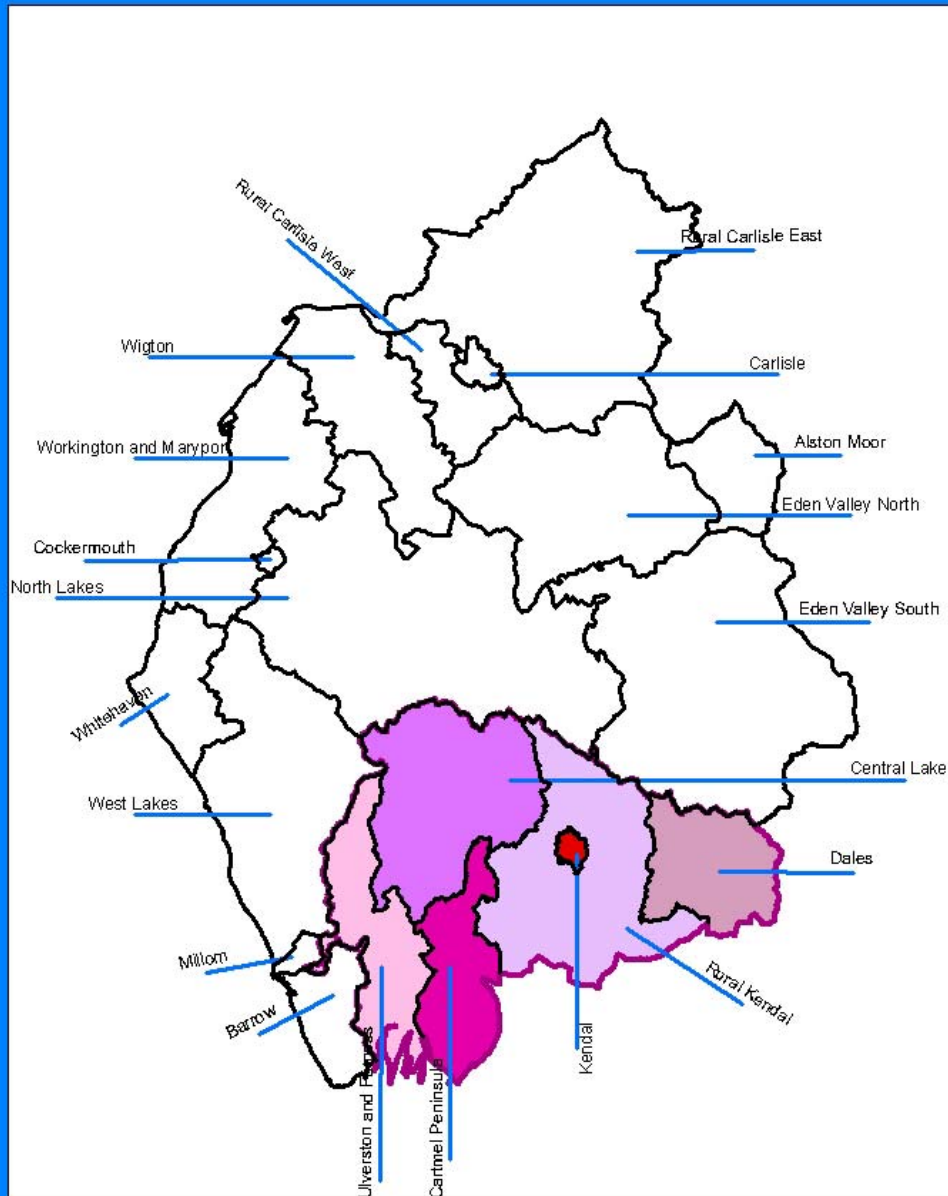


South Lakes District Council Strategic Housing Market Assessment 2009

Executive Summary



Introduction

This document provides a summary of the housing markets that operate across the whole of District. The Strategic Housing Market Assessment provides a valuable insight to the Council on affordable and market housing as well as market drivers that can affect the type of housing required and future needs. The overall aim of the Strategic Housing Market Assessment (SHMA) is to provide an evidence base from which future housing and planning policies can be developed. The issue of the lack of affordable housing prevalent across the whole District can have far reaching implications both in terms of the balance of the future population weighted on older households, to the sustainability of the economy if employers are unable to recruit workforce due to lack of working age population. The last assessment was completed in 2006 and the current work provides a more comprehensive picture into the state of the current market and the future market.

