

Allerdale
borough council

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Allerdale Housing Strategy 2012 -2015



“Allerdale – a great place to live, work and visit”

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Foreword

I have great pleasure in presenting this, our Housing Strategy 2012-15 as our framework for addressing the housing needs of our residents now and into the future.

We have worked closely with you, our residents, partners and wider stakeholders and have invested significant time, funding and expertise into gathering the information which underpins and supports your priorities for housing.

I am confident that this Housing Strategy will have a real impact within Allerdale and will contribute significantly, to the housing requirements of our residents, making Allerdale - a great place to live, work and visit.

A handwritten signature in black ink that reads "Carni McCarron-Holmes". The signature is written in a cursive style with a large initial 'C' and a long horizontal stroke at the end.

Councillor Carni McCarron-Holmes
Executive Member: Housing and Health

The Council Plan

The Council's Commitment to Local Communities 2012–2015 highlights four strategic priorities. Housing Services' direct links are to **Poverty** - where we want to reduce poverty by narrowing inequality between places and supporting vulnerable people and to **Town Centres** - where we want to create thriving town centres that are attractive and welcoming.

Housing Services will support and contribute to these priorities by:

Poverty

- By promoting and facilitating the delivery of affordable warmth schemes.
- Facilitating the delivery of more affordable homes and reducing the number of long term empty homes.
- Preventing homelessness, and where homelessness cannot be prevented by providing the support and statutory services to facilitate housing solutions.
- Assisting home owners with regard to financial difficulties through the mortgage rescue scheme.

Town Centres

- Investigating Living over the Shop Scheme.
- Dealing with owners of ruinous or dilapidated empty homes.
- Contributing to crime reduction by eliminating street homelessness and by working with the Multi Agency Risk Assessment Conference (MARAC) and the Integrated Offender Management program (IOM) to ensure ex-offenders can access sustainable housing solutions.

These priorities will be delivered in conjunction with our strategic housing role, including delivering excellent statutory services, improving the quality of life.

1.0 Executive Summary

Housing has a major bearing on the health, well being, educational attainment and social opportunities that everyone experiences.

Whilst the ownership, management and maintenance of our former stock was transferred to Derwent and Solway Housing Association in 1999, we have retained our core strategic functions covering Housing Options and Homelessness, Housing Strategy, Disabled Facilities Grants, Private Sector Housing Enforcement, Housing Needs and Affordable Warmth.

The Borough of Allerdale is located in the North West of Cumbria covering an area of 1,258 square kilometres. Its population of 94,100 is largely concentrated in the west coast “triangle” of Workington, Maryport and Cockermouth where population density is 450 people per square kilometre. By contrast the Solway Plain has a population density of just 50 people per square kilometre.

The strategy has been drafted at a time of significant change for both housing and the wider public sector in general. Planning future delivery around austerity measures will be a significant challenge for us and we recognise we need to ensure that the work we do through working with other partners, agencies and registered providers of social housing adds value and is an excellent service.

We will strive to ensure our residents have access to a choice of suitable, decent and affordable homes by:

- Providing disabled facilities grants to allow our residents to access and enjoy their homes.
- Monitoring, reviewing and maintaining housing standards through working with local social and private landlords.
- Promoting Affordable Warmth to reduce energy consumption and fuel poverty.
- Operating Choice Based Lettings (single Housing Register) with our registered social landlord partners.
- Tackling the cause and effect of homelessness.
- Reducing the number of long term empty homes.
- Working with partners to develop new affordable homes for local people.

Over the past three years we have worked with our partners to develop new affordable homes for local people and this challenge continues through the introduction of the new way of financially facilitating the building of new homes, via the Affordable Rent programme. Policies developed in the future will take into account and complement the future housing needs through development of affordable housing and planning policies.

2.0 Our Vision

This strategy summarises the evidence we have about how the Allerdale housing market is operating, incorporating housing needs and housing conditions and sets out our approach for creating balanced and sustainable communities.

We are seeking to influence the actions of key players in the housing market to promote housing that supports and facilitates economic growth and sustainable communities. A decent home is the foundation for a good quality of life for all, and helps ease the many burdens faced by vulnerable groups.

Through the provision of the right supply of decent housing, meeting the future needs of our communities, Allerdale Borough Council will deliver its vision of economic success, and provide a place where people will continue to want to live.

It is recognised that if we are to be successful it will be through working with our key partners and agencies as a constructive and committed partner to deliver the community's priorities.

Our vision translates into six key priorities.

2.1 Our Priorities

1. **Maintaining existing stock:** to improve the condition of the private sector housing stock.
2. **Reduce fuel poverty:** improving and facilitating the energy efficiency of all tenures.
3. **Reduce the number of long term empty homes:** increase access to this wasted resource
4. **Matching customers to homes:** reducing and preventing homelessness to ensure through a range of housing options that everyone has somewhere to live.
5. **Facilitating the provision of new affordable homes:** to develop balanced and sustainable communities.
6. **Ensuring specialist housing services are delivered:** to meet the housing and support needs of vulnerable people.

2.2 The housing challenges in Allerdale

1. Maintaining existing stock:
 - 24.6% of dwellings are assessed as having a Category 1 hazard.
 - Government no longer award capital monies for private sector renewal.
 - 1,850 vulnerable households live in a non decent home.
2. Reduce fuel poverty:
 - 22.3% of private households spend more than 10% of income on fuel bills.
 - 22% of dwellings are not connected to the gas network.
 - 18% of dwellings are hard to treat due to solid wall construction.
3. Reduce the number of long term homes:
 - Some owners are in negative equity and are unwilling to sell.
 - Historical unwillingness to engage with council officers.
 - Difficult to borrow money to renovate and no financial incentives

4. Matching customers to homes:

- The welfare Reform Bill has and could further reduce entitlement to housing benefit and the age increase for the single room rate to 35 years of age will reduce choices for young people – potentially increasing homeless applications.
- Government are consulting on financially encouraging increasing right to buy, which will reduce the social housing stock.
- Significant alcohol and mental health issues here in Allerdale.

5. Facilitating the provision of new affordable homes:

- Government funding has reduced from £60k/unit to on average £22k.
- The newly introduced Affordable Rent programme benefits the south east, London and not Allerdale.
- On average residents need five times the average income to buy an average priced house.

6. Ensuring specialist housing services are delivered:

- Reduced funding from Government for specialist housing support services.
- Lack of choice for elderly care.
- Identification of suitable sites for the provision of a Gypsy and Traveller site.

2.3 Delivering balanced and sustainable communities

Good quality housing is central to economic and social wellbeing. It impacts on our health, our wealth and our happiness. Future housing decisions will need to be designed to consider the wider economic, environmental and social regeneration ambitions, including developing the right mix of housing to meet existing and future needs.

The housing situation in Allerdale is similar to many places in the country; there are simply an insufficient number of affordable homes for the increasing number of people who need them. The lack of affordable homes in Allerdale has hit many families hard; families made homeless as a direct result of high housing costs, and families unable to afford to rent or buy a secure home of a decent standard, have no alternative but to remain in unsuitable accommodation.

House prices have fallen recently and with loan-to-values already showing signs of dropping in 2012, after a steady increase in 2011, mortgage lenders are once again tightening their deposit requirements and rein in their lending to lower income buyers. With credit so restricted, and likely to become more so, banks will look to meet their targets by lending more to wealthier buyers and buy-to-let investors. It will be some time before many people in Allerdale will be able to afford to buy a home.

The private rented sector plays an essential role in the housing market. It offers flexibility and choice to a wide range of people, from students and young professionals, to families and older households. Private renting has grown considerably in recent years, with approximately 3.4 million households (16% of all) in England now living in the sector, a 30% increase since 2005 of these around a third of households in the private rented sector receive Housing Benefit.

Improving the conditions within the private rented sector is key, to ensure this expanding tenure of accommodation meets the demands of a buoyant market, but not at the expense of quality.

3.0 The national and regional context

3.1 The national context

The Localism Bill

The Localism Bill was introduced to Parliament on 13 December 2010, and was given Royal Assent on 15 November 2011, becoming an Act. This Act will shift power from central government back into the hands of individuals, communities and councils. The Act states that 'Government has become too big, too interfering, too controlling and too bureaucratic'. This has undermined local democracy and individual responsibility, and stifled innovation and enterprise within public services.

The Act states that Localism isn't simply about giving power back to local government. The Government wants people to take charge of their lives and to push power downwards and outwards to the lowest possible level, including individuals, neighbourhoods, professionals and communities as well as local councils and other local institutions.

The Localism Act includes five key measures and contains a package of reforms focused on community empowerment, decentralisation and strengthening local democracy, reform of the planning system and social housing reform that underpin the Government's approach to decentralization; Community rights and neighbourhood planning,

What does the Localism Act mean for Housing?

The Localism Act will mean that more decisions about housing will be taken locally and the system is fairer and more effective.

- Increased flexibility to bring the homelessness duty to an end, with an offer of suitable accommodation in the private rented sector without requiring the household's agreement. The tenancy agreement will need to be for a minimum fixed term of 12 months and the duty would recur if, within 2 years, the applicant becomes homeless again through no fault of their own.
- All local authorities must publish a Tenancy Strategy, which registered providers of social housing are to have regard in formulating policies relating to the type and length of tenancy granted and under what circumstances in which they will be granted a further tenancy on the coming to an end of an existing tenancy. It must be published within 12 months of the Royal Assent.
- Flexible tenancies will enable registered providers to grant new tenancies for a fixed term, the minimum length being two years. These flexible tenancies will give more freedom to registered providers, allowing them to manage their stock more effectively and ensuring that the occupation better reflects actual need.
- Increased housing mobility: The National Home Swap Scheme will facilitate a swap of accommodation between two or more tenants where each party moves permanently into their exchange partner's property.
- A single Housing Ombudsman specialising in complaints about social housing will ensure consistency and provide a common route of redress for all social housing tenants.
- The abolishing of Home Information Packs (HIPS). Energy Performance Certificates (EPC's) will still be required.

The Housing Strategy for England

The Government launched its Housing Strategy in November 2011 which has two main aims for example to help drive local economies and create jobs and to spread opportunity within our society. The headings below briefly summarise the Strategy.

New Build Indemnity Scheme

This scheme will be led by the Home Builders Federation and Council of Mortgage Lenders. It will provide up to 95% loan to value mortgages for new build properties in England.

Reconsideration of planning obligations

To encourage action on sites, which have started but not progressed to completion, the Government proposes to issue a consultation on a proposal to allow developers to require local authorities to reconsider those Section 106 agreements agreed in 'more prosperous market conditions' prior to April 2010, to facilitate house building - relaxing of existing conditions.

Get Britain Building Investment Fund

This £420m fund is intended to support building firms in need of development finance (including smaller and medium-sized builders). The shortlist of sites earmarked for investment is expected to be completed by March 2012.

Empty homes

The Strategy announces a further £50million of funding to tackle 'the worst concentrations' of poor quality homes in areas of low demand. This is in addition to the existing £100million of HCA funding previously announced.

New Deal for older peoples' housing

The Strategy confirms the investment of £1.5million into 'FirstStop', a free, independent service for older people, their families and carers, to enable them to make informed choices about their housing, care and support.

