly 48,000 homes.

Allerdale is predominately rural in nature, in the north settlements are small and dispersed while the south contains the main urban centres. Approximately two thirds of the population live in the seven towns in Allerdale, Workington, Keswick, Cockermouth, Maryport, Wigton, Aspatria and Silloth.

Within Allerdale there are towns and villages which have a history of flooding. Recent major events occurred in 2005, 2009 and 2015 causing flooding to numerous dwellings and businesses.

### **Council Plan commitment to local communities:**

The Council’s vision of making Allerdale a great place to live, work and visit will only be achieved if Council activities make a real difference to people’s quality of life. The Housing Strategy will contribute to this by working towards the key priorities as set out in the Council plan 2015-2019.

The Key priorities within the Council Plan 2016 -19 are:

**Tackling inequality** - to reduce poverty and support people facing financial difficulties

**Strengthening our economy** – to create a strong, sustainable and vibrant local economy and create jobs

**Enhancing our towns** – to create thriving towns that are attractive and welcoming and retain their distinctive characters

**Improving their health and wellbeing** – to help people live health and active lives and reduce health inequalities

**Creating a sustainable business** – to develop a commercial focused organisation committed to delivering high quality, sustainable services to the people, communities and businesses of Allerdale.

In 2015 the Council commissioned two major studies that would help them to better understand the housing market in terms of need and demand for housing in the area, as well as being more informed about the condition of the housing stock in the private sector.

The Housing Study was carried out by Arc4 Ltd and the Stock Condition Survey by Opinion Research Services. Both were completed in March 2016 and the key findings form an evidence base which will help shape housing priorities for the Council over the next 5 years.

### **3.0 Housing Challenges and Opportunities**

Housing Need, Demand and Development	Private Sector Housing	Housing Options and Homeless Prevention
<ul style="list-style-type: none"> <li>• Delivery of new market and affordable housing to meet objectively assessed needs for market and affordable housing</li> <li>• Supporting economic growth</li> <li>• Addressing the housing requirements of our ageing population</li> <li>• Meeting the rural housing need</li> <li>• Creating a mixed and balanced housing market</li> <li>• Declining working age population</li> <li>• Impact of and implementing changes in Government Housing and Planning Policy to provide affordable housing.</li> <li>• Identifying if the Private Rented sector unable to meet demand</li> <li>• Lack of choice in some property types across all tenure</li> <li>• Under delivery of new homes</li> </ul>	<ul style="list-style-type: none"> <li>• Improving the quality of existing housing stock</li> <li>• Improving the energy efficiency of homes to help reduce fuel poor households</li> <li>• Providing suitable housing choices for our ageing population to help them to stay independent</li> <li>• Continuous need to ensure the anticipated rise in privately rented homes are of a decent standard</li> <li>• Commissioning services and partnership working to achieve better outcomes for Allerdale residents</li> <li>• Accessing funding opportunities that become available at short notice</li> <li>• Continue to strive towards reducing inequalities of housing.</li> <li>• Investment in areas/localities where properties fail decent homes standards</li> <li>• Consider sustainable options for those properties at risk of flooding when major</li> </ul>	<ul style="list-style-type: none"> <li>• Dealing with changes of Welfare Reform</li> <li>• Continuing to support the non-priority homelessness clients in the borough</li> <li>• Help people make healthy choices and promote healthier living</li> <li>• Reduction in social housing may result in more people accessing less secure accommodation with no or little support</li> <li>• Address the housing options for vulnerable clients</li> <li>• Identifying needs for those requiring additional housing support</li> <li>• Ensure sustainability of communities against an increase in private rented sector and likelihood of homelessness due to loss of tenancies</li> </ul>

<ul style="list-style-type: none"><li>• Percentage of housing stock not in permanent occupation is high in some parishes, and affecting the rural vibrancy of communities</li><li>• Engagement with Gypsy, Travellers and Travelling Show People to identify temporary and long term need</li><li>• Have homes in the right place to ensure supply and demand balances across the Borough</li><li>• Options for young people to access affordable housing who are no longer eligible for housing benefit</li><li>• Supporting young people into training and employment</li><li>• Reduction in future funding opportunities</li><li>• Meeting housing needs for Key Workers</li></ul>	flood events occur	
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## 4.0 Achievements

The following section provides a summary of key achievements over recent years.