Through a common methodology developed by Cumbria Housing Group, the Council now has a robust evidence base and an update on the affordable housing need across each Housing Market Area and across the District as a whole. Indeed, the South Lakeland SHMA also examines the issue of local occupancy and shows where Housing Market Areas are imbalanced between the supply and demand for housing.

Each SHMA covers a geographical area based on groupings of wards, known as Housing Market Areas (HMAs). A list of the corresponding wards is included within Appendix 2 of each SHMA. In South Lakeland there are 6 HMAs. South Lakeland's HMAs were developed in 2006 and agreed at the Housing Provision Advisory Group and comprise:-

- Central Lakes
- Kendal
- Rural Kendal
- Ulverston and Furness
- Dales
- Cartmel Peninsula

The methodology for choosing the above was largely based on topography and the extent to which respective wards were linked. The 2009 SHMAs are produced in accordance with Government Guidance Version 2, August 2007.

Key Issues

- ❑ **Affordability** - the affordability issue has worsened across each HMA with the rise in house prices fuelled by in-migration and second home ownership. The two relatively more affordable housing market areas of Ulverston and Furness and Kendal are still unaffordable, particularly to newly forming households, with income to price ratios well beyond Government Guidance.
- ❑ **Economic impact** - as identified by the 2006 District Wide Needs Assessment, there is a dual market in operation, on the one hand serving affluent households who either move in to the District or have sufficient equity to move, and on the other hand there are a sizeable proportion of existing and newly forming households who are reliant on affordable housing to meet their needs. What has become clear through completing this assessment is that the issue of affordable homes impacts on the economic viability of the District in two key ways:-

Firstly, the lack of affordable homes has been identified by some employers as a barrier to recruiting staff and this in itself could impinge upon the desirability of South Lakeland as an area to invest in.

Secondly the lack of affordable homes is one factor that is driving the working age population and in particular, young people out of the District, further affecting the ability to recruit staff and also impacting on the skills level within the District. As identified in the SHMAs evidence suggests that there is a mismatch between the skills levels and type of employment currently available and across the District with a high demand for skilled and high level occupations. There are more jobs than workforce indicating that a large number are being filled by a migrant workforce, double jobbing and student workforce . The need to retain and provide training opportunities for young people to fulfil gaps in employment is acute, particularly given the demographic changes to 2031.

- ❑ **Ageing Population** - the table below shows population projections at District level from 2006-2031 using Popgroup, a forecasting model. This shows the substantial increase forecast in the older age groups, particularly in the 75+ age group and significant decrease in younger age groups, based on fertility rates, deaths, and migration. This has massive implications on the available working age population and therefore economic growth and stability, including the ability to recruit and an impact on the reliance of migrant workers described in section 1.3 of the SHMA.

Table ES1

South Lakeland 2006 - 2031	All Ages	0-4	5-14	15-29	30-44	45-59	60-74	75+
2006	104772	4525	11434	14615	20080	23472	19244	11402
2031	112103	3742	9016	13351	15451	16620	26454	27469
% change	+7%	-21%	-27%	-9%	-30%	-41%	+37%	+141%

It is therefore imperative to support the local economy by investment in affordable homes supported by appropriate housing and planning policies.

How things have changed since 2006

- ❑ **Affordability** – as mentioned the affordability issue has worsened since the District Wide Needs Survey was undertaken in 2006. Whilst estate agents report a slow down and prices have dropped to an extent in South Lakeland, this has not reduced the problem of affordability. Even if prices drop by 10% an incomes rose by 5% levels of affordability would still be far in excess of the Government guidelines for income to price ratios.
- ❑ **Affordable Housing Completions** – Since April 2006 there have been a total of 360 affordable housing completions comprising 244 for rent and 116 for intermediate sale. The affordable need would have been much higher had it not been for the development of these units.
- ❑ **Impact of Economic Downturn on tenure** - the ‘credit crunch’ has caused a number of difficulties with the intermediate market, particularly for shared ownership/equity products and local evidence shows that applicants are struggling to get mortgages. As a result, housing associations may have to consider developing a higher proportion of homes for

rent. This reflects the situation nationally with housing associations struggling to sell shared ownership/equity products. As can be seen in the SHMAs, the greatest need is for social rented accommodation and the percentages shown in chapter 5 of the SHMAs should be taken as a minimum requirement.