Right to Buy

The Government intends to raise Right to Buy discounts to make the scheme more attractive to tenants and reverse the decline in take-up of the scheme. The Government wishes to see every home sold under Right to Buy replaced with a new home under the Affordable Rent scheme. It is unclear, at this stage, how this will be funded.

3.2 The regional context

Britain's Energy Coast West Cumbria which covers Allerdale and Copeland boroughs published its Masterplan in 2007. To accompany the Masterplan will be an Economic Blueprint, designed to take account of the new opportunities that have arisen, the investment that is on the horizon and the challenges which need to be overcome if the full economic potential of West Cumbria is to be realised.

The Blueprint sets out a joint approach to economic development enabling West Cumbria to optimise nuclear investment; bring about expansion through diversification, support physical infrastructure and grow the asset base of the area. A Social Investment Plan currently sits alongside the Masterplan.

The Blueprint is fully supported by the Local Development Frameworks and Community Plans for each local authority, the Local Investment Plan, Local Transport Plan and the West Cumbria Tourism Strategy among other documents.

The Cumbria Local Enterprise Partnership Board was formed in October 2010 and is a private sector-led private/public partnership. The Board comprises six representatives from the private sector, including the chair and six from the private sector. The aim is to develop Cumbria's economy while maintaining its uniqueness in terms of landscape, culture and quality of life.

Our Housing Strategy also provides links to the Cumbrian Supporting People Strategy 2008-11, which establishes seven key outcomes, each with a series of associated actions. Housing is central to the successful delivery of the Supporting People Strategy both in terms of improving existing support and provision, and developing new strategies.

The Cumbria Housing Strategy and Investment Plan 2011-15 ensures that housing needs across Cumbria are dealt with cohesively and where possible through partnership. Through the chair of the Cumbria Housing Executive Group, it has links to the Local Enterprise Partnership, Health and Wellbeing Board and Safer Stronger Communities.

A key element in the Cumbria Housing Strategy and the Supporting People Strategy is tackling the causes and effects of homelessness. The Council's Homelessness Strategy 2008 -12 will be reviewed in quarter one of 2012. It will contain the themes of prevention, provision of accommodation and support to prevent repeat homelessness.

In addition, Allerdale Borough Council is in the process of preparing a Local Development Framework (LDF) which sets out the land use policies for the area. The Core Strategy sets out a planning framework for guiding the location and level of development in the Borough for the period to 2028. The plan is the spatial expression of the Sustainable Community Strategy and is key to the delivery of the Council Plan. The Core Strategy provides direction on specific policies relating to housing such as affordable housing, renewal and other policies designed to create a balanced housing market.

The Core Strategy and Development Management policies will be subject to public consultation during 2012.

4.0 Allerdale demography and household types

Table1 details the population trends;

- The resident population of Allerdale grew from 93,500 in 2001 to 94,100 in 2010. This represents an increase of 600 people since 2001 (+0.6%).
- Since 2001, the greatest percentage increase by age group occurred in the 60-64 age group (+34.5%) while the greatest percentage decrease occurred in the 30-34 age group (-33.8%).
- Allerdale has the third highest number of adults in the county aged 65+ after South Lakeland and Eden. The 65+ age group makes up 20.5% of the population in Allerdale, 21.8% in Eden and 24% in South Lakeland.

Table 1 Population Trends

	Population		Numerical Change	% Change
	2001	2010	2001-10	2001-10
Total	93500	94100	600	0.6
Under 1	800	1000	200	25.0
1 – 4	3900	3900	0	0.0
5 – 9	5700	4800	-900	-15.8
10 – 14	5900	5500	-400	-6.8
15 – 19	5400	5700	300	5.6
20 – 24	4200	4400	200	4.8
25 – 29	5000	4400	-600	-12.0
30 – 34	6500	4300	-2200	-33.8
35 – 39	6900	5700	-1200	-17.4
40 – 44	6700	7100	400	6.0
45 – 49	6300	7300	1000	15.9
50 – 54	7500	6800	-700	-9.3
55 – 59	6200	6500	300	4.8
60 – 64	5500	7400	1900	34.5
65 – 69	4900	5600	700	14.3
70 – 74	4400	4800	400	9.1
75 – 79	3500	3800	300	8.6
80 – 84	2400	2700	300	12.5
85+	1900	2400	500	26.3
Note: Figures have been rounded				

(Source: Mid-2010 Population Estimates, Cumbria County Council)

Housing by tenure in Allerdale

Table 2 includes local authority and other public sector housing for the sake of comparative purposes with the EHS. Socially rented dwellings are marginally more common in Allerdale than nationally.

The size of the privately rented sector at 9% of all residential dwellings is significantly below average, but has increased from approximately 7% since 2001.

Table 2 Tenure Proportions

Tenure	Dwellings	%	EHS 2009 %
Owner occupied	33,430	72.4%	67%
Privately rented	4,150	9.0%	15%
Private sector stock	37,580	81.4%	82%
Registered provider	8590	18.6%	16%
Local authority	0	0.0%	9%
Social housing	8590	18.6%	18%
All tenures	46,170	100.0%	100%

(Source HCS January 2012+ English House Survey 2009)

5.0 Priority 1: Maintaining existing stock

5.1 Private Sector Housing Stock Condition Survey

The council is committed to improving private sector housing. The commitment is essential because of the need to;

- Maintain a stock of decent and well maintained homes for future generations.
- Improve the lives of vulnerable occupants by ensuring their homes are safe, warm and in good repair.

The Council does not have the financial resources to comprehensively tackle all issues of housing renewal, since we no longer receive government funding to take appropriate action. The 2012 Private Sector Housing Stock Condition Survey (HCS) highlighted the total cost for bringing private sector dwellings up to a decent standard is £41 million, an average of £3,185 per dwelling.

There are 46,170 domestic residential dwellings within Allerdale, 37,580 are privately owned – with 33,430 owner occupied and 4,150 in the private rented sector. The private rented sector only accounts for 9% compared to the national average of 15%. Reinforcing the need to proactively engage with this sector to ensure it provides decent homes for those residents.

The 2012 Allerdale Private Sector Housing Stock Condition Survey included a number of key findings:

- 12,930 dwellings do not meet the Decent Homes Standard, some 34.4%.
- 24.6% of dwellings are assessed as exhibiting Category 1 HHSRS (Housing Health and Safety Rating System) hazards.
- 20.5 % of dwellings are assessed as having a SAP rating lower than 38 which is likely to equate to a Category 1 HHSRS hazard.
- The average SAP rating for the whole of the private sector is 50.
- 30.7% of privately renting households have a yearly income of less than £10k or £192/week.
- 7,760 households or 22.3% are spending more than 10% of their income on fuel bills and are considered to be in fuel poverty.
- 5,050 (15.1%) of households claim a means tested benefit. Vulnerable households are defined as those in receipt of certain means tested benefits.
- 1,850 vulnerable households live in a non decent home.

5.2 Why do we need to tackle private sector housing renewal?

Poor housing conditions can have a significant detrimental impact upon the health and wellbeing of individuals, households and communities. By tackling private sector housing renewal we are improving both the condition of the housing stock and the wellbeing of Allerdale residents. In Allerdale the worst housing conditions are to be found in the private sector stock.

The Government's view is that private sector owners have a responsibility to maintain their properties at their own expense but it recognises that some owners, particularly older persons and the most vulnerable do not have the necessary resources to maintain or improve their homes. Local authorities therefore have an important part to play in providing advice and assistance in these cases.

The Council will therefore attempt to find external funding and lobby Government to target direct assistance at those vulnerable groups living in poor housing conditions.

5.3 Improving health outcomes in the private housing sector

The range of housing related factors known to adversely affect health can be categorised as follows:

- The quality of the indoor environment e.g. asbestos, carbon monoxide, radon, lead, moulds and volatile organic chemicals.
- Cold and damp, inadequate or no heating, fuel poverty, housing design or layout, infestation, hazardous internal structures of fixtures and noise.
- Overcrowding, sleep deprivation, neighbourhood quality, lack of availability and accessibility of health services, parks, stores selling healthy foods at affordable prices, neighbourhood safety and social cohesion.
- Housing allocation, lack of housing (homelessness, whether without a home or housed in temporary accommodation), housing tenure/density and lack of housing investment.

Poor housing conditions often co-exist with other forms of deprivation (unemployment, poor education, ill health, social isolation, etc) which makes it difficult to pin-point the link between housing and health. As with most of the social determinants of health, the quality of people's homes is strongly related to income. Minimising the adverse affects of poor housing remains a major challenge for the council and other agencies.

In the most obvious way, damp, cold and overcrowded conditions can lead to direct physical illness but there is also increasing evidence that poor housing conditions can also affect people's mental health and sense of wellbeing. The British Medical Association (BMA) has concluded that multiple housing deprivation appears to pose a health risk that is of the same magnitude as smoking. The housing charity Shelter has found links between overcrowded family housing and depression, anxiety, sleep problems and strained relationships.

Housing strategies are now more closely linked to environmental and transport planning and to a general approach to the 'liveability' of an area. This involves assessing needs, determining local priorities and planning how the need for good quality affordable housing can be met.

5.4 Decent Homes

In 2002 the Government extended the Decent Homes Standard, first developed for public sector dwellings, to the private sector. In the same year the Government introduced a Public Sector Agreement (PSA7); this set a target to increase the proportion of vulnerable private sector households living in decent homes. Subsequent PSA7 targets were introduced 65% by 2006, 70% by 2010, and 75% by 2020.

A decent home is one which is wind and weather tight, warm and has modern facilities. In particular a decent home must:

- Meet the current statutory minimum standard for housing.
- Be in a reasonable state of repair.
- Have reasonable modern facilities.
- Provide a reasonable degree of thermal comfort.

5.5 Housing Act 2004

The Housing Act 2004 introduced a set of provisions for private sector housing including the Housing Health and Safety Rating System (HHSRS). The Housing Act also brought in new enforcement powers and a mandatory scheme of licensing for certain types of houses in multiple occupation. The HHSRS represented a significant shift from the housing standard. The housing standard was a rigid approach focusing on conditions rather than the outcome of those conditions. The HHSRS is now the principal means for assessing the condition of private sector homes. The system considers health and safety hazards, and the risks within homes.

Further details regarding the HHSRS can be found at www.allerdale.gov.uk/housing-health-and-safety-rati.aspx. The 2012 HCS identified that the majority of main Category 1 hazards that have been identified are related to the warmth of the property. The survey determined that conditions are present that would cause a vulnerable person to suffer harm within the next 12 months.

5.6 Our strategic priorities

- Reducing the number of dwellings in poor repair and associated Category 1 hazards through a combination of encouragement and enforcement.
- Increasing the number of decent homes, with a focus on properties occupied by vulnerable households.
- To support the private rented sector to provide well managed properties and tenancies, and assist those seeking and living in private rented accommodation.
- Assisting elderly people to maintain and remain in their home, ensuring they are satisfactory for the occupier in order that they can maintain their independence through the provision of Disabled Facilities Grants.
- Deliver an efficient, high quality private sector housing service which provides value for money and makes real and positive difference to the health and social wellbeing of Allerdale residents.
- Take positive steps to ensure equal access to services by all members of the community and ensure the Council's actions and policies are fair and understandable.
- The Council will work together with partners to develop proactive planning policies to support strategic housing objectives such as housing renewal by exploring the opportunities resulting from developer contributions.