Introduction of the Cumbria Landlord Accreditation Scheme and Landlord forums and newsletters.



Supported funding bid for Veterans scheme in Maryport providing 13 units of short term accommodation.



Between October 2011 and March 2013, a total of 2377 insulation measures were provided to Allerdale households.

Over 400 Affordable Homes built since 2012/13 through s106 agreements and by Registered Providers of Social Housing.



There has been a continual reduction in the number of homeless cases since 2011.



An increase in homeless prevention cases.

Bed and Breakfast accommodation has not been needed to accommodate priority need homeless cases.

In 2015 -16 110 Disabled Facilities Grants have been processed enabling residents to remain in their own home.



100% (57 total responses) were very satisfied with the service provided by the council.



Working in partnership with the Keswick Community Housing Trust to transform an out-of-use Council-owned toilet block in to new affordable homes.

Supporting the bids for Homes and Communities Agency funding to deliver two extra care housing schemes, providing 111 units in Wigton and Keswick.



Strengthened Allerdale Strategic Housing Forum with key partners.

Successful joint bid with Carlisle City Council and Copeland Borough Council to the Homes and Communities Agency for the Empty Homes Cluster Funding.



35 long term empty homes were brought back into use in Allerdale through the scheme.

Successful accreditation of the AgeUK West Cumbria Allerdale and Copeland Home Improvement Agency



Allerdale led a successful bid to DECC for £1.14m, to help local people heat their homes.

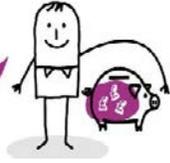


**Cumbria  
Central Heating Fund**

The Central Heating Fund is being delivered in partnership with three other Districts, npower, Northern Gas Networks and National Grid Gas.

Big Allerdale Switch is a collective energy switching scheme.

Fed up with high energy bills?  
Then join the  
**Big Allerdale Switch!**  
[www.allerdale.gov.uk/warmhomes](http://www.allerdale.gov.uk/warmhomes)



Since its launch in 2013 the scheme has run annually and a total of 534 people have switched suppliers saving each resident an average of £244.54 per year on their energy bill.

Due to the success of the scheme the Council is now running the scheme 4 times a year.



Supported funding bids for a major housing development at Calvert Way, Keswick

Proactive identification and inspection programme of Houses in Multiple Occupation (HMO's).



37 HMOs were inspected in 2015-16.

Licensed HMOs increased from 1 to 14 from 2011 to 2016.

46 Category one hazards were removed or reduced from HMOs inspected in 2015-16

## **5.0 Housing in Allerdale – The Facts**

### **5.1 HOUSING NEED, DEMAND, AND FUTURE DEVELOPMENT**

The evidence from the 2016 Housing Study tells us that the population of Allerdale overall is relatively unchanged. However, by 2037 it will see a predicted shift in the age profile with 33.3% of all residents being aged 65 and over. Corresponding with a population decline in the 15-64 age group.

A household income of £40,000 is required to afford a home that costs on average £140,000 in Allerdale. However, the Office of National Statistics annual survey 2015 suggests that the average household earnings in Allerdale is £26,325, making it difficult for residents to afford to buy a home.

There is insufficient stock of affordable housing to meet demand within the Borough; this applies across all tenures. The Housing Study has identified a net annual affordable housing need of 175 properties. In addition we need to meet open market demand over the next 5 years.