- ❑ **Impact of Economic downturn on affordability and homelessness** - levels of unemployment have fallen in all HMAs over the last two years, however, it is likely that this will begin to increase as more job losses are announced and this is likely to impact on affordability and possibly increased homelessness.
- ❑ **Decent Homes** - Council housing now meets the decent homes standard. However, more intelligence is needed on the private sector. A stock condition survey is due to be carried out in 2010-11 that will provide more intelligence on the state of the private sector stock and to what extent non decent properties are occupied by vulnerable groups.

Housing Markets in South Lakeland

Central Lakes

The Central Lakes HMA covers an area of outstanding natural beauty and as such is a desirable place to in-migrants and for second and holiday homes. This HMA includes the Key Service Centres of Windermere and Ambleside and surrounding rural areas.

Key Findings

- Median income to house price ratio is 11.6, an increase from 10:1 in 2006
- Median house price £326,000, £274,000 in 2006
- Annual affordable housing requirement is 213 (1065 over 5 years)
- 94 affordable homes have been provided from 1.4.06 – 1.4.09
- Central Lakes has by far the greatest share of workforce employed in the hotel, distribution and restaurant sectors out of all the Housing Market Areas (HMAs) in South Lakeland.
- There is a need for local occupancy housing within Central Lakes.
- The student market in Ambleside further exacerbates the affordable housing issue in Central Lakes.
- 50% of homes occupied by vulnerable people in the private sector meet the Government decent homes standard
- 14% of the housing stock are second homes (20% in Ambleside) – the highest in the District

Kendal

Kendal is an attractive market town and is the largest town in South Lakeland. The market area includes Oxenholme. There is a degree of migration from Rural Kendal and Lancaster with Kendal being the main employment centre.

Key Findings

- Median income to house price ratio is 7.1 in 2008, an increase from 6:1 in 2006
- Median house price is £183,000, £157,000 in 2005
- Annual affordable housing requirement is 103 (515 over 5 years) (District wide Housing Needs Survey 2006)
- 111 affordable homes have been provided in Kendal from 1.4.06 to 1.4.09

- There is no evidence to support the need for local occupancy housing in Kendal
- Kendal's economic structure is centred around the hotel, distribution and restaurant sector and public administration, education and health sectors.
- Development at Kendal College is timely in this respect, as is the University of Cumbria in providing opportunities for learning and development.
- 62% of homes occupied by vulnerable people in the private sector meet the
- Government decent homes standard

Rural Kendal

Rural Kendal is a high priced area, with property values inflated due to a high quality and accessible residential environment. A shortfall in affordable accommodation is particularly pronounced in this market, due largely to a low volume of affordable accommodation in the area. The key service centres are Kirkby Lonsdale and Milnthorpe. The larger villages are Arnside, Burneside, Burton in Kendal, Endmoor, Holme, Lindale, Natland and Storth (including Sandside). There is connectivity with this market and Kendal Housing Market Area with Kendal being one of the main centres of employment and services. There is a degree of migration from Kendal, Lancashire and Manchester.

Key Findings

- Median income to house price ratio is 10.5, an increase from 9:1 in 2006
- Median house price of £309,000 in 2008, an increase from £257,000 in 2005
- Annual affordable housing requirement is 221 (1105 over 5 years) – the highest in South Lakeland
- 60 affordable homes have been completed in Rural Kendal from 1.4.06 – 1.4.09
- There is evidence to support the need for local occupancy housing in Rural Kendal
- The vast majority of the working population in Rural Kendal are employed in the hotel, distribution and restaurant sectors and Public administration, education & health sectors
- There are opportunities to strengthen the economic role of Kirkby Lonsdale and Milnthorpe as identified in the draft South Lakeland Core Strategy
- 56% of homes occupied by vulnerable people in the private sector meet the Government decent homes standard

Ulverston and Furness

Ulverston and Furness is one of the more affordable housing markets in South Lakeland, particularly in parts of Ulverston. The market is mainly local, although there is a degree of migration from neighbouring Barrow-in-Furness. Despite being relatively affordable, there remains a shortage of affordable accommodation. The key service centre is Ulverston. The larger villages are Broughton in Furness, Great Urswick, Kirkby in Furness, Penny Bridge/Greenodd and Swarthmoor. The market falls mainly within South Lakeland with a small section in the Lake District National Park.