6.0 Priority 2: Reduce fuel poverty – Affordable Warmth Strategy

6.1 What is affordable warmth?

Affordable warmth is the ability to heat a home to an adequate level for household comfort and health, without falling into debt as a result. The World Health Organisation recommends minimum temperatures of 21°C in the living room and 18°C in other occupied rooms. The lack of affordable warmth is known as 'fuel poverty'.

What Defines fuel poverty?

Currently, the Government accepts that households needing to spend 10% or more of their income on fuel to maintain an adequate level of warmth are suffering from fuel poverty.

The most recent official Government statistics, based on 2009 data, put the total number of households living in fuel poverty in the UK at 5.4 million. The Allerdale Private Sector Housing Stock Condition Survey identified that 20.5% of households were assessed as living in a home with Standard Assessment Procedure (SAP) ratings lower than 35. A SAP score of 35 is a HHSRS indicator which may result in the home having a Category 1 hazard, where the local authority has a duty to deal with the item of disrepair.

At the Spending Review in 2010, the Government announced it would commission an independent review to take a fresh look at the fuel poverty definition. In March 2011, the Secretary of State for Energy and Climate Change, Chris Huhne MP, announced that Professor John Hills had been requested to undertake this review. The final report is due to be published in early 2012 and is set to change the current definition of fuel poverty.

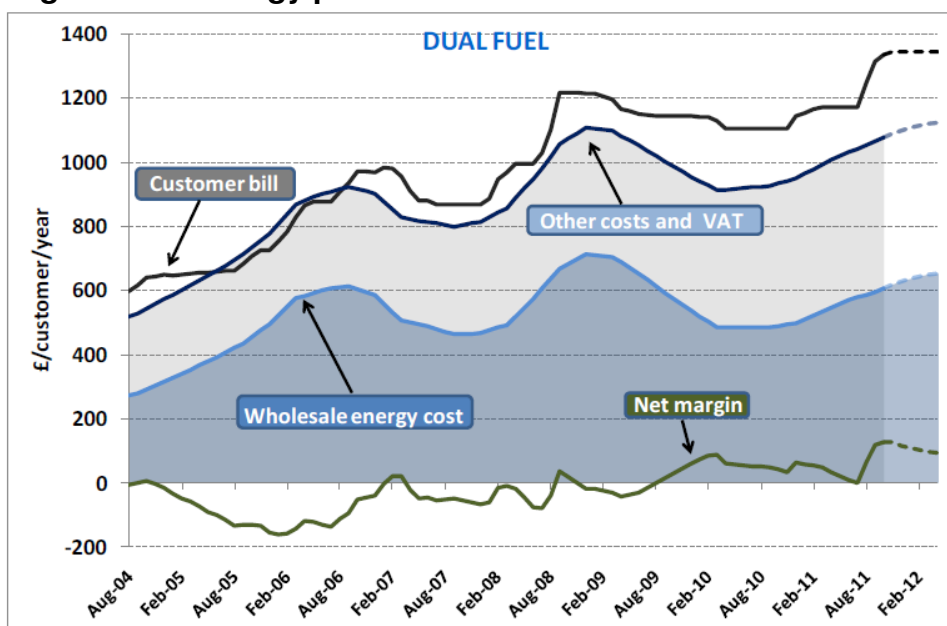
6.2 Causes of fuel poverty

There are three main drivers that cause households to live in fuel poverty. These are:

- Homes with poor energy efficiency standards.
- Energy prices.
- Low household income.

Although any one of these elements can cause a household to fall into fuel poverty, it is energy prices that have been the main driver of fuel poverty trends in the UK over the last few years. Figure 1 shows how a typical dual fuel energy bill has doubled in cost from 2004–2011.

Figure 1 UK energy price trends



(Source: Ofgem)

Current predictions are that fuel poverty will get worse in the future due to two main drivers:

- **Energy prices** look set to continue to rise for the foreseeable future. National Energy Action estimates that for every 1% increase in price, there is a corresponding 60,000 people pushed into fuel poverty. The longer-term outlook is one for higher energy prices. Ofgem has predicted that energy bills will increase between 14% and 25% by 2020.

- **Household income** may decline in the short term as a result of the recession and the associated increase in worklessness.

6.3 The effects of cold temperatures on health and wellbeing

The consequences of fuel poverty range from psychological stress, worry and social isolation to causing or exacerbating serious illnesses such as respiratory and circulatory conditions. There were an estimated 25,700 excess winter deaths in England and Wales in the winter of 2010/11. It is estimated that 3,400 of these were in the North West region with 53 of these deaths within Allerdale. The Department of Health estimates that for every excess winter death, there are an extra eight hospital admissions. (Source: Office of National Statistics and Cumbria Intelligence Observatory).

In addition to causing additional deaths, there are many illnesses which are made worse by cold temperatures:

Cardio-vascular disease

- The cold causes thickening of blood, therefore increases blood pressure, leading to an increased risk of heart attacks and strokes.

Respiratory illness

- Dampness is associated with cold homes; damp increases mould growth, which can cause asthma and respiratory infections.

Musculoskeletal diseases

- Arthritis, back pain and damaged joints.

Cold houses affect mobility and increase falls and other injuries

- Symptoms of arthritis become worse in cold/damp homes.
- Strength and dexterity decrease as temperatures drop, increasing the risk of non-intentional injuries and falls, particularly in older people.

Mental and social health

- Damp/cold housing is associated with an increase in mental health problems, particularly depression.
- Some people become socially isolated as they are reluctant to invite friends to a cold house.
- The choice between 'heat or eat' may often result in poor diet which in turn can cause a range of illnesses including cancers, strokes and heart disease.
- Adverse effects on children's education and potentially future employment opportunities.

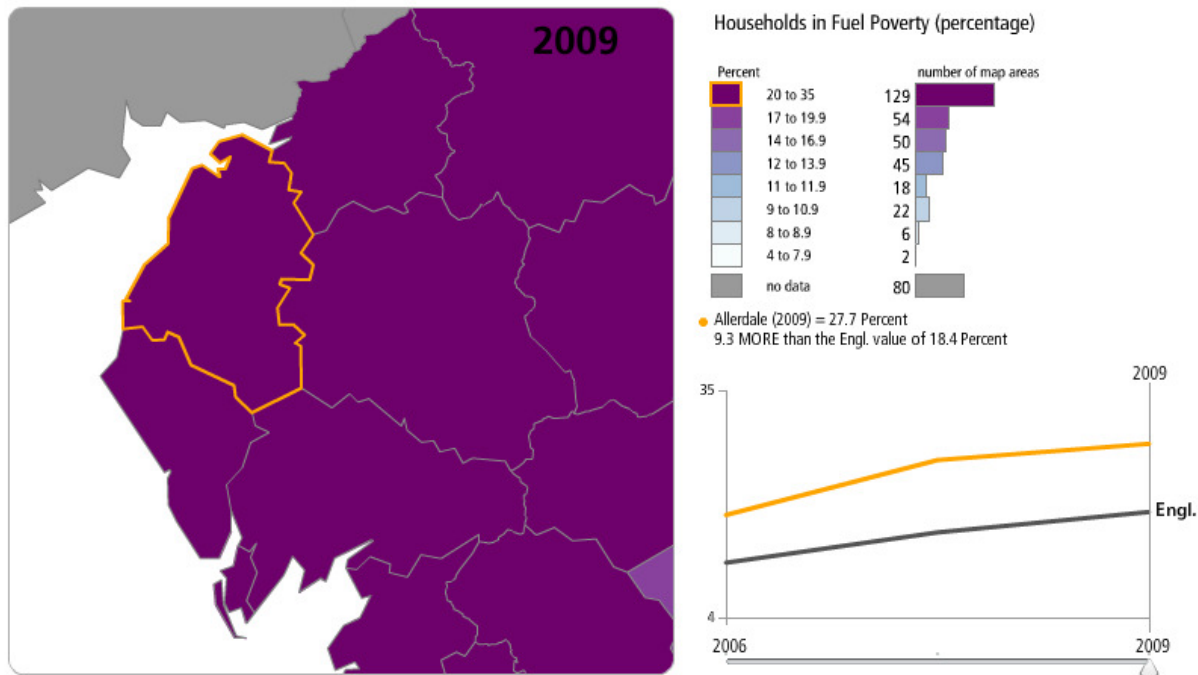
6.4 Profile of fuel poverty in Allerdale

Figure 2 contains the most recent Government statistics which show that 27.7% of households in Allerdale are fuel poor. This is 9.3% more than the average value for England. This equates to 11,350 households.

The Government statistics are produced on an annual basis but provide information which relates to the period two years previous. Therefore the statistics regarding fuel poverty do differ from that provided by the Private Sector House Condition Survey 2012.

Figure 2

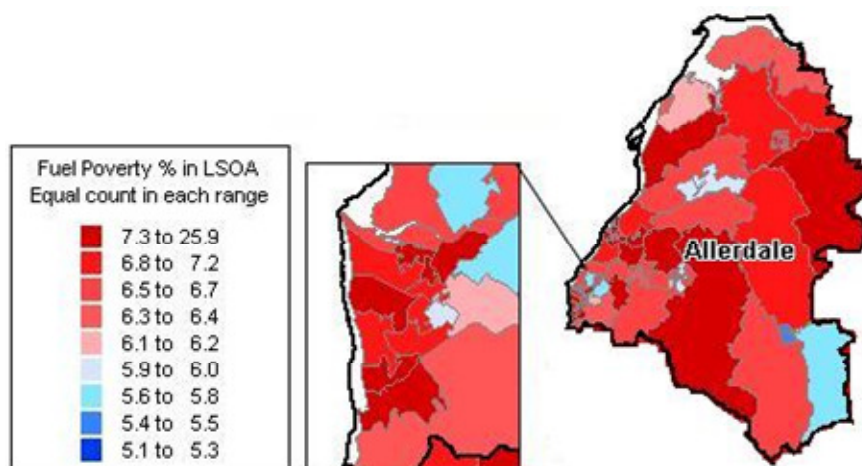
Energy Statistics:
Households (%) in Fuel Poverty, 2006-09



Source: Department of Energy and Climate Change.
Graphic by ONS Data Visualisation Centre. © Crown copyright and database right 2011. Ordnance Survey 100019153

Figure 3 shows the concentration of fuel poverty within Allerdale, by Lower Super Output Area (LSOA). The more concentrated areas in Workington and Maryport are mainly due to low household incomes. Whereas, the more rural wards have high concentrations of fuel poverty due to the lack of mains gas and the type of construction of homes, meaning that they can not be easily insulated. In addition, persons living in rural areas tend not to claim the benefits to which they are entitled. This can also prevent them from accessing energy efficiency grants.

Figure 3: % of Fuel Poverty by Lower Super Output Area



6.5 Where are we now?

There are a number of affordable warmth schemes being delivered in Allerdale. Some of these can be built upon and others are likely to cease when the Government

changes the way it funds affordable warmth activities in December 2012 when the Green Deal is introduced.

Warm Front

This is a government funded scheme which provides insulation and heating improvements up to the value to £3,500. The grant helps residents who own their home or rent it from a private landlord and are in receipt of certain benefits. The property must also have a poor energy efficiency rating.

