

CUMBRIA HOUSING STRATEGY

2006/2011

**Final Draft for Consultation –
5 May 2006**

Contents

- ✓ Executive Summary *(to be completed following this consultation)*
- ✓ The Purpose of the Cumbria Housing Strategy
- ✓ Cumbria in Context
- ✓ Investing in Cumbria's homes
- ✓ Housing Policy Themes
 - affordable housing
 - creating decent homes
 - housing the homeless
 - regeneration
 - homes with support or additional facilities
- ✓ Cumbria Housing Strategy Action Plan
- ✓ Index
- ✓ Appendix A - How the Cumbria Housing Strategy fits into the way services are developed and delivered for Cumbria
- ✓ Appendix B – Cumbria's Balanced Housing Market Indicators

Inserts

- ✓ Housing Market Action Plans *(first drafts to be circulated when research is complete – Summer 2006)*

Foreword (Chair's Introduction/Councillor Turner)

(to follow)

The Purpose of the Cumbria Housing Strategy

Background

The Cumbrian authorities and their partners have traditionally worked in collaboration to develop housing services within the County. With a stronger regional framework we need to strengthen the sub-regional identity of Cumbria within that framework.

All of Cumbria's stakeholders agreed that by working together they would be able to improve the planning, implementation and delivery of all housing services within the sub-region. Particular emphasis is on the way our housing and planning services can improve the ability of Cumbria's housing markets to respond to social and community needs.

To deliver sustainable communities our sub-regional fit-for-purpose housing strategy will be integrated with complementary planning and economic development strategies.

Vision

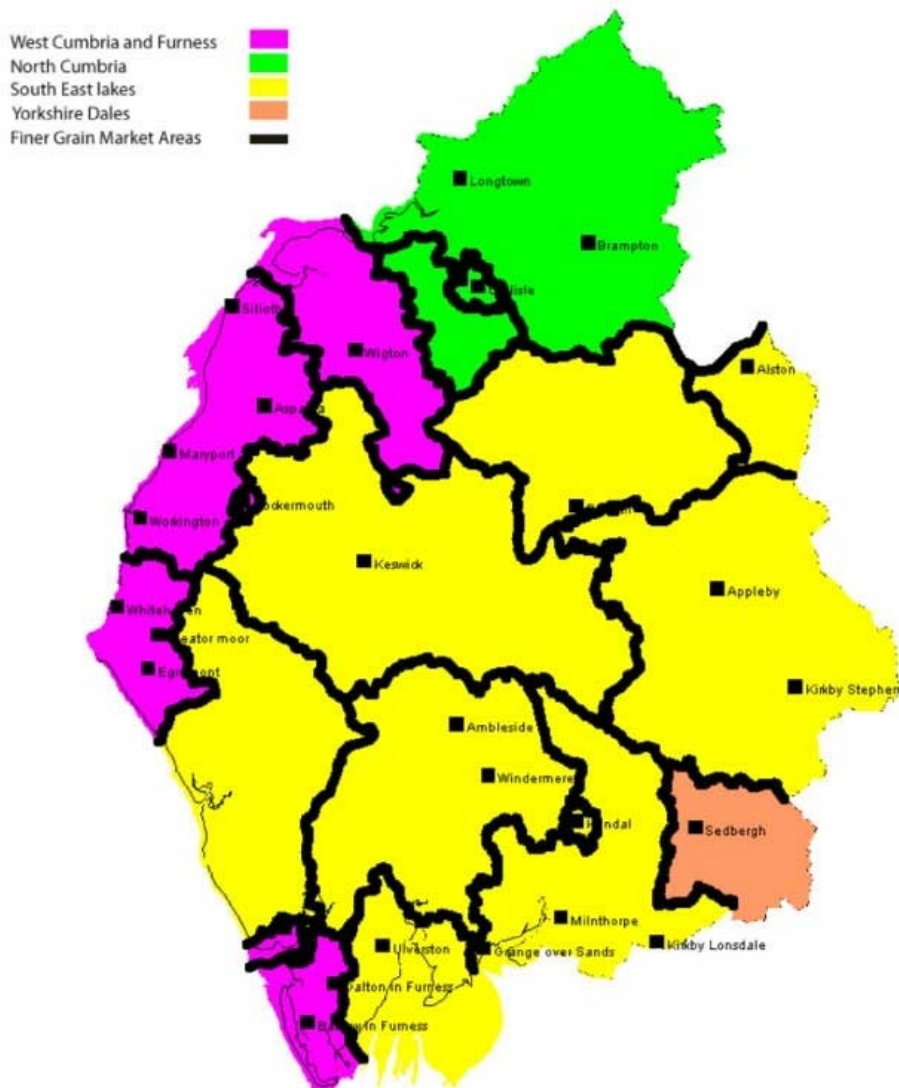
Our vision is that Cumbria will have balanced housing markets supporting the social and economic changes that our county will undergo over the next 20 years.

This strategy sets out clearly how Cumbria will over the next five years use all the resources available within existing national and regional policy frameworks to balance Cumbria's housing markets. Although the focus of this strategy is on the period 2006 to 2011, the long term objective is by 2026 to have achieved that balance in all our markets. This strategy is therefore the first part of a longer term approach and a shared commitment by the leading housing and planning agencies in the county to make Cumbria's housing markets more responsive to social and economic needs.