# Key Data from the Housing Study 2016

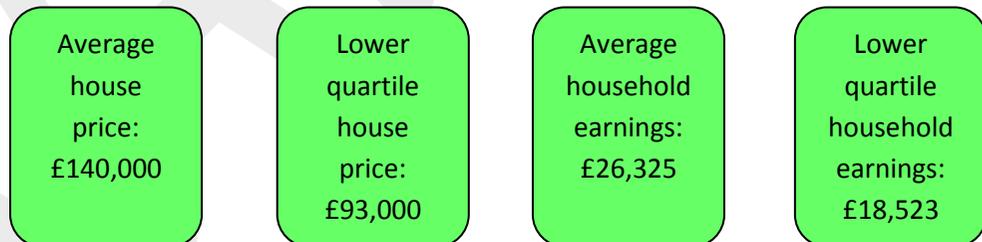
## Households and Dwellings



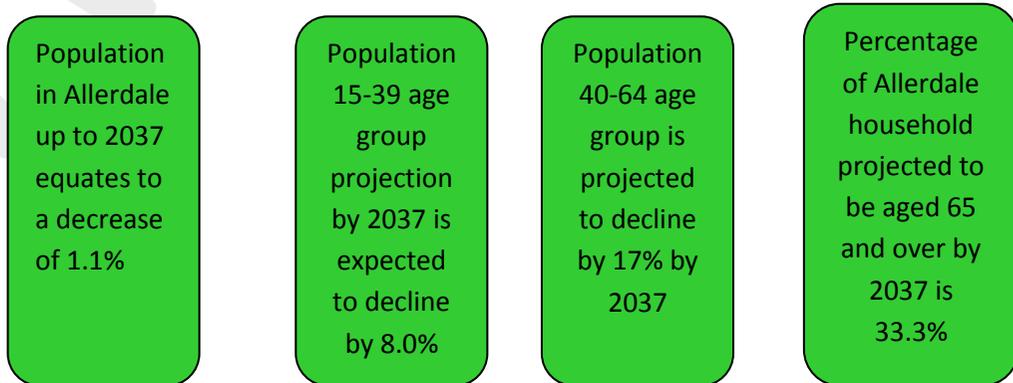
## Tenure



## House Prices and Affordability



## Population Projections



**Annual Affordable Housing Need by Housing Market Area in Allerdale**

*(This takes into consideration the Total number of households in need of affordable housing AFTER likely available stock is considered)*

**Total of 175**  
**New affordable homes needed per annum by 2021**  
**(Figures have been rounded)**

Cockermouth:  
**General Needs**  
10 x 1 bed properties  
  
3 x 3 bed properties  
8 x 4+bed properties

**Older person properties**  
3 x 1+ bed properties

North Lakes:  
**General Needs**  
25 x 1 Bed properties  
26 x 2 bed properties  
17 x 3 bed properties  
7 x 4+ bed properties

**Older person properties**  
14 x 1+ bed properties

Wigton:  
**General Needs**  
13 x 1bed properties  
8 x 2 bed properties  
  
15 x 4+ bed properties

**Older person properties**  
8 x 1+ bed properties

Workington and Maryport:  
**General Needs**  
  
  
52 x 4+ bed properties

**Older person properties**  
53 x 1+ bed properties

## 5.2 Private Sector Housing

In Allerdale two fifths of dwellings in the private sector were constructed before 1919, this is higher than the national average. The proportion of dwellings built post 1990 is also below the national average.

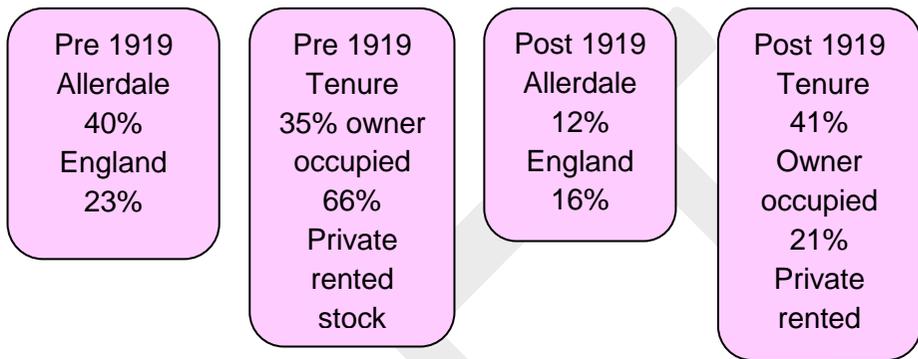
This pre-1919 housing stock plays a significant factor in the condition and decency of homes within the borough. Whilst the overall condition of the housing stock has significantly improved since 2011, there are still 22% of dwellings which fail to meet the Decent Home Standard. This is in line with the national trend.

Private Rented Sector has seen a major increase from 9% of housing stock in 2011 to 16% in 2016.