In total, approximately £3million has been spent in Allerdale since the scheme was set up in 2000. This equates to 12,628 of installed measures. These measures include the installation of gas boilers, cavity wall insulation, loft insulation, draught proofing, electric storage heating, LPG heating, oil central heating and heat pumps. Over 3,700 private homes have been assisted through the Warm Front scheme since 2000 compared to only 232 that rent privately.

Energy Saving Trust

The regional Energy Saving Trust advice centre (ESTac) which covers Allerdale is based in Penrith. They offer residents free, impartial and expert advice on how to save energy. In 2010/11 the following outcomes were delivered in Allerdale:

- 785 verbal contacts made with ESTac.
- 116 home energy reports completed.
- 115 measures installed as a direct result of advice.

Cumbria Affordable Warmth Partnership

Allerdale forms part of the Cumbria Affordable Warmth Partnership (previously known as the Fuel Poverty Task Group) since 2010. The partnership was formed after a recommendation in a scrutiny review of fuel poverty in Cumbria undertaken by Cumbria Health and Wellbeing Scrutiny Committee in March 2009.

The objective of the Partnership is 'To reduce fuel poverty and thereby reduce cold/damp homes, cold related illness, excess winter deaths, excessive fuel bills and healthcare costs'. The Partnership has enabled all district councils and other partners to work in a more strategic way to begin to achieve this objective.

Cumbria Warm Homes Project 2011-12

The warm homes project was launched in Allerdale in November 2011 and is funded by E.On until December 2012. Partners in the scheme include the six district authorities, the County Council and various third sector organisations. The aims/objectives of the scheme are to:

- Reduce the number of fuel poor homes.
- Increase the number of insulated homes.
- Reduce the CO2 emissions from domestic dwellings.
- Encourage the take up of renewable technologies.

Housing Services interventions

The Housing Services team will continue to carry out various interventions to improve affordable warmth. Officers have received training and have achieved a Level 2 qualification in Energy Awareness. Energy advice is now offered verbally and where appropriate customers are signposted to the most appropriate agency for specific help, for example the Energy Saving Trust Advice Centre, Warm Front and the Home Heat Helpline.

This dual role ensures that while an officer is assisting a customer with a Disabled Facilities Grant, a home energy survey is also completed, generic affordable warmth advice is offered and an information pack is left with the customer.

The Housing Services team will continue to utilise the Housing Health and Safety Rating System (HHSRS) to assess housing standards within both the private and social rented sector in Allerdale. This includes assessing whether there is likely to be an excess cold hazard within a home and taking any appropriate action against the property owner to reduce the hazard to a safe level.

6.6 Our strategic priorities

Taking into consideration the future changes in the way the Government will fund affordable warmth delivery, Allerdale needs to tackle the three main drivers to fuel poverty. These are detailed below:

Homes with poor energy efficiency standards

The objective is to increase the energy efficiency of the housing stock within Allerdale and therefore reduce residents' energy consumption by a number of different interventions.

We will:

- Continue to refer residents to the Warm Front scheme, especially within the private rented sector, until the scheme closes in December 2012.
- Continue to refer residents for specific advice regarding energy efficiency to the Energy Saving Trust Advice Centre and to take advantage of their Grants Database.
- Continue to support and refer residents to the Cumbria Warm Homes Project until it ceases in December 2012.
- Utilise the results of the housing stock condition survey to target areas with the worst energy efficient homes.
- Support and refer residents, who are able to pay for affordable warmth measures, to the Green Deal when it launches.
- Support and refer residents, who are likely to be suffering from fuel poverty, into the Energy Company Obligation schemes that are to be provided by energy companies when it launches alongside the Green Deal.
- Support registered providers in their affordable warmth schemes and where appropriate represent the owner-occupiers and private tenants in these areas.

Energy prices

The objective is to ensure that residents are getting the best price they can for their energy and ensure that they are receiving any appropriate discounts/payments.

We will:

- Continue to offer advice to residents regarding the comparison of energy prices and how to switch to a cheaper supplier.
- Continue to refer residents to the Home Heat Helpline, who will ensure that they are in receipt of appropriate discounts/winter fuel payments.
- Continue to be part of the Cumbria Affordable Warmth Partnership to lobby Government, where appropriate, to achieve affordable warmth for all.

Low household income

The objective is to ensure that residents are maximising the amount of income they receive, to help with fuel bills and ensure that residents with fuel debt receive appropriate advice.

We will:

- Continue to refer residents to the Home Heat Helpline for benefit checks and fuel debt advice.
- Continue to refer to the Citizens Advice Bureau for welfare benefit and debt advice.

7.0 Priority 3: Reduce the number of long term empty homes

Empty homes represent a wasted resource and can have a negative impact on local communities. In October 2011 there were 923 long term empty homes (empty for 6 months or more) across Allerdale. Since 2007 this figure has slowly risen. Table 3 below shows the number of long term empty homes from 2004 onwards for all six Cumbrian local authorities.

Table 3 Number of long term empty homes within Cumbria

Local Authority	2004	2005	2006	2007	2008	2009	2010
Allerdale Borough Council	695	795	790	722	745	728	766
Barrow Borough Council	1204	812	900	907	933	884	737
Carlisle City Council	578	615	745	660	756	767	739
Copeland Borough Council	715	668	331	688	636	714	801
Eden District Council	259	264	285	315	370	352	396
South Lakeland District Council	835	883	959	1006	1045	975	1044

(Source: Homes from empty homes (Council Tax base))

7.1 Why do homes become empty?

Homes become empty for a number of reasons, as described below. Generally this is a short term or temporary situation, there are however, those that remain empty for a number of years and which impact on the quality of the local environment.

Inherited

Homes can often be left empty for considerable periods of time whilst awaiting the outcome of probate or legal disputes.

Lack of funding for repair work

The owner may have insufficient funds to finance repairs or be unwilling to spend the money required to repair the property to a habitable standard.

Repossessions

These homes can often remain empty for long periods of time due to complex legal procedures.

Lack of information and advice

Owners are not aware of how we can facilitate the sale or rental of an empty home.

Owners undertaking improvements

Many empty homes are in the process of being improved, either to be inhabited by the current owner or to be sold.

Saleability

The current economic climate means that some owners are in negative equity and are unwilling to sell.

Properties purchased for investment purposes

Vacant properties sometimes occur as speculators buy property and leave empty ready to cash in on capital gains or the property is purchased for a sibling to occupy in the future. The owner is often reluctant to let the property in the mean time.

7.2 What are the benefits of filling an empty home?

There are numerous benefits, not only for the owner but the local community and council also. In many cases they represent a wasted resource with many social, environmental and economic consequences.

Generating income for home owners

Home owners can generate an income by bringing their empty home back into use as a rental. By renting the property the owner removes their liability for Council Tax and utilities. Renovation is likely to increase the value of the property for the owner overall.

Reducing vandalism and anti social behaviour

Vandalism, anti social behaviour and squatting are often associated with empty homes. Filling them has a positive effect by reducing these potential problems and the demand they have on local services such as the Police, Fire and Rescue and a number of Council services.

Enhancing the local environment and regenerating town centres

Boarded up or derelict properties do not look attractive and can seriously affect the value of neighbouring homes. Reducing empty homes has a positive impact of facilitating the regenerating of run down or deprived areas.

Improving housing standards

Some empty homes are unfit for human habitation or in a state of disrepair. Renovating such properties contributes to raising the housing standards in the borough.

Helping to tackle housing needs

Returning properties back into use could provide a positive step towards tackling housing need by increasing the provision of social rent or low cost homes, i.e. shared ownership or discounted sale. Allerdale housing needs surveys have identified the need for an additional 1,198 affordable housing units, over five years.

New Homes Bonus allocation

In April 2011 the New Homes Bonus was introduced by Government to provide local authorities with financial incentives to deliver housing growth. The bonus match funds the additional Council Tax potential from an effective increase in stock, for the next six years. The more empty homes which become occupied, increases the potential for a New Homes Bonus award for future years.

Increased Council Tax revenue

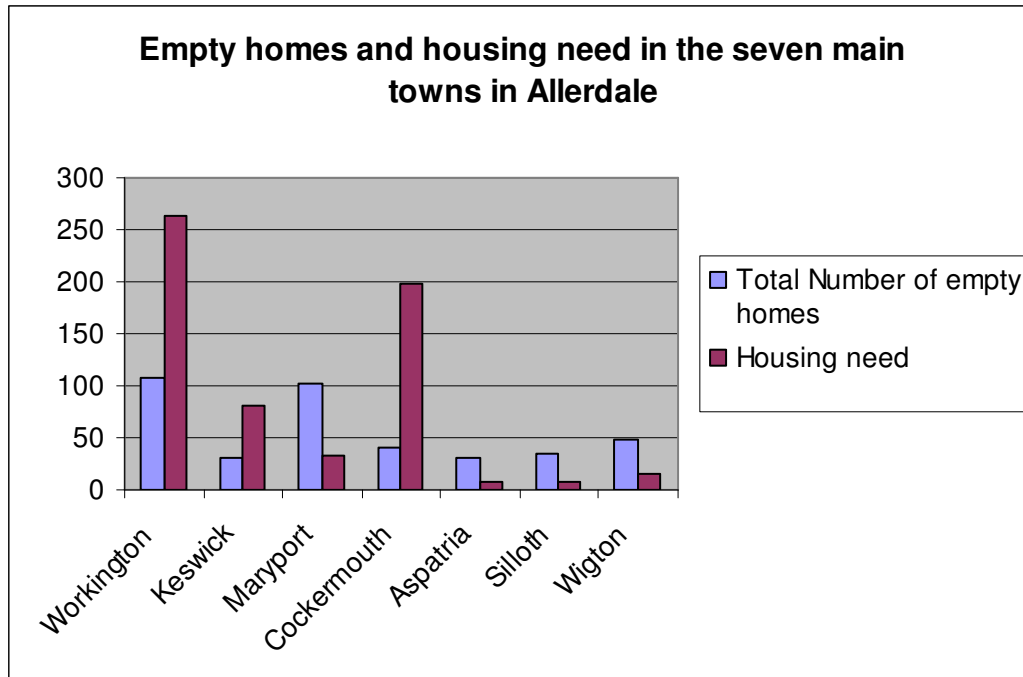
The Council loses valuable Council Tax revenue due to long term empty properties being subject to a 50% discount on their Council Tax bill. Bringing empty properties back into use will increase Council Tax revenue.

Meeting housing needs

Since 2007 a series of parish housing need surveys have been carried out in Allerdale. The total affordable need in Allerdale is for 1,198 homes over five years which combines the need for low cost home ownership and the need for social rented homes.

Figure 4 below shows the total need for affordable housing in the seven main towns within Allerdale and the number of empty homes in those towns.

Figure 4



Assisting the Homeless

Reducing the number of long-term empty homes in the borough could help to alleviate the problems of homelessness, by increasing the supply of homes and consequently the number of units available for rent.

During 2010/11, Allerdale Borough Council received 575 enquiries from persons claiming to be homeless. Of these, 101 households were found to be unintentionally homeless and in priority need. The remaining households were found to either be not homeless, intentionally homeless or not eligible.