Key Findings

- Median income to house price ratio is 7:7, a slight increase from 7.1 in 2006 and the second lowest ratio in the District, the lowest being Kendal.
- Median house price of £211,500, an increase from £172,000 in 2005
- Despite being relatively more affordable there is a significant need for affordable housing in order to balance the market, particularly for smaller homes up to 2 bedrooms.
- There is no evidence to support the need for local occupancy housing in Ulverston itself, however, there is evidence that supports the need for local occupancy in the rural areas.

- Ulverston and Furness has a strong manufacturing base, though there is still a significant amount of the workforce employed in the hotel, distribution and restaurant sectors.
- Annual affordable housing requirement is 100 (500 over 5 years)
- 75 affordable homes have been provided in Ulverston and Furness from 1.4.06 to 1.4.09.
- 53% of homes occupied by vulnerable people in the private sector meet the Government decent homes standard

Dales

The Dales area is a relatively small market area and is situated entirely within the Yorkshire Dales National Park. It is relatively accessible with a strong commuter/relocation market. Prices are relatively high and second home ownership an issue. There is a more modest shortfall in affordable accommodation compared with other market areas in South Lakeland. The key service centre is Sedbergh (the largest town in the Yorkshire Dales) and the only large village is Dent.

Key Findings

- Income to house price ratio is 12.8, a slight increase from the 2006 figure of 12:1
- Median house price is £331,830, an increase from £274,873 in 2005
- Annual affordable housing requirement is 21 (105 over 5 years)
- 2 affordable homes have been completed from 1.4.06 to 1.4.09
- There is some, but not strong, evidence that supports the need for local occupancy housing in the Dales
- Dales has the largest sector employed in public administration, education & health, though there is still a significant amount of the workforce employed in the hotel, distribution and restaurant sectors.
- 49% of homes occupied by vulnerable people in the private sector meet the Government decent homes standard (the lowest in South Lakeland)
- 10% of the housing stock are second homes

Cartmel Peninsula

The Cartmel Peninsula market serves both locals and in-migrants, particularly retirement migrants. There is a particular pressure on the affordable housing market, with limited opportunities to access existing stock. Second home ownership is an issue affecting dwelling supply. The key service centre is Grange-over-Sands. The larger villages are Backbarrow, Cark, Cartmel, Flookburgh and Haverthwaite.

Key Findings

- Median income to house price ratio in 2006 was 8:1. This is now 8.9
- Median house price is £251,000, an increase from £157,000 in 2005
- Annual affordable housing requirement is 75 (375 over 5 years)
- 18 affordable homes have been provided from 1.4.06 – 1.4.09
- Evidence does not support the need for local occupancy in Grange over Sands, however, there is evidence that supports a need in the rural areas of Cartmel Peninsula
- Cartmel Peninsula has the second largest hotel, distribution and restaurant sector and significant public administration, education and health sector.
- 55% of homes occupied by vulnerable people in the private sector meet the Government decent homes standard
- 8% of the housing stock are second homes
- Particular need for smaller accommodation (one and two bedrooms)

- Need for social rented, intermediate and locals-only housing (particularly the former)

Updated Net Annual Affordable Housing Requirements

The 2006 survey gave an annual affordable housing requirement of 685 per annum or 3425 over 5 years. The 2009 SHMAs update this figure by taking into account projected population growth figures, completions since 2006 and homeless figures.

The table below gives an updated Affordable Housing Need figure for each HMA contrasting population growth figures from each scenario from Chapter 5, Stages 1 and 2 of the SHMAs. This gives a range from 733 to 755 per annum. As can be seen the annual figure has increased from the 2006 figure, however, had it not been for the affordable housing that has been completed over the last three years, the figure would have been higher.