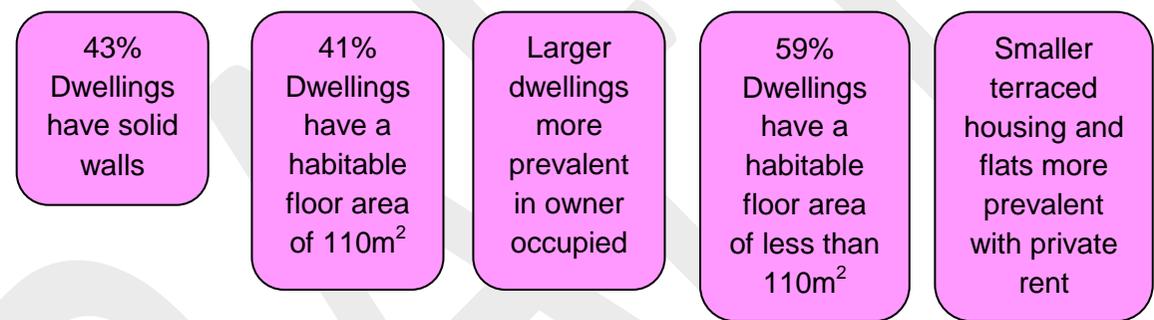
The number of households in fuel poverty remains an area of concern. Allerdale has a high proportion of hard to treat dwellings along with a high percentage of properties not on mains gas therefore we need to be committed to tackling fuel poverty.