The Localism Act allows local authorities to be able to fully discharge a homeless duty to a private landlord, subject to the property being suitable for the client and that the term is for a period no less than 12 months. By encouraging empty home owners to bring their properties back into use on the letting market, both the owner and the local authority could benefit.

7.3 Our strategic priorities

The Empty Homes Procedure document contains the detail and procedures necessary to deal with empty homes. This contains the following key objectives:

- To bring empty homes in the private sector back into use, to increase the housing supply in Allerdale.
- To improve neighbourhoods.
- To minimise the number of properties becoming long term empty (over six months) by identifying them and working with the owners at an early stage.
- To offer advice and assistance to the owners of empty homes; those who are looking to purchase and/or develop empty homes, and those who are experiencing a problem of living next to or near an empty home.
- Work with registered providers to identify empty homes which could be purchased or managed by them to provide affordable housing in Allerdale.

- Look to work with other departments such as Council Tax, Planning and Building Control to develop ways to help reduce the number of empty homes and bring them back into use.
- Maximise any funding opportunities available to bring empty homes back into use.
- Consider the removal of the discount for long term empty homes

8.0 Priority 4: Matching customers to homes

8.1 Homelessness and Housing Options

The legal framework

The main duties relating to homelessness are outlined in the *Housing Act 1996 (Part VII)* and these duties have been further expanded under *The Homelessness Act 2002* and the *Homelessness (Priority Need for Accommodation) (England) Order 2002*.

Government priorities and Allerdale Borough Council's response

The Communities and Local Government's Homelessness Strategy '*Sustainable Communities: settled homes; changing lives*', launched in March of 2005, outlined the Government's priorities as:

- Preventing Homelessness.
- Providing Support for vulnerable people.
- Tackling the wider causes and symptoms of homelessness.
- Helping more people move away from rough sleeping.
- Providing more settled homes.

There have been many changes since the introduction of the '*Sustainable Communities: settled homes; changing lives*' document – not least a change of government which has seen the scrapping of both the previous Government targets and much of the monitoring at central government level. However, many of the aims and objectives remain both relevant and central to Allerdale Borough Council's objectives - as outlined in the Council Plan.

Central to Allerdale's approach to homelessness has been adopting the Government recommendation to focus on prevention. This has been the key driver for reducing homelessness, the number of temporary accommodation units and eliminating the use of bed & breakfast emergency accommodation.

Trends – The local context

Presentations

People who present to Allerdale with potential homeless issues have traditionally been assisted by either the statutory formulaic approach of a full homeless application or 'advice and assistance', which is also an extension of the statutory framework. Figure 5 and 6 shows the trends for both of these groups for the past six years.

Figure 5

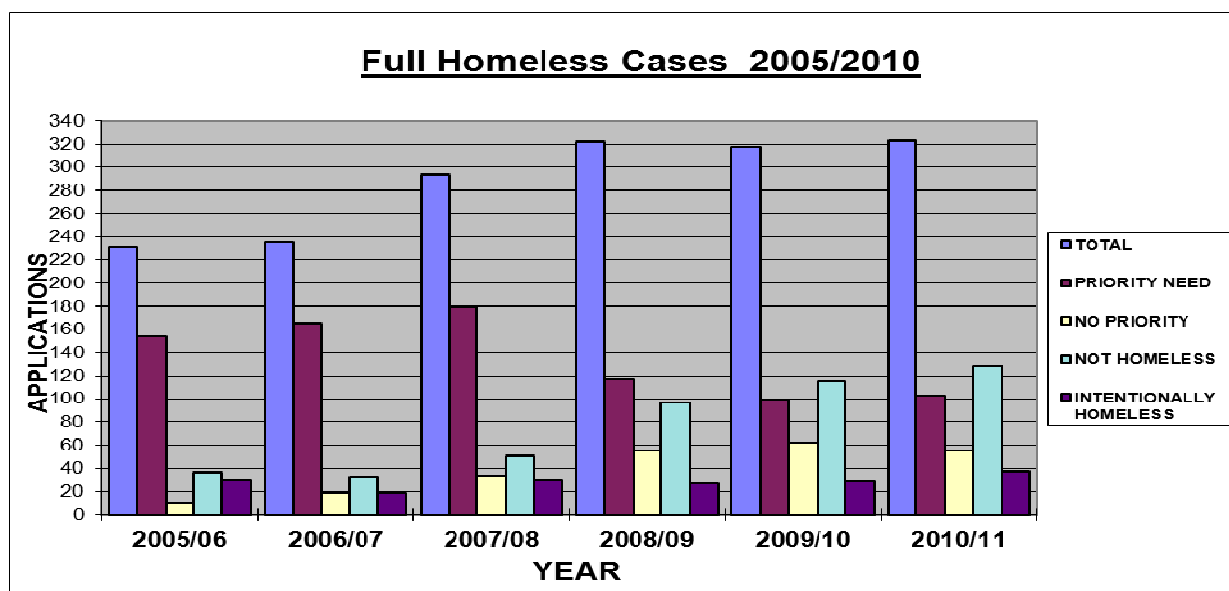
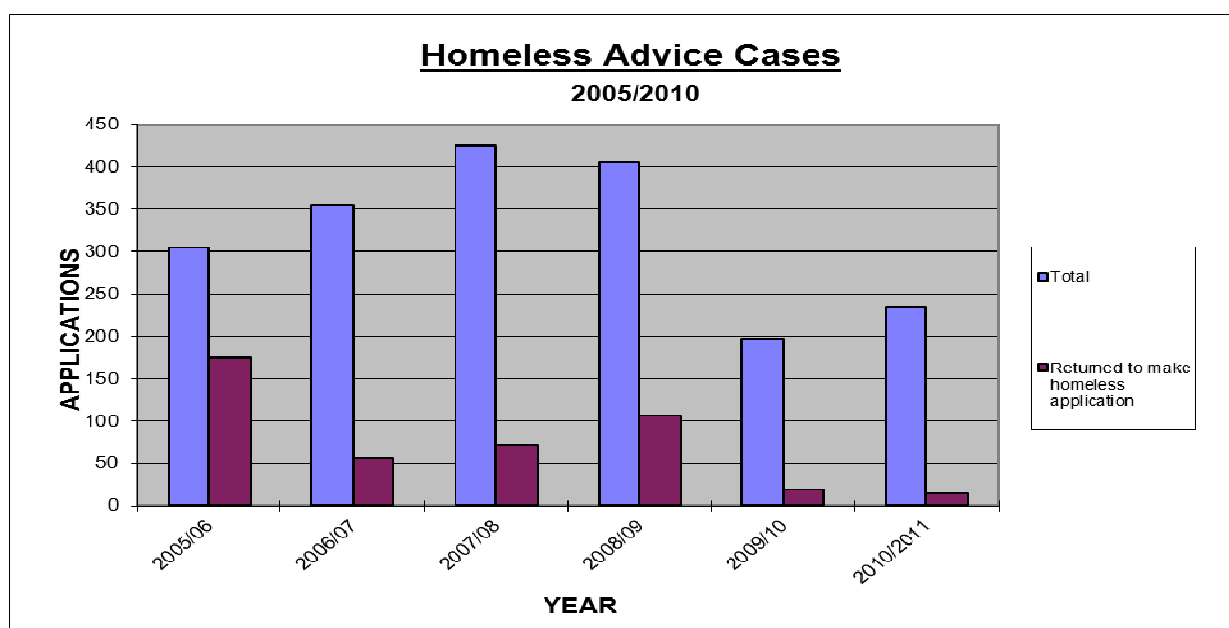


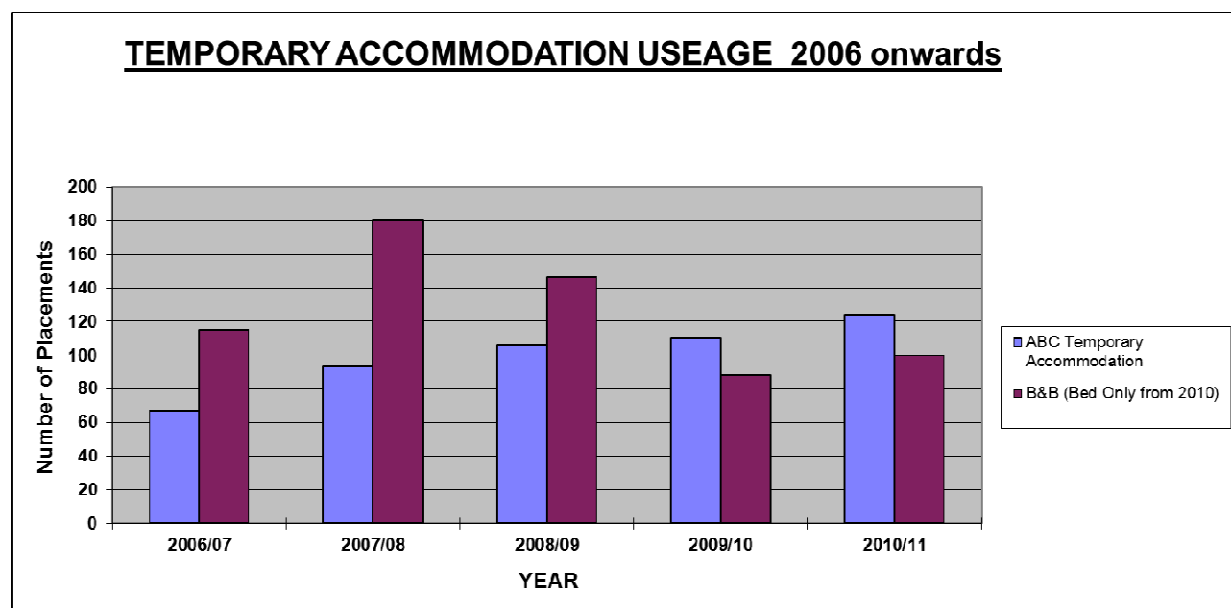
Figure 6



When both types of presentations are taken in totality the trend has been for increasing numbers of people approaching for assistance. In the current year (2011/12) total presentations are up by 14.4% on 2010/11, which in turn were up by 7.7% on 2009/10. This trend was identified as placing a strain on resources and a fundamental change in approach has been implemented within the past 18 months to transform the way in which applicants are assisted.

Figure 7 shows both the temporary accommodation and bed and breakfast use (bed only from 2010) for the past six years.

Figure 7



8.2 The prevention agenda and partnership working

Much work has been undertaken to enhance the Housing Options service within the past 18 months. Consultants from ID&EA were engaged to give a strategic 'critical friend' view of the service, with the groundwork being laid in terms of the firming up of the 'Prevention' agenda – which has seen the Housing Options Officers increasingly taking a preventative approach to assist clients.

Tools to assist this process have been put in place this year with the introduction of the 'Prevention Fund', which commenced on 1 April 2011, and a strategic decision to train staff to provide in-house mediation. This training has meant that the previous use of external mediation services, which were ineffective and expensive, has been discontinued – providing a further saving to the Council going forward.

A further important change has seen the introduction of Cumbria Choice – the County wide Choice Based Lettings scheme. This was introduced in the spring of 2011 and has assisted by both speeding up the throughput of applicants to whom the Council have accepted a full homelessness duty and also by providing an additional prevention tool for the Housing Options Officers to assist clients to achieve rehousing before needing to make a full homeless application.