Table ES2 Updated Net Annual Affordable Housing Requirements

	PopGroup migration run/	Labour force led run - control - no job increases	Labour force led run: Experian baseline	Labour force led run: aspirational Growth	Labour force led run: worst Case scenario
Net 5 Year Requirement 2009-2014					
Central Lakes	1064	1064	1069	1069	1064
Kendal	516	516	516	516	516
Rural Kendal	1103	1103	1108	1108	1103
Ulverston and Furness	501	501	501	501	501
Dales	107	107	107	107	107
Cartmel Peninsula	375	375	375	375	375
District Total	3665	3665	3675	3675	3665
Net Annual Requirement 2009-2014					
Central Lakes	213	213	214	214	213
Kendal	103	103	103	103	103
Rural Kendal	221	221	222	222	221
Ulverston and Furness	100	100	100	100	100
Dales	21	21	21	21	21
Cartmel Peninsula	75	75	75	75	75
District Total	733	733	735	735	733

A revised District wide Needs Survey is due to be undertaken in 2010-11 which will further update the figures projecting the need over a 5 year period.

General Market Demand

The SHMAs provide information pertaining to the general market demand arising from the 2006 District Wide Housing Needs Survey, particularly in relation to demand versus supply shown in Table ES8. Additionally, the SHMAs show in Chapter 4 future housing demand based on Popgroup, a population forecasting tool. This takes account of demographic change and migration. Economic factors including the number of jobs that would potentially arise in a worst case, aspirational and baseline scenario, are then built in to this model in Chapter 4 to estimate general market requirements. It should be noted that this does not take into account those people who are already in unsuitable housing that are shown in Table 5.1 of the SHMAs, Chapter 5. As can be seen the requirements are over and above that allowed through the Regional Spatial Strategy and the evidence suggests that the level could potentially be higher. However, the deliverability of increasing the Regional Spatial Strategy thresholds needs to be borne in mind. Tables ES3 to ES7 outline the various economic scenarios showing the average annualised dwelling requirement.

Table ES3 Scenario 1: Labour Force Led, No Change

South Lakeland District	2006	2008	2010	2012	2014	2016
Population	104,772	105,072	107,090	108,376	108,231	109,133
Households	46,207	47,052	48,549	49,794	50,596	51,760
Dwellings	49,846	50,757	52,372	53,716	54,580	55,836
Annualised Dwelling Requirement		456	808	672	432	628
Average Annualised Dwelling Requirement	599					

Table ES4 Scenario 2: Labour Force Led, Experian Baseline

South Lakeland District	2006	2008	2010	2012	2014	2016
Population	104,772	105,317	108,491	109,796	109,605	110,783
Households	46,207	47,150	49,118	50,386	51,184	52,472
Dwellings	49,846	50,863	52,987	54,353	55,215	56,604
Annualised Dwelling Requirement		509	1,062	683	431	695
Average Annualised Dwelling Requirement	676					

Table ES5 Scenario 3: Labour Force Led, Aspirational Growth

South Lakeland District	2006	2008	2010	2012	2014	2016
Population	104,772	105,456	109,170	111,296	112,290	115,209
Households	46,207	47,206	49,393	51,004	52,307	54,343
Dwellings	49,846	50,924	53,283	55,021	56,427	58,622
Annualised Dwelling Requirement		539	1,180	869	703	1,098
Average Annualised Dwelling Requirement	878					

Table ES6 Scenario 4: Labour Force Led, Worst Case Scenario

South Lakeland District	2006	2008	2010	2012	2014	2016
Population	104,772	105,317	105,467	104,671	105,467	107,824
Households	46,207	47,150	47,900	48,282	49,416	51,168
Dwellings	49,846	50,863	51,672	52,084	53,308	55,197
Annualised Dwelling Requirement		509	405	206	612	945
Average Annualised Dwelling Requirement	535					

Table ES7 Scenario 5: Migration Led, Labour Force Impact

South Lakeland District	2006	2008	2010	2012	2014	2016
Population	104,772	105,187	105,954	106,687	107,365	108,026
Households	46,207	47,098	48,088	49,098	50,216	51,275
Dwellings	49,846	50,807	51,875	52,964	54,170	55,313
Annualised Dwelling Requirement		481	534	545	603	571
Average Annualised Dwelling Requirement	547					

Local Occupancy Housing

The 2009 SHMAs have examined in more detail the issue of local occupancy housing. Data suggests that there is a need for local occupancy provision in some HMAs based on the number of existing and newly forming households in housing need, though not in need of affordable housing. In particular localities demand from generally affluent in-migrants limits the availability of housing and drives prices upwards. Table ES8 details the shortfall and/or surplus in each HMA including information on Key Service Centres. The figures are over a 5-year period.