# Key Data from the Housing Stock Condition Survey 2016

## Dwelling construction date

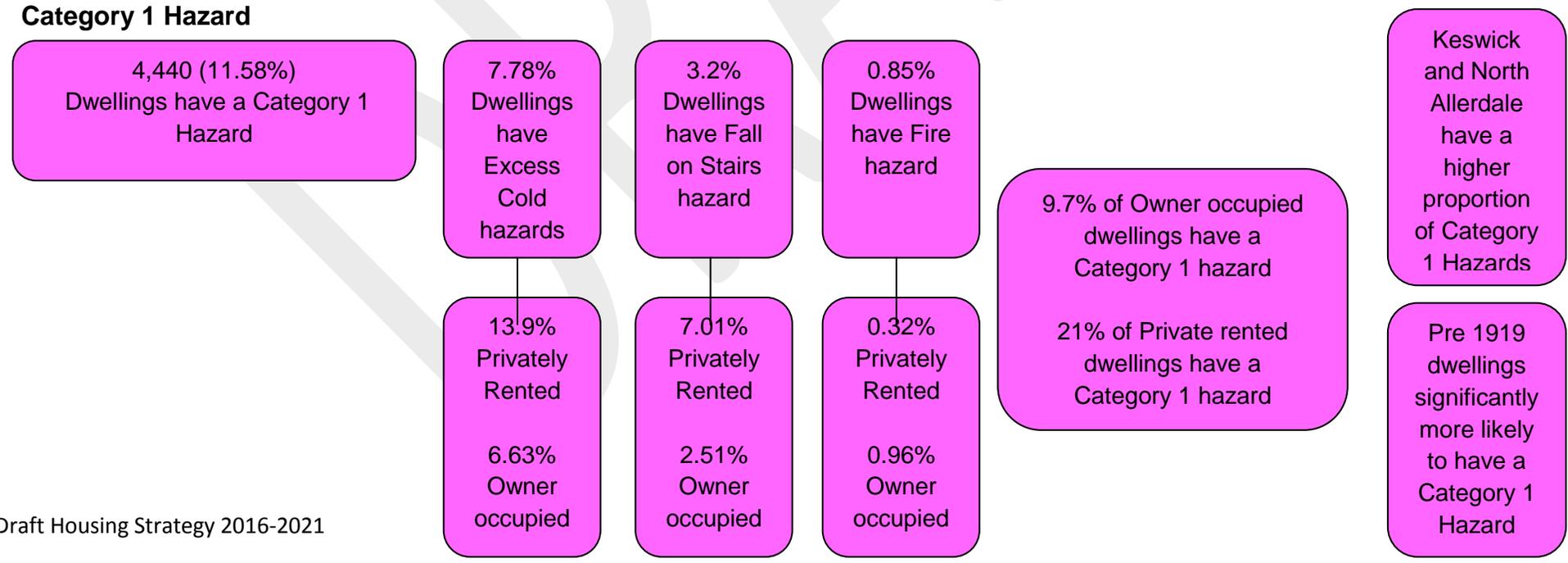


## Dwelling construction type and size

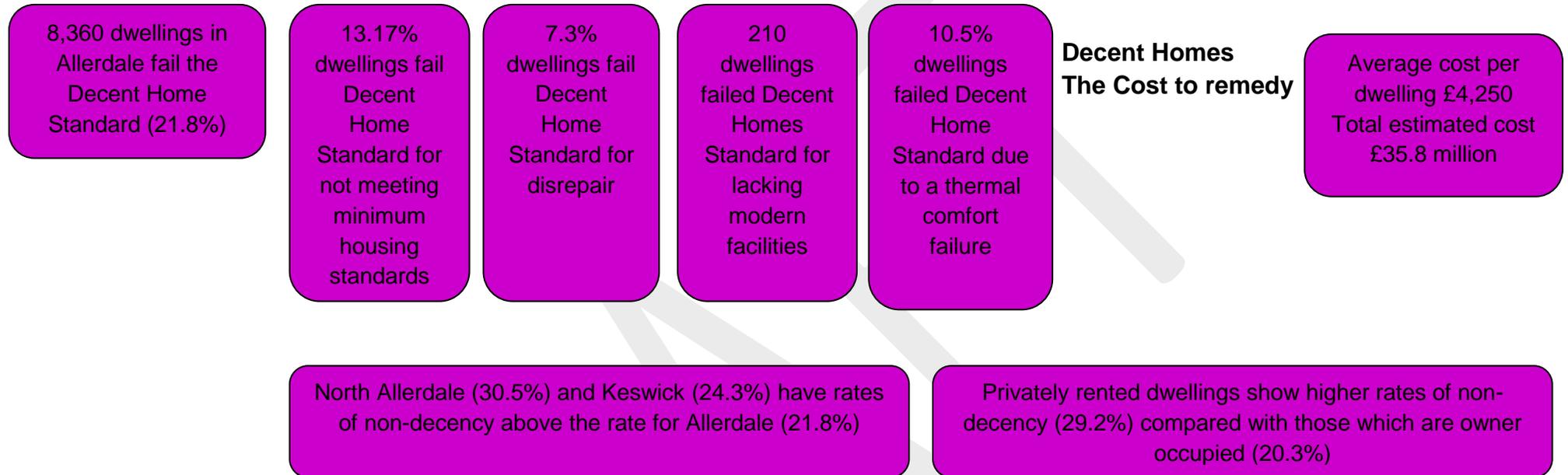


## Housing Health and Safety Rating System

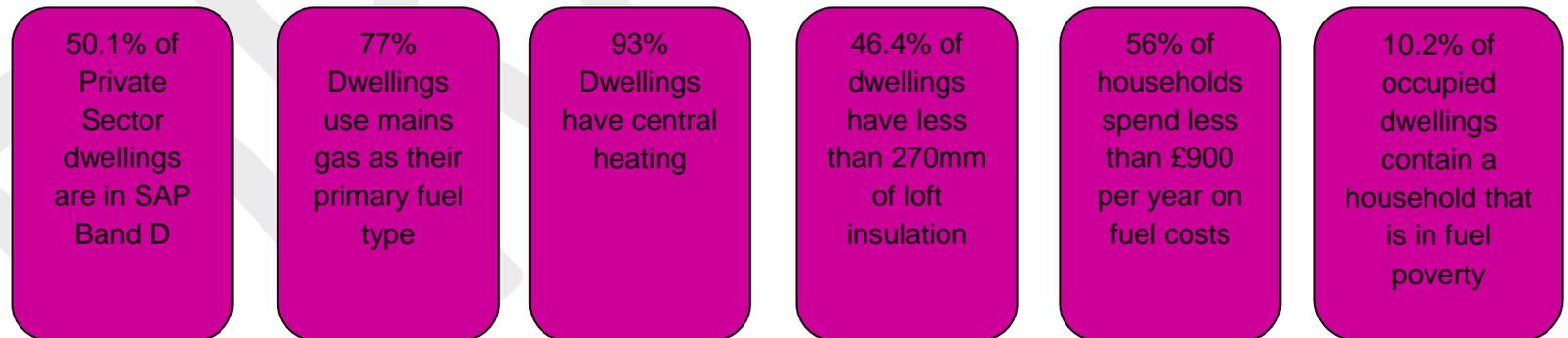
### Category 1 Hazard



## Decent Home Standard



## Energy Performance

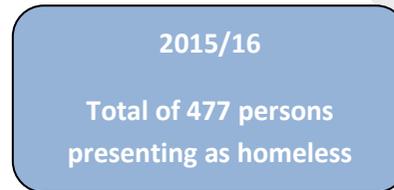


### 5.3 Housing Options and Homelessness Prevention

The evidence from statistics in previous years shows that the preventative approach has been successful, with more clients being helped through the prevention route and fewer statutory homeless applications having to be made. This, in turn, has resulted in savings to the Council on temporary accommodation.