The shift in culture from always taking homelessness applications to homeless prevention work has seen a reduction in full homeless applications and financial savings. This has not been without its challenges, since it can take up considerable officer time to bring a 'prevention' solution to fruition. The benefits, however, both to the Council and those assisted are considerable and have already produced positive results, as mentioned below.

An additional development has been the collaboration between Allerdale, Croftlands Trust, Derwent and Solway Housing Association and Supporting People, to bring about

a two year pilot project for supported temporary accommodation for people who may be homeless and who may have mental health issues.

The drive to better partnership working has seen significant improvements in the working relationships and cooperation between the Housing Options Service and the Police (through the MARAC), the probation service (through the IOM), Children’s Services (through the Young Person’s Panel) and the registered providers (through monthly liaison meetings). All of these initiatives have provided additional prevention option tools and enhanced outcomes for clients.

Alongside the enhanced external partnership working there has been a positive linking up between the Housing Options Team and the Private Sector Team to bring a joined up approach to client problems where there are, for example, enforcement issues alongside potential homeless issues. This link has extended to the utilisation of the homeless prevention fund where the Private Sector Team have been able to assist the Housing Options Team with property inspections to ensure that any prevention fund commitment is appropriately allocated.

All of these partnership initiatives will continue to be developed over the life of this strategy and will have a key role in the success of future service delivery. The net results of these changes are already being seen in the reduced demand for temporary accommodation – which in turn has resulted in the Council handing back 12 of the 25 temporary accommodation units, leased from the registered providers. The other significant effect of these changes has seen the virtual elimination of bed & breakfast (bed only) accommodation usage.

Confirmation of the progress of the Homelessness and Housing Options Service was further confirmed in a recent audit report which concluded that *‘Good controls exist in relation to the Homelessness and Housing function’* and *‘Adequate resources and skills are in place to undertake the homelessness function’*.

8.3 Our strategic priorities

In terms of the Homelessness and Housing Options Service, the drive is to now build on the considerable platform of the past 18 months and take the service forward – pursuing the prevention agenda which in turn will provide an enhanced service for clients within a cost effective environment for the Council.

The strategy will continue to monitor the following key indicators:

Indicators	2009/10 Actual	2010/11 Actual	2011/12 Target	2012/13 Target	2013/14 Target	2014/15 Target
No. of temporary accommodation units	25	25	20	10	10	10
No. of full duty homeless acceptances	99	103	90	80	70	70

Predicting future levels of homelessness

It is not easy to predict future needs, but the current social and economic climate is unlikely to improve significantly in the near future.

Proposed Government Welfare Reforms most notably the 'bedroom tax' are likely to place additional financial burdens on some of those most vulnerable in society with the likelihood that homelessness presentations will increase.

Awareness of emerging opportunities to further enhance the service will also be crucial over the life of this strategy, along with an early response to changes in legislation and Government priorities.

This will be particularly important in relation to the expected upturn in homelessness presentations as a result of the proposed changes to the shared accommodation rate for single Housing Benefit claimants, detailed in the Welfare Reform Bill. This increases the age for single claimants from 25 to 35 years old. In practice, this entitles a single person to a maximum housing benefit allowance within the private sector of only £61.96, which realistically forces those customers to accept sub standard accommodation.

It is essential that the Communities and Local Government Department continues to fund the "Homelessness Prevention grant" which (at its current level) is only guaranteed up to the end of 2012.

9.0 Priority 5: Facilitating the provision of affordable homes

9.1 Parish Housing Market Assessments

Housing Services work closely with registered providers and the Homes and Communities Agency (HCA) to increase the availability of affordable decent housing in Allerdale. Parish housing needs assessments are carried out in-house, on a rolling programme and they examine the housing requirements, aspirations and demands of existing and potential households in Allerdale. All 62 parishes were surveyed during 2007–2009 and we are now in the process of updating some of the parish surveys. The surveys carried out between 2007–2009 shows a need for 1,198 affordable homes throughout Allerdale.

This research enables Allerdale to project demand and need for affordable housing in terms of price, type, tenure, size and location and investigates how key factors work together and the probable scale of change in future housing needs and demands. It also helps identify any mismatch between supply and demand with reference to tenure, size, location and affordability.

These assessments are a key component in the bidding process when the registered providers apply to the HCA for funding to build more affordable homes. Strategically we continue to be instrumental in supporting local registered providers in their bids for HCA. Funding to build 442 new affordable homes has been secured over the last 10 years and a further 123 are due to be completed 2011/12. Most of these have been family homes for rent.

Since the introduction of the HCA new financial model in 2011/12 there has been a significant reduction in the amount of capital grant available. Historically a grant of £60-£80k was awarded to build a new affordable home. Now the average across Cumbria is £22k. The financial difference is now being funded by the registered providers securing long term borrowing capacity, by increasing their rents from a social rent to an affordable rent which can be up to 80% of the open market rent.

Table 3 shows the consequences of the registered providers using this new rent model.

Table 3 Examples of the effects of the new rent model

	Social Rent		Affordable Rent	
	2 bedroom house	3 bedroom house	2 bedroom house	3 bedroom house
Cockermouth	£82.83	£84.60	£92.50	£114.39
Keswick	£77.94	£92.99	£91.69	£110.77
Maryport	£70.05	£76.80	£68.09	£76.38
Workington	£69.29	£78.48	£75.27	£83.58

In some areas, this increase will make funds available which could be used to develop new affordable homes in the absence of any other financial subsidy or support. However, within less high value areas, such as Maryport, setting the affordable rent at up to 80% of open market rents would mean that the registered providers are unable to raise any subsidy and therefore would continue to charge the social rent.

Therefore, further options may need to be considered to cross subsidise new affordable homes. Some of these options are:

- Utilisation of New Homes Bonus.
- Utilisation of second homes money.
- Removal of the 50% long term empty property discount.
- Land release/transfer - assess Acquisition and Disposal Policy.

Another key function of the parish housing market assessments and the four strategic housing market assessments is they provide the necessary evidence base which helps to inform the Local Development Framework (LDF). The LDF is the Council's collection of planning policy documents and will include a range of policies and approaches such as the Rural Exceptions Policy and the Affordable Housing Policy. These policies will also help us to deliver affordable housing which meets local needs and contributes towards mixed sustainable communities and a balanced housing market despite the reduction in the amount of capital grant available.

9.2 General issues

There are a number of issues influencing the demand for affordable housing. Some issues are generic and affect demand throughout the country, some are applicable to Allerdale as a whole and some issues only affect certain parishes.

Due to the economic downturn 100% mortgages are no longer available; this is leading to problems for first time buyers accessing the market because they have to save on average a deposit of 20%. Therefore, potential first time buyers are now renting properties which has led to a very buoyant private rental market and has caused the housing chain to slow down considerably as households are increasingly unable to move up and down the chain.

Pressure on registered providers is growing as demand for affordable housing continues to rise. Registered providers have seen an increase in applications from households who work but cannot afford to buy on the open market and from households who are struggling to pay their mortgage and have had to sell their home, before defaulting on mortgage payments and having their home repossessed.

Demand for affordable housing is extremely high throughout Allerdale. House price increases over the last fifteen years has resulted in starter-homes being beyond the financial reach of local working people, due to the fact that some local employment opportunities tend to be relatively low paid. An overall shortage of social rented properties, exacerbated by a high volume of Right to Buy sales historically has led to Allerdale having a severe need for affordable housing for those on average incomes.

Housing demand has also increased while turnover has fallen. Table 4 below gives an overview of the situation using Choice Based Lettings data, to demonstrate the high demand for affordable housing.

Table 4 Demand for the social rented sector

Property Type	Housing Stock	Properties available June 2011 – January 2012	% Turnover	Bids received
1 bedroom properties	1,055	78	7.4	1,103
2 bedroom house	1,631	89	5.5	2,954
3 bedroom house	3,667	131	3.6	2,189
4 bedroom house	161	2	1.2	30
2 bedroom bungalows	804	36	4.5	927
2 and 3 bedroom flats	906	75	8.3	1,343
Total	8,224	333	4.6	7,443

(Source: Choice Based Lettings and registered providers: *Care should be taken with these figures as registered applicants can bid for several properties. Figures are not available over a 12 month period because Choice Based Lettings only launched in May 2011).*

9.3 Affordability

The cost of buying or renting property is one of the indicators of current demand. According to Government Guidance where demand is lower than supply, the prices will fall; where demand is higher than supply, the price will rise. Affordability looks at what is accessible to local people. Lower quartile figures are used to give an indication of entry level ratios, i.e. affordability for first time buyers. A household is considered to be able to afford to buy a home if it costs 3.5 times the gross household income of a single earner household or 2.9 times the gross household for dual-income households.

The lower quartile price for a property in Allerdale is £88,918. The average deposit required is 20%. Therefore in order for a household setting up home for the first time to be able to afford a two bedroom property priced at the lower quartile price of £88,918, they would currently need a deposit of £17,783 and a monthly mortgage repayment of £379 on the remaining £71,135, based on a repayment period of 25 years and an interest rate of 4.4%.

Using lower quartile values shows that the house price to income ratio is 6.2:1, guidance suggests that a ratio between 2.1 and 4.1 is indicative of a balanced housing market.

Guidance issued to assist with the provision of strategic housing market assessments suggests that median income to median house price ratios should also be taken note of. Median income figures are used in the calculation to value affordable properties available for low cost home ownership.

The median income of all households in Allerdale is £25,319, and the median house price is £132,627. This gives an affordability ratio of 5.2:1

The lower quartile and median affordability ratios demonstrate that house prices in Allerdale have risen at a far faster rate than incomes. Open market properties are becoming increasingly unaffordable, thus escalating demand for affordable homes.

Right to Buy sales have significantly reduced the supply of social sector properties available to meet housing need. Sales have far exceeded levels of new social housing provision. 2,399 homes in Allerdale have been sold under the Right to Buy policy since 1979 but only 489 affordable homes have been built between March 1999 and April 2011.

All the above are general issues, although some have more importance in Allerdale than in other areas. However the diversity of Allerdale's geographic and demographic mix means that certain issues apply more in urban or rural areas.

9.4 Rural issues

There is a predominance of privately owned homes, a shortage of properties available for private rent and high house prices in many rural areas. These factors are causing real problems for first time buyers trying to enter the housing market. Rural areas in the Lake District National Park attract a high number of inward retirees who can afford to pay higher than average house prices. Even households in receipt of reasonable incomes are unable to afford the cost of housing. There are no large employers in most rural areas and work for local people tends to be seasonal, part-time and low paid. With prices spiralling so high over recent years, the provision of affordable housing in rural villages does not meet the demand.

Housing needs assessments demonstrate a significant demand for affordable housing in rural villages. Surveys have evidenced a need for a total of 590 affordable properties in rural Allerdale over the next five years, 151 for low cost home ownership and 439 for social rent. The indicator used throughout Cumbria considers a household to be in need of social housing if it cannot raise money equivalent to 50% of open market prices. The high need for social sector housing further indicates that open market values are beyond the reach of local people. Interviews with estate agents show there is a need for housing in rural villages that is affordable to local people and that has a clause on it to keep it local and affordable as first time buyers cannot compete against investors and the buy to let market.