Table ES8 – Total Demand Versus Supply over 5 years

Total Demand versus supply over 5 years	Ambleside	Windermere	Central Lakes	Total	Kendal	Milnthorpe	Kirkby Lonsdale	Rural kendal	Total
Total in-migrant demand	141	391	248	780	1492	61	91	1026	1178
Total existing household demand	551	550	1069	2170	922	123	258	2089	2470
Total newly forming household demand	85	49	119	254	147	12	16	146	173
Total	777	990	1436	3204	2561	196	365	3261	3821
Total supply	532	1224	837	2593	4300	278	283	2500	3061
Minus demand	777	990	1436	3204	2561	196	365	3261	3821
Shortfall(-)/surplus	-245	234	-599	-611	1739	82	-82	-761	-760

Total Demand versus supply over 5 years	Ulverston & Furness		Total	Sedbergh	Grange over Sands	Cartmel Peninsula Rural	Total	South Lakeland
	Ulverston	Rural						
Total in-migrant	475	456	931	205	357	214	571	5157
Total existing	418	690	1108	198	389	369	758	7626
Total newly form	61	34	95	14	12	32	44	728
Total	954	1180	2134	417	758	615	1373	13511
Total supply	1348	931	2279	477	886	646	1532	14242
Minus demand	954	1180	2134	417	758	615	1373	13511
Shortfall(-)/surplus	394	-249	145	60	128	31	159	731

However, the mismatch between supply and demand is further exacerbated by those people who are unsuitably housed detailed in Table 5.1 of the SHMA.

The draft South Lakeland Core Strategy identifies the projected supply from 2003 – 2025 and this could go some way to address the imbalance between supply and demand. This only covers the HMAs of Kendal, Rural Kendal, Ulverston and Furness and Cartmel Peninsula. Table ES9 identifies projected supply over 5 years as opposed to the 22 years of the draft Core Strategy.

Table ES9 Projected Supply over 5 Years

Projected supply over 5 years	
Central Lakes	300
Kendal	700
Rural Kendal	455
Ulverston and Furness	625
Dales	
Cartmel Peninsula	220

(Source: draft South Lakeland Core Strategy, draft LDNPA Core Strategy)

The scale of need for affordable housing would suggest that the thresholds identified within the draft South Lakeland Core Strategy are justifiable and could even be increased. However, the economic climate must be taken into account and development may be unviable if the thresholds were increased much further at the present time. This should be kept under review depending on the speed of economic recovery.

Relationship with Local Development Framework

Table ES10 below shows the relationship between each HMA and respective planning authority. This has then be used to proportion the net annual affordable housing need figures between planning authorities shown in Table ES11.

Table ES10 Proportionate Split between LDF

	<i>SLDC</i>	<i>LDNPA</i>	<i>YDNPA</i>
Rural Kendal	84.4	15.6	0
Ulverston & Furness	91.7	8.3	0
Dales	1.4	0	98.6
Central Lakes	0	100	0
Cartmel Peninsula	74.1	25.9	0
Kendal	100	0	0

Table ES11 Affordable Housing

	Popgroup Migration Run
<i>SLDC</i>	437
<i>LDNPA</i>	275
<i>YDNPA</i>	21
District Total	733

Tenure

Popgroup does not provide detail of tenure, however, it is possible to break down the figures above by applying the same % split as per the 2006 District Wide Survey as detailed in Table ES12. It should be noted that due to the increased size of deposits now required and general lending caution the figures for social rented should be regarded as a minimum. Information available at District levels suggests that applicants for shared ownership or equity products are struggling to obtain mortgages and in a number of cases are refused.

Table ES12 Percent Tenure split

HMA	Intermediate %	Social Rented %	Total %
Central Lakes	43.6	56.4	100
Kendal	37.3	62.7	100
Rural Kendal	45.2	54.8	100
Ulverston & Furness	38.2	61.8	100
Dales	62.5	37.5	100
Cartmel	43.0	57.0	100

Table ES13 Tenure split

	Intermediate	Social Rented	Total
Central lakes	93	120	213
Kendal	38	65	103
Rural kendal	100	121	221
Ulverston	38	62	100
Dales	13	8	21
Cartmel	32	43	75
Total	314	419	733

Housing requirements of households in need

Whilst the South Lakeland District Housing Needs survey identifies a need for predominantly smaller up to 2 bedroom properties, the Council should take into account future needs and demand. Developing solely smaller dwellings is unlikely to account for changes to the household, such as starting a family. Therefore, it is advisable to develop a range of properties to suit current and future needs, e.g. in a development primarily of houses a range of 2 and 3 bed+ properties should be developed. One bedroom properties, generally flats are generally deemed to be suitable for single people and/or couples, whilst two bedrooms would also be suitable for single people, couples and smaller families, e.g. couple with one child. Three and more bedrooms would be suitable for families with two or more children or co-habiting couples.