#### Key Data

##### Homeless Advice and Prevention



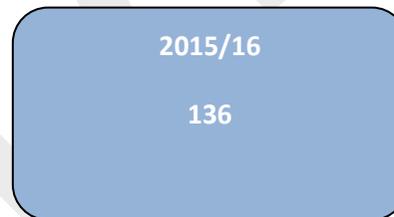
##### Full homeless applications



##### Temporary Accommodation usage



##### Homeless Preventions



## **6.0 What We Aim To Deliver**

### **6.1 Develop new market and affordable housing**

Creating sustainable, inclusive and mixed communities is an objective of Allerdale Borough Council. The Borough is covered by two Local Plans, and therefore this Housing Strategy needs to acknowledge that there are two local planning authorities with different roles to play in delivering the Housing Strategy.

The Council has facilitated 404 affordable homes over the past five years, but there has been under-delivery against the local plan housing target. An action is required to ensure that more homes are developed. Delivering new homes will be challenging, but is a key priority.

This strategy has been written to reflect the housing policies in the Council's Local Plan (July 2014), which aims to create a mixed and balanced housing market through delivery of appropriate housing for all residents throughout the Borough. The strategy also considers the Council's Economic Plan/Growth Strategy for Allerdale 2016.

The Lake District National Park Authority is currently exceeding the housing target established in their Core Strategy – Local Plan Part One for the North Distinctive Area, and Business Plan. They have a target of 15 dwellings per annum with a least half being local affordable, and over the last five years have built 56 affordable homes against a target of 38.

## Objective 1

### Develop new market and affordable housing

- 1. Supporting developers to provide a range of options to deliver truly affordable housing through Homes and Communities Agency Schemes, this will support approximately 8% of households who could afford starter homes and the Council where possible may make use of its own land and assets to aid delivery. The Homes and Communities Agency affordable homes programme may also aid this through;**
  - Affordable Homes Programme (Shared Ownership and Rent)
  - Starter Homes (land facilitation)
  - Housing development financial transactions programme (Invest in infrastructure)
  - Estate Regeneration
  
- 2. Communities are empowered to deliver affordable housing through the creation and support of Community Land Trusts**
  - Work closely with all councillors and community groups to raise awareness of the need for housing and to seek opportunities to support communities to establish themselves as providers of housing.
  
- 3. Maximise housing opportunities to support and drive forward economic growth**
  - Use the outcome of the Housing Study 2016 to inform the revision of the Local Plan affordable housing policy in the forthcoming Site Allocations Document.
  - Better understanding of the requirement for housing for existing economically active residents and those migrating into Allerdale and/or the neighbouring Boroughs for employment, following the review of Allerdale economic position.
  - Investigate the reasons behind stalled sites and seek to overcome the barriers to ensure the land is developed and new housing is delivered.
  
- 4. Develop strong, long lasting partnerships to support the delivery of new housing**
  - Use the Strategic Housing Forum to inform partners of our future goals and objectives.
  - Work with rural communities and interested stakeholders to address and deliver rural housing need.
  - Work collaboratively with key partners and members to deliver housing in Allerdale and in particular within the National Park.
  - Work with the Lake District National Park Authority to ensure the review of their Local Plan reflects the outcome of Housing Study 2016.
  - Ensure Members and Officers work collaboratively with key partners across the Cumbria to deliver the housing offer for Cumbria.

- Ensure Members and Officers regularly attend regional events, and contribute to discussion and national consultations.
- Establish new partnerships to deliver housing.
- Use the 2016 housing study to work with partners and make sure that the right type of housing is available and is provided in the right place.
- Work with key partners and stakeholders to support the need for housing interventions relating to flood areas.

**5. Use Council assets to deliver new housing**

- Review Council land and property assets to determine their suitability for future housing development
- Identify available sites which are suitable to meet the needs of the gypsy and traveller community.

**6. Housing need**

- Regularly review and update the housing need of Allerdale residents.
- Review and monitor policies and plans to safeguard affordable housing.
- Produce bespoke housing market assessments at parish and ward level.
- Utilise developer contributions to off-site affordable housing to support developments elsewhere.