Socially rented properties in rural areas have very low vacancy rates. This forces many local people who cannot afford to buy or rent on the open market and who have no chance of ever being allocated a social rented property to leave the village, in which they have grown up. This has grave consequences for those services which act as the 'social glue' of any rural community, such as the local school, shop or pub. A lack of young families means fewer people requiring their services and makes their existence less viable. Data from Choice Based Lettings confirms only 68 social rented properties became available in rural parishes between June 2011 and January 2012. These covered 22 villages, leaving a large number of settlements with no turnover during this time.

As well as having a low turnover rate, rural areas of Allerdale also suffer from a low development rate of new affordable homes. Of the 489 affordable home completions in Allerdale since April 1999, only 87 units (17.8%) were built in rural areas. Of these, only 13 affordable homes were completed in rural parts of the National Park. The low rate of development in the National Park can be explained by the high cost of land, and by higher build costs due to additional planning regulations relating to materials used in the build.

Government guidance suggests that lower quartile income should be compared to lower quartile house prices to assess the affordability of entry-level housing. This ratio should then be compared to the median ratio, which is used to assess affordability for those who wish to move up the housing ladder to a property more suited to their needs. Guidance suggests that a ratio between 2.1 and 4.1 is indicative of a balanced housing market.

Table 5 shows that affordability ratios in rural wards are far outside the suggested ratio band. This means that first time buyers will not be able to purchase a property on the open market. Although ratios are lower at median level, they still exceed the guidelines.

This means that households are forced to remain in their current homes, no entry-level properties become free and the housing market stagnates. The situation is particularly bad in rural areas of the National Park, reflecting the reliance of the area on low paid hospitality employment coupled with extremely high house prices.

Table 5 House prices and incomes in rural wards within Allerdale

	Lower Quartile Income	Lower Quartile House Price	Ratio	Median Income	Median House Price	Ratio
Allerdale	14,450	88,918	6.2	25,319	132,627	5.2
Boltons*	14,402	226,269	15.7	24,718	289,816	11.7
Broughton St Bridgets	20,810	136,294	6.5	35,769	201,400	5.6
Clifton	12,375	84,496	6.8	21,616	97,836	4.5
Crummock*	20,243	298,391	14.7	33,681	355,490	10.6
Dalton	20,806	200,018	9.6	34,477	251,465	7.3
Derwent Valley*	18,174	269,674	14.8	30,816	300,926	9.8
Ellen	15,610	102,615	6.6	26,828	126,139	4.7
Holme	15,747	117,544	7.5	26,743	179,159	6.7
Marsh	17,980	155,752	8.7	30,389	186,027	6.1
Seaton	17,003	106,321	6.3	29,828	135,539	4.5
Solway	19,713	148,070	7.5	33,000	191,731	5.8
Wampool	19,354	172,699	8.9	33,267	217,328	6.5
Warnell	19,454	229,125	11.8	32,335	256,964	7.9
Waver	17,905	177,912	9.9	30,254	204,125	6.7
Wharrels	17,693	166,958	9.4	29,938	195,250	6.5

(* denotes wards within the LDNPA; Source: Cumbria Observatory, 2011)

Second homes

The Joseph Rowntree Foundation report in May 2006 on Homes for Rural Communities showed that one of the pressures faced by rural communities is from those buying second homes. Allerdale Council Tax report that there are 1,166 dwellings registered to

receive the second homes discount as of September 2011 and 738 dwellings registered as holiday lets.

The 2001 Census identified that 3% of dwellings were registered as second homes or holiday lets. Currently 1,904 dwellings or 4.2% of all dwellings in Allerdale are not available as a home for local residents. Second home owners tend to be affluent incomers and this further undermines the housing market by inflating house prices out of the reach of local people.

The majority of second homes are concentrated in particular settlements around the Lake District National Park and the Solway Coast Area of Outstanding Natural Beauty. A report written by the Lake District National Park stated that 18% of all dwellings in the Lake District are either second homes or holiday homes.

However, 2011 figures show that this issue is much worse in Allerdale parishes, which fall within the Lake District National Park. Overall, 33.9% of all second homes and holiday lets registered with Allerdale fall within the National Park boundary. The situation is worst in Borrowdale, where 40% of dwellings are second homes or holiday lets. Other parishes with a high % of second homes and holiday lets are Above Derwent (32%), Underskiddaw (30%), Loweswater (29%) and St Johns, Castlerigg and Threlkeld (26%). The second homes and holiday lets issue is being actively tackled by the Lake District National Park who require local occupancy clauses be attached to all new developments.

9.5 Urban issues

House prices in Allerdale's coastal towns tend to be lower than in other parts of the borough. However, many of the local employment opportunities for local people remain at the lower end of the salary scale. Allerdale has 31 wards; nine of the lowest paid wards are all on the west coast. This means that although property prices are cheaper than in other parts of Allerdale, they are still out of the reach of many local households.

Employment in these towns is concentrated into a small number of large employers. The shortage of high volume employers means that the labour market is relatively static, leading to lower than average wages and thus difficulty saving for the 20% required by many mortgage lenders.

The situation is different in Cockermouth and Keswick. House prices have decreased in Cockermouth over recent years as they have on the west coast but prices are still high and out of the reach of many local households. House prices in Keswick have remained relatively stable over recent years however they are completely out of reach of those in low paid hospitality jobs, and even those who commute to well paid jobs elsewhere struggle to buy a home. In Keswick, lower quartile house prices are approximately 11.9 times more than lower quartile incomes, the county average is 6.2 times.

These issues have led to registered providers reporting an increase in the number of applications from those living in towns. However, supply has not grown to meet demand.

Social housing stock becoming vacant in the towns is relatively low in comparison to the number of socially rented properties in the towns. The only exception to this is Workington which has a high number of properties becoming vacant compared to the other towns however 42% of these properties are flats which historically have always had a high turnover in the town. Allerdale Housing Services has been supportive of the decision by Derwent and Solway Housing Association to convert some of their one bedroom flats into three bedroom family homes in Workington. Family homes to rent are

in demand in the town and help to create a more stable and sustainable community. Table 6 shows the number of social rented properties available through Choice Based Lettings between June 2011 and January 2012.

Table 6 Availability of social rented properties

Town	No. of available properties
Aspatria	19
Cockermouth	32
Keswick	4
Maryport	84
Silloth	7
Wigton	17
Workington	181

(Source: Choice Based Lettings)

Again, care should be taken with these figures as registered applicants can bid for several properties and figures are not available over a 12 month period as Choice Based Lettings only launched in May 2011. However, the data does still highlight that there is a great need for properties to rent within Allerdale.

Housing Need surveys have evidenced a need for a total of 608 affordable properties in the towns of Allerdale over the next five years, 130 for low cost home ownership and 478 for social rent. Current ongoing urban schemes will only provide 99 affordable homes towards this need. The highest need figures are for Cockermouth and Keswick where prices are high, and Workington where the average salary is low. In all towns the largest need figures are for 2 and 3 bed family houses.

As in rural areas, affordability ratios are the preferred method of assessing if the housing market is operating at a level which meets the needs of local households. Lower quartile ratios indicate entry-level affordability and median ratios show how easy it is for existing households to move along the housing chain. Guidance suggests that a ratio of between 2.1 and 4.1 is indicative of a balanced housing market. Taking this into account, table 7 details that no town is affordable to those trying to enter the housing market and Workington is the only town affordable to existing households who need to move.

Table 7 House prices and incomes in Towns within Allerdale

	Lower Quartile Income	Lower Quartile House Price	Ratio	Median Income	Median House Price	Ratio
Allerdale	14,450	88,918	6.2	25,319	132,627	5.2
Aspatria	13,342	85,256	6.4	23,147	97,932	4.2
Cockermouth	15,911	129,806	8.2	27,806	171,578	6.2
Keswick	14,019	167,461	11.9	24,237	215,921	8.9
Maryport	11,878	70,135	5.9	20,513	89,576	4.4
Silloth	13,621	94,847	7.0	23,616	128,871	5.5
Wigton	14,464	91,967	6.4	25,057	115,750	4.6
Workington	12,895	67,568	5.2	22,630	87,221	3.9

(Source: Cumbria Observatory, 2011)

9.6 Community land trusts

A community land trust is a non profit community based organisation run by volunteers that provides permanently affordable housing for the long term community benefit.

There are now over ninety community land trusts nationally. Community land trusts range in size, can be urban or rural and can provide a variety of housing tenures. In 2008, the Cumbria Rural Housing Trust, with the assistance of the Lake District National Park and several local authorities established the Cumbria Community Land Trust project providing specialised support for communities wishing to develop their own housing to meet local needs. We continue to be extremely supportive and provide strategic input to Keswick Community Housing Trust which is the first Community Land Trust in Allerdale and are working closely with them to help them achieve their goal of building ten affordable properties in Keswick on land made available by the Keswick Diocesan.

9.7 Our strategic priorities

- To strategically work with registered providers/local developers and community land trusts to provide decent affordable housing in both urban and rural communities.
- Ensure that housing market assessments provide the necessary research to determine and facilitate affordable housing growth.
- To explore opportunities to ensure that the future delivery of affordable housing is financially viable.

10.0 Priority 6: Ensuring specialist housing services are delivered

10.1 Disabled Facilities Grants

Over the last few years the government has undertaken a wide-ranging review of the Disabled Facilities Grant (DFG) programme. In 2008 The Communities and Local Government (CLG) made changes to the programme which raised the maximum grant from £25,000 to £30,000. The grant ensures that necessary major housing adaptations can be carried out to ensure that customers have access into and around their home and have adequate provision of bathing and kitchen facilities.

Local DFG demand in Allerdale continues to exceed the government grant. We will therefore concentrate our resources on those most in need and explore alternative options for the customer with our social care partners and registered providers of social housing. Requests for additional and increased funding based upon demand will continue to be made to central government.

10.2 Supporting People

Cumbria County Council Supporting People is a Government programme that provides housing related support services to Allerdale's most vulnerable residents, enabling them to live independently in either their own home with someone visiting them or within a supported housing scheme, with on site support.

The purpose of supporting people is to provide housing related support to enable older adults to:

- Live independently in their own home.
- Engage as fully and positively as possible with their local community.

- Be involved in designing their own support.
- Enable the individual to access and build sustainable long term support from family, friends and their local community.

Supporting People is carried out in partnership with local housing authorities, adult & local services, health, probation, registered providers of social housing, users and carers and the voluntary and private sector.

Supporting People helps the following vulnerable groups:

- People who are or have been homeless.
- People with learning disabilities.
- People with mental health issues.
- Young people at risk or care leavers.
- Teenage parent.
- Older people.
- People at risk of domestic violence.
- People with substance misuse issues.
- People with a physical and/or sensory disability.
- Gypsy or travellers.
- People at risk of offending.
- Homeless families with support needs.

Housing officers have worked closely with Supporting People throughout 2010/2011 to review the housing support services provided to vulnerable people, to ensure that we receive the support services, we want for our vulnerable residents.

Many of the new supporting people contracts are focussed on the Homelessness Prevention agenda and therefore we have direct access to these services, which provides housing support to homelessness clients to sustain their tenancy and provide reassurance to the registered providers that we will obtain and facilitate as much housing support as we are able to strategically lever.