Popgroup is unable to break down requirements to property type and size, however, it is possible to apply the same % split between property type and size from the 2006 District Wide Survey (including older people's requirements) and then apply this to the additional net annual affordable requirement shown in Table ES14 (Migration Led) as follows:-

Table ES14 Property Type/Size Breakdown

HMA	Total Annual Need	General % smaller	Total	General % larger	Total	Older Persons % 1 bed	Total	Older Persons % 2 bed	Total
Central Lakes	213	84%	179	12%	26	2.5%	4	2.5%	4
Kendal	103	65%	67	24%	26	5.5%	5	5.5%	5
Rural Kendal	221	70%	155	17%	38	3%	7	7%	21
Ulverston and Furness	100	77%	77	14%	14	5%	4	5%	5
Dales	21	63%	13	13%	3	19%	4	6%	1
Cartmel Peninsula	75	63%	47	23%	17	8%	6	7%	5
Total	733		538		124		30		41

Key issues for future policy/strategy

- ❑ **Affordable Housing** - the need for affordable housing has increased since the 2006 survey was undertaken due to the population growth and rise in house prices. However, the annual need figure of 733 would have been much greater had it not been for the 360 affordable homes that have been developed since 2006. This evidence will support the affordable housing requirements within the LDF Core Strategy. Although this may suggest that the current IPATH requirements are justifiable, this must be balanced against financial viability in terms of development particularly during the current economic climate.
- ❑ **General demand** – evidence supports an increase in the threshold contained with the Regional Spatial Strategy. However, this should be considered in the context of whether such an increase would be deliverable, particularly in light of the recession.
- ❑ **Tenure** - The affordable housing need figure above does not take into account the need for increased deposits required in the present housing market (e.g. 20%) and general reluctance of lenders to lend for shared ownership products. It is likely therefore, that the figure for rent is likely to be proportionately higher than for low cost home ownership. Therefore, the percentage tenure split for social rented identified in Table ES7 should be considered as a minimum percentage.
- ❑ **Local occupancy** – evidence supports local occupancy housing in the rural areas primarily but does not support local occupancy in the Key Service Centres of Kendal, Ulverston and Grange over Sands. This would suggest moving away from the current local occupancy IPATH policy, where local occupancy units are sought across the east of the District, to a policy within the LDF that is more targeted towards areas where evidence supports such a policy.
- ❑ **Supporting Economic development** – evidence supports the need for more employment land to be made available as detailed within the Employers Survey and subsequently recognised in the draft Core Strategy. The development of affordable housing underpins economic development by assisting in the recruitment issues already highlighted by employers and helping to reverse the trend for working age population, particularly young people, moving away. This has to be supported by sufficient training opportunities and the development of Kendal College and the University of Cumbria is very positive provided that the type of courses offered matches the skills sought by employers.
- ❑ **Supported Housing** - the degree of aging and projected growth in the older age groups has significant implications for housing services and support. Most older prefer to live independently and stay in their own homes, however, sometimes they lack the support to be able to do so successfully. Issues around older in-migrants who are fit and healthy now but lack the support of family networks should their health deteriorate also needs consideration by Adult Social Care, Support People and the District in the development of services such as floating/visiting support. Most new developments have elements of the Lifetime Homes standard so that people can remain in their own homes but the extent to which a property can be adapted if a person becomes disabled remains an issue for new and existing homes. Most older people are forced to downsize if they wish to move a scheme that is specifically designed for older people, however, older people's wishes borne out in national and local consultation work are for more two bedroom

accommodation with a bit more space and storage. Given the higher proportion of homes owned outright in the District as a whole it is possible people will be able to afford additional space but discussions with housing providers should begin to explore options perhaps including equity release.