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## **6.2 Provide better housing options for our vulnerable and ageing population helping them to remain independent**

Allerdale has a 'super ageing' population. This means that the ageing population of Allerdale is growing faster than the rest of the UK population and the younger population is declining. The number of people across the Allerdale area aged 65 or over is projected to increase by 39.8% from 22,600 in 2015 to 31,600 by 2037.

As people grow older, their health needs become more complex with physical and mental health needs impacting on each other. Information from the 2011 Census shows that in Allerdale there are 21 wards with a higher than England and Wales average number of residents reporting that their day to day activities are limited by a long term illness or disability. A health projection for the 65+ age population in Allerdale predicts that the number of residents with dementia will rise from 1,486 in 2014 to 2,371 in 2030.

The Housing Study 2016 highlighted that 81% of households wish to remain in their own property with adaptations and support. Government policy around care is aimed towards people making their own decisions about health and social care and where possible remaining in their own home rather than being placed into care. The evidence has also highlighted the need for more bungalows, flats and smaller properties.

## Objective 2

### Provide better housing options for our vulnerable and ageing population helping them to remain independent

1. Undertake a strategic review of the Disabled Facilities Grant process and implement the recommendations to improve service delivery and outcomes for clients.
2. Create a database of all adapted social housing and develop a way of ensuring these properties are matched with suitable tenants.
3. Work with the Allerdale Health and Wellbeing Forums on priority projects such as ageing well.
4. Review and agree the role and work of the Home Improvement Agency West Cumbria Partnership, to ensure the right outcomes are being delivered to customers
5. Work with partners across Cumbria to develop a bespoke and effective “Winter Warmth” campaign to support vulnerable and older residents during the harsh winter months.
6. Assist vulnerable clients housed in temporary accommodation or unsuitable housing to consider their options and support them through decisions making.
7. Enable access to suitable housing to meet residents needs
  - Use the 2016 Housing Study to make sure that the right type of housing is available in the right place and working with partners to implement this.
  - Work with housing developers to encourage and promote “Homes for Life” on new housing schemes
8. Investigate options to support Gypsy and Traveller community

### **6.3 Raising the Standards in the Private Rented Sector**

Whilst the size of the private rented sector in Allerdale is below the national average it has grown in the last decade. At the time of the 2001 census there were 3,900 households in the private rented sector (9.8% of housing stock), by 2011 the census showed that this had risen to 4,850 (11.4%) and most recently the Stock Condition Survey 2016 has estimated that this sector is now at 16%.

This change in the size of the sector will have implications for the council in terms of ensuring housing conditions are to a suitable standard and it is vital that we continue to ensure private tenants live in safe and warm homes. This can be achieved by enforcing the relevant legislation but also providing landlords with training opportunities and the right tools to be a great landlord with a clear understanding of their responsibilities. By working with landlords and letting agents in this way we can expect to see a continuing drop in the number of non-decent homes in the sector.

### Objective 3

#### Raising the standards in the private rented sector

1. Introduce incentives for Allerdale landlords to become accredited through the Cumbria Landlord Accreditation Scheme.
2. Provide training to landlords on a regular basis through specially designed training courses, and landlord forums and newsletters.
3. Investigate the feasibility of setting up a rented property rating scheme (similar to the Food Hygiene Rating Scheme for food premises) working in partnership with landlords, estate agents and the National Landlords Association.
4. Review and revise the Housing Enforcement Policy to ensure a consistent approach to enforcement that raises standards within the sector.

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## 6.4 Improving the quality of housing stock

The results of the 2016 Stock Condition Survey show that there has been a significant reduction in the number of homes in a non-decent condition. Whilst the level of non-decency in the owner occupied sector is lower than that in the private rented sector it still represents 17% of all dwellings and should be considered a priority for this strategy.

There is a high proportion of 'hard to treat' dwellings in Allerdale where the cost of renovation is often very high. Many homeowners in the borough are thought to be property rich and cash poor, meaning they are unable to carry out essential maintenance and repairs to their homes.

It is estimated that around 8,800 dwellings in Allerdale are not connected to mains gas and are likely to be using a more expensive fuel type or under heating their homes. 10.2% of occupied private dwellings in Allerdale contain a household in fuel poverty i.e. fuel costs are above the median average, and spending this amount leaves them with a residual income below the poverty line.

Capital funding previously available from the Government for home owner repairs and renovations, is no longer available. However, the Council are committed to 'improving lives' and housing is seen to play a fundamental role in the health and wellbeing of our residents.