We have had considerable input in to the new service specification that has been developed, the outcomes to be achieved and the standards to which the services are delivered. As a member of the Housing Support Review Group, Allerdale will continue to have input into the service provided to our vulnerable residents. These new contacts will commence on 1 April 2012.

10.3 Older Persons Accommodation Assessment

An ageing population is a national issue and an ageing society poses one of the greatest housing challenges to our society. The 2001 Census identified that there were 17,066 people aged 65 or older living in Allerdale. This represented 18.2% of the population of Allerdale in 2001.

This number has increased to 19,800 by 2011. This accounts for 20.9% of the total population (*Source: Cumbrian Observatory, 2008-based Sub national Population Projections, 2011*) and is comparable to the 20% for Cumbria but is higher than the 16% for England.

Projections show that there will be 30,500 people aged 65 years and over by 2031, which equates to 31% of the total population. This shows that people aged 65 and over are making up a larger percentage of the total population.

Housing provision for older people needs to address the substantial growth projected in the number of people of retirement age and therefore an Older Persons Accommodation Assessment is being developed. This assessment will:

- Set out the need and demand for different types of housing. This will cover property size, property type, tenure and location.
- Identify gaps in current accommodation.
- Examine changing aspirations and expectations.
- Examine different models of housing – extra care, warden controlled etc.

10.4 Gypsies and Travellers

The six housing authorities in Cumbria commissioned the Housing and Urban Studies Unit at the University of Salford to research and produce the Gypsy and Traveller Accommodation Assessment (GTAA) which was published in May 2008.

Table 8 Details the need identified by the GTAA

	Allerdale	Barrow	Carlisle	Copeland	Eden	LDNP	South Lakes	Total
Current provision	(24)	0	39	0	44	0	5	112
Additional residential need 2007-2012	19	5	32	1	8	0	6	71
Additional residential need 2012-2016	4	1	7	0	5	0	2	18
Additional transit need 2007-2016	35							
Total additional residential need 2007-2016	23	6	39	1	13	0	8	89

Note the (24) pitches above, are in fact solely located on the Showmans Guild site at Wigton. There is no current provision for residential or transit pitches in Allerdale.

In January 2012 the Homes and Communities Agency (HCA) announced that as part of its Affordable Homes Programme, £1.36m of traveller pitch funding would be provided towards meeting the need identified in the GTAA. The funding was awarded as a result of a bid made by HomeSpace Sustainable Accommodation (HSSA) on behalf of the six Cumbrian districts. HSSA are a registered investment partner with the HCA, and are a Community Interest Company who operate on a not-for-profit basis, effectively a registered provider of social housing.

The award will facilitate a site containing 4/5 residential pitches to be identified. We will shortly be commencing the process of identifying suitable and practicable sites and will consult with the local community before breaking ground.

We will be working closely with the HCA and HSSA to ensure that the site provided meets the criteria specified in the Designing Gypsy and Traveller Sites, Good Practice Guide issued by CLG.

10.5 Our strategic priorities

- Ensure that we can continue to meet the financial demand from the mandatory Disabled Facility Grant.
- Continue to work with supporting people and providers to ensure that our customers get the best possible housing support services they require.
- Continue to liaise with Cumbria County Council to progress delivery of alternatives services other than residential care.
- Ensure that we are able to utilise the Homes and Communities award with our HomeSpace partner to deliver a small residential Gypsy and Traveller site.

**Allerdale Housing Strategy Action Plan
Year 1: 2012-2013**

Priority Actions	Why?	Target	Due date	Lead/Partners
<p>Priority 1 Maintaining the housing stock</p>	<p>The Private Sector Housing Stock Condition Survey (HCS), highlights that 1,850 vulnerable households, live in a non-decent home.</p> <p>Links to the Anti-Poverty Strategy</p>	<ul style="list-style-type: none"> • Lobby government for financial support, utilizing the evidence contained in the HCS to support intervention where necessary • Commence Landlords Forum • Review the Private Sector Enforcement Policy. • Pro active private landlord engagement through initially negotiation but ultimately enforcement 	<p>Ongoing at February 2012</p> <p>June 2012 then 6 monthly</p> <p>September 2012</p> <p>Links to the 2 points above. Annual review commencing in April 2013.</p>	<p>ABC.</p> <p>ABC; Housing Benefits/ Fire Service/Gas Safe etc</p> <p>ABC.</p> <p>ABC.</p>
<p>Priority 2 Reduce fuel poverty</p>	<p>The HCS highlights that 22.3% of all private sector households are in fuel poverty.</p>	<ul style="list-style-type: none"> • Continue to promote Allerdale Warm Homes Scheme launched in November 2011. Monitored quarterly. 	<p>Scheme ceases December 2012</p>	<p>ABC/Cumbria Affordable Warmth Officer/EON/CosySeal.</p>

Priority Actions	Why?	Target	Due date	Lead/Partners
	Links to the Anti-Poverty Strategy	<ul style="list-style-type: none"> • Monitor the progress of the proposed Green Deal. Work with the Cumbria Affordable Warmth Officer and confirm the way we will promote/facilitate the scheme. • Continue to work with third party organisations such as the Northern Fells Village Agents/Age UK 	<p>April 2013</p> <p>Develop an outcome framework. August 2012</p>	<p>ABC/Cumbria Affordable Warmth Officer/Future Green Deal providers.</p> <p>ABC and external partners.</p>
Priority 3 Reduce the number of long term empty homes	In October 2011 there were 923 long term empty homes, which is a waste of a valuable asset.	<ul style="list-style-type: none"> • Participate in a review of the long term empty home discount. Evidence/data will be provided to support the council review. • Work with owners through negotiation and or pro active enforcement. • Facilitate the sharing of information between owners and registered providers 	<p>Will require a project team to be formed.</p> <p>Annual review of performance results.</p> <p>Ongoing rolling programme of communication with owners.</p>	<p>ABC; Finance/Revenues and Benefits/Legal Services.</p> <p>ABC.</p> <p>ABC/Revenues and Benefits/Registered Providers.</p>

Priority Actions	Why?	Target	Due date	Lead/Partners
		<ul style="list-style-type: none"> • Monitor the Government consultation document allowing Council's to share information we hold with external partners • Investigate funding to facilitate the occupation of unoccupied space above commercial shops. 	<p>Await Government advice.</p> <p>March 2013</p>	<p>ABC/Revenues and Benefits.</p> <p>ABC/external bodies.</p>
<p>Priority 4 Matching customers to homes (Homelessness and housing options)</p>	<p>Reducing homelessness supports opportunities for those customers to move forward.</p> <p>Links to the Anti-Poverty Strategy</p>	<ul style="list-style-type: none"> • Review the Homelessness Strategy. • Reduce the number of temporary accommodation units to 10. • Develop solutions within Cumbria to utilise the £180k one off payment from CLG made to the 6 LHA's, to reduce the number of single homeless the No Second Night Out campaign. (NSNO) 	<p>August 2012</p> <p>January 2013</p> <p>CLG require a draft action plan by 14th may 2012. Timeline TBA by the six local authorities.</p>	<p>ABC/Advocates/Registered Providers/Cumbria County Council.</p> <p>ABC/Registered Providers/Cumbria County Council Supporting People.</p> <p>ABC together with the other five housing authorities.</p>

Priority Actions	Why?	Target	Due date	Lead/Partners
		<ul style="list-style-type: none"> • Maintain positive links and continue to work in partnership with advocates. • Enable private landlords to advertise dwellings on Cumbria Choice. • The Preventing Repossession Fund is designed to ease debt pressures. Currently waiting for guidance and the financial award of £30k. 	<p>Annual review in April 2012.</p> <p>April 2013</p> <p>Partnership working. Timeline TBA with partners.</p>	<p>ABC/Workington CAB/Cumbria Law Centre.</p> <p>ABC/Cumbria Choice Panel Group/private landlords.</p> <p>ABC/ Legal Services/Copeland BC.</p>
<p>Priority 5 Facilitating the provision of new affordable homes</p>	<p>1198 affordable homes are required over the next five years.</p> <p>Links to the Asset Acquisition and Disposal policy.</p>	<ul style="list-style-type: none"> • Monitor the progress of the Registered Providers to ensure that the HCA award of 2011-15 is spent • Facilitate the promotion of Community Land Trusts. 	<p>March 2015</p> <p>Ongoing</p>	<p>ABC/Registered Providers.</p> <p>ABC/Planning/Keswick Community Housing Trust/Riversmeet Community Cooperative/Cumbria Rural Housing Trust.</p>

Priority Actions	Why?	Target	Due date	Lead/Partners
		<ul style="list-style-type: none"> <li data-bbox="853 276 1294 347">• Draft and adopt our Tenancy Strategy. <li data-bbox="853 387 1294 675">• Affordable Housing Priorities; strategically facilitate Registered Providers to identify housing sites and innovative/new ways of delivering affordable homes. <li data-bbox="853 722 1294 938">• Publish a rolling programme of Housing Market Assessments to provide necessary research to ensure we have the right intelligence. <li data-bbox="853 986 1294 1121">• Develop a policy to utilize New Homes Bonus monies to deliver the Council housing priorities. <li data-bbox="853 1169 1294 1273">• Participate in future policy development of Section 106/commuted sums. 	<p data-bbox="1330 276 1529 308">25th July 2012</p> <p data-bbox="1330 387 1570 419">September 2013</p> <p data-bbox="1330 722 1480 754">June 2012</p> <p data-bbox="1330 978 1563 1010">December 2012</p> <p data-bbox="1330 1161 1682 1265">Post Local Development framework. Autumn 2013</p>	<p data-bbox="1720 276 2105 308">ABC/Registered Providers.</p> <p data-bbox="1720 387 2056 531">ABC/Registered Providers/Private Developers/Homes and Communities Agency</p> <p data-bbox="1720 722 1794 754">ABC.</p> <p data-bbox="1720 978 1910 1010">ABC/Finance</p> <p data-bbox="1720 1161 1921 1193">ABC/Planning</p>

Priority Actions	Why?	Target	Due date	Lead/Partners
<p>Priority 6 Ensuring specialist housing services are delivered</p>	<p>Meeting the housing support needs of vulnerable customers</p>	<ul style="list-style-type: none"> • Facilitate the development and completion of a family size Gypsy and Traveller Site. • Research and produce an Older Peoples housing needs assessment. • Continue to work in partnership with Cumbria County Council (CCC) Supporting People Team. Ensure Croftlands pilot project continues to be funded. • Enable the Central Access Point worker (CAP) from CCC, to “hot desk” within Housing Services. • Continue to work with CCC, Adult Social Care, to identify all options for elderly care 	<p>Timeline currently being developed. March 2015</p> <p>June 2012</p> <p>February 2013</p> <p>April 2012</p> <p>March 2015</p>	<p>ABC, Property Services/Planning/Building Control/Environmental Protection/Homes and Communities Agency/Homespace.</p> <p>ABC/Cumbria County Council/Age UK.</p> <p>ABC/Cumbria County Council/Derwent and Solway Housing Association.</p> <p>ABC/Cumbria County Council Supporting People.</p> <p>ABC/Planning Services/Property Services/Cumbria County Council Adult Social Care.</p>



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Housing Strategy 2012 - 2015
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