## Objective 4

### Improving the quality of housing stock

1. Introduce an Allerdale Healthy Homes Programme to target areas where non-decency and incidences of category one hazards are highest.
2. Ensure that as many fuel poor households as is reasonable practicable achieve a minimum energy efficiency rating of band C by 2030;
  - Developing schemes that help those in, and at risk of fuel poverty by installing gas or oil central heating systems.
  - Develop an initiative to replace inefficient and defective boilers where clients are not Affordable Warmth Home Heating Cost Reduction Obligation (HHCRO) eligible.
  - Develop a Park Homes insulation pilot scheme
3. Introduce Home Repair Assistance to aid home owners carry out minor improvements.
4. Work with estate agents and mortgage providers to develop a product that will aid first time buyers getting onto the property ladder, in houses that they would not otherwise have been able to afford due to repairs required to obtain a full mortgage offer.
5. Review locality areas to seek a wider view of housing challenges and difficulties faced and seek opportunities to consider regeneration programmes where necessary.

## 6.5 Reducing the number of long term empty homes

The number of long term empty properties in the Borough continues to be an area of concern and frustration. Not only do these properties cause problems for neighbours, they blight the immediate area and they are a wasted resource. If a small percentage of these empty properties were brought back into use this would help alleviate housing need in the area.

In light of recent Government policy changes registered housing providers are reviewing their business plans and their stock portfolio. Allerdale's role as a housing enabler is to work with housing providers to ensure social housing stock is occupied. Our aim is to reduce the risk of losing social housing properties to owner occupation, through the delivery of financial support where practicable.

West Cumbria is likely to see a growth in the economy through major employment projects in the area. The Councils aim is to work with employers and key partners to meet the housing needs of a changing workforce and see empty homes as an opportunity to provide some of the accommodation needed.

## Objective 5

### Reducing the number of long term empty homes

1. Work collaboratively with internal and external partners to bring empty properties back into the housing market.
2. Provide financial support to registered providers to minimise the risk of losing social housing stock through disposal requests.
3. Seek opportunities to access empty properties that could be utilised as a shared tenure model or accommodation for key workers i.e. Doctors/Nurses and any workforce related to economic growth including working with RPs and NHS Partnership Trust on pilot project.

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## 6.6 Reducing Homelessness

This section builds on the success achieved throughout the lifespan of previous homelessness strategies. These developed a comprehensive and robust multi-agency approach, whilst implementing homelessness prevention as the first choice solution.

The previous strategies were implemented alongside the development of Cumbria Choice, which is Cumbria's Choice Based Lettings scheme in which the local housing authorities across Cumbria worked in partnership with Registered Providers.

This new strategy sets out the Councils strategic direction for preventing homelessness and addressing the needs of homeless households in Allerdale. It is recognised that national policy and welfare changes may require summary updates to the strategy over the lifetime of the document therefore the Council will take a flexible approach to change.

The Council continues to be committed to ensuring that the most vulnerable residents of Allerdale are protected. Tackling homelessness, overcrowding, and supporting vulnerable people to live independently are important priorities which directly link with the Council's plan of 2016 in the areas of poverty and town centres, as well as improving access to affordable housing.

This strategy aspires to go beyond the statutory requirements, and to provide a service wherever possible and practicable to those who the Council do not have a statutory duty towards (i.e. those known typically as 'single non-priority homeless')

This means the Council is working towards completely eliminating street homelessness and 'sofa-surfing' in the Borough of Allerdale. This will be challenging and therefore creativity and flexibility will be required to achieve this.

## Objective 6

### Reducing or Preventing Homelessness

1. Ensure at all times that homelessness is prevented whenever possible at the earliest opportunity.
2. Continue to work with advocates and partners to deliver the best housing options service in Cumbria.
3. To maintain the number of temporary accommodation units at a suitable and sustainable level to satisfy demand.
4. Only to use 'Bed & Breakfast' accommodation in exceptional circumstances.
5. Providing housing support for homeless and vulnerable customers, and help these individuals make healthier choices and promote healthier living
6. Aim to provide a full emergency accommodation service for everyone with a local connection to the Allerdale area, even those who the Council do not have a statutory duty towards (i.e. those known typically as 'single non-priority homeless') in order to completely eliminate street homelessness and 'sofa surfing' in the Borough of Allerdale.