Living in Cumbria

Cumbria has the regional city of Carlisle and the regional town of Barrow-in-Furness. It is also home to the large towns of Maryport, Ulverston, Whitehaven, Workington, Penrith and Kendal. The rest of it is mainly rural with a large number of hamlets, villages and small market towns.

For the purpose of our Housing Strategy we have identified 20 distinct housing markets within Cumbria.



(final map to be amended)

Cumbria is administered by five district councils, one city council, a county council and two national park authorities. In addition, there are a number of agencies that play an important role within Cumbria including the urban and rural regeneration companies and five local strategic partnerships. Pulling all this together we have one Cumbria Strategic Partnership.

Cumbria's Housing Issues

We have identified five important housing issues across Cumbria through research undertaken to inform this strategy :

- Affordable housing
- Creating decent homes and environments
- Housing the homeless

- Regeneration
- Homes with support or additional facilities

Some of these issues have a spatial dimension, for example, affordable housing is more of an issue in the rural areas, regeneration in the West Coast, Furness and Carlisle areas. Housing the homeless, creating decent homes and environments and homes with support or additional facilities are relevant throughout the County. Our thematic chapters and the Housing Market Action Plans detail how and where we will invest and use the resources we have available to us to balance our housing markets.

Balancing Housing Markets

Our simple definition of a balanced housing market is where local people can afford to find a home and a place where people want to stay.

In Cumbria we have agreed a series of indicators that together measure the balance within any given housing market. These are detailed in Appendix A.

Our chosen measures are focused on those things that go towards creating a balanced market. ...

- House prices and rents are affordable to the vast majority of households.
- House price inflation is not excessive when compared to other areas and is not out of line with income growth.
- There are no areas of collapsing house prices and low demand for rented housing.
- Waiting lists for housing association and council homes are such that people do not have to wait for an unreasonable time for a suitable home.
- There is no problem of high numbers of long term empty properties.
- The housing market is not distorted by an excess proportion of holiday homes, second homes and investment properties.
- New developments are in line with new and changing demand for housing and support the economic development of the area.
- There is an adequate supply of available land, which balances the use of Greenfield and Brownfield sites, for developers to meet needs for new housing both now and in the future.
- The condition of housing is decent.
- Specialised housing services are available to prevent people having to move away from their home community if they have special housing or life skill needs.

Researching Housing Markets

There are various pieces of research needed to inform the assessment of whether a housing market is balanced.

The Cumbria Sub-Regional Housing Group set up the Data Collection Group to co-ordinate all the information needed for each Cumbrian Housing Market Assessment. Each Housing Market Assessment will meet the needs of the housing and planning professionals tasked with developing Cumbria's future housing and land use policies and together these will produce a coherent sub-regional assessment. This will inform us about what we need to do.

The benefits of our approach are:

- We will have up to date information about what is happening in our housing markets.
- Research about our housing markets will reflect housing market boundaries not administrative boundaries.
- We will understand the reasons why people choose to live in certain places.
- The data can be aggregated up as required to reflect the regional priorities and monitoring, for example for the Regional Spatial Strategy.
- A strong and robust foundation is provided to inform Local Development Frameworks.

Cumbria in Context

There are a number of factors which have a significant impact on housing markets. The two main issues are social and economic change within the County.

In addition, there are sub-regional, regional and national policy frameworks that inform this Strategy.

Cumbrian Economy

- A remote area with declining levels of value added economic activity means there will be less money available to invest in housing by individuals.
- High house prices in and around the National Parks exclude local people from living in these communities threatening social and economic sustainability.
- There is uncertainty over the future of key areas of the Cumbrian economy. This makes decision making for investment in housing difficult. Examples include the nuclear industry, defence manufacturing and agriculture.
- Growth in low wage, insecure service sector jobs impact on the housing options.
- Cumbria's incomes below national and regional averages.
- Plans for a University of Cumbria may add to pressure at the less costly end of the housing market.
- Limited economic and housing opportunities for young people undermine balanced communities.
- Limited supply of suitable land drives up the cost of housing development.
- The house-building industry is important to Cumbria but there is an emerging capacity and skills shortage.

Cumbrian Social Change

(Question - Are there any social change issues that we have not considered?)

- An aging population means increasing demand for suitable housing and housing services designed for older people.
- Homelessness rising as a result of rising property prices and relationship breakdowns.
- There are few black and minority ethnic communities but an increasing number of migrant workers choosing to live and work in Cumbria.
- Smaller households result in increasing demand.
- Increasing aspirations for owner-occupation and second home ownership.

Sub-Regional Policy Framework for Cumbria

Sustainable Cumbria is a twenty year strategy for public agencies to bring together their policies and activity to create a successful, prosperous County. It is now a key part of the regional plan for North West England. By March 2007, the Cumbria Strategic Partnership will have agreed with the government a series of Local Area Agreements on how the partnership and its members will improve services in Cumbria. At a neighbourhood level, the Cumbria Strategic Partnership is supported by five Local Strategic Partnerships (LSPs). There are LSPs in Carlisle, Eden, South Lakeland, Barrow and one for West Cumbria.

Cumbria Vision was established by the North West Development Agency (NWDA) to help the Cumbria Strategic Partnership deliver both the Regional Economic Strategy and the economic objectives of Sustainable Cumbria, which are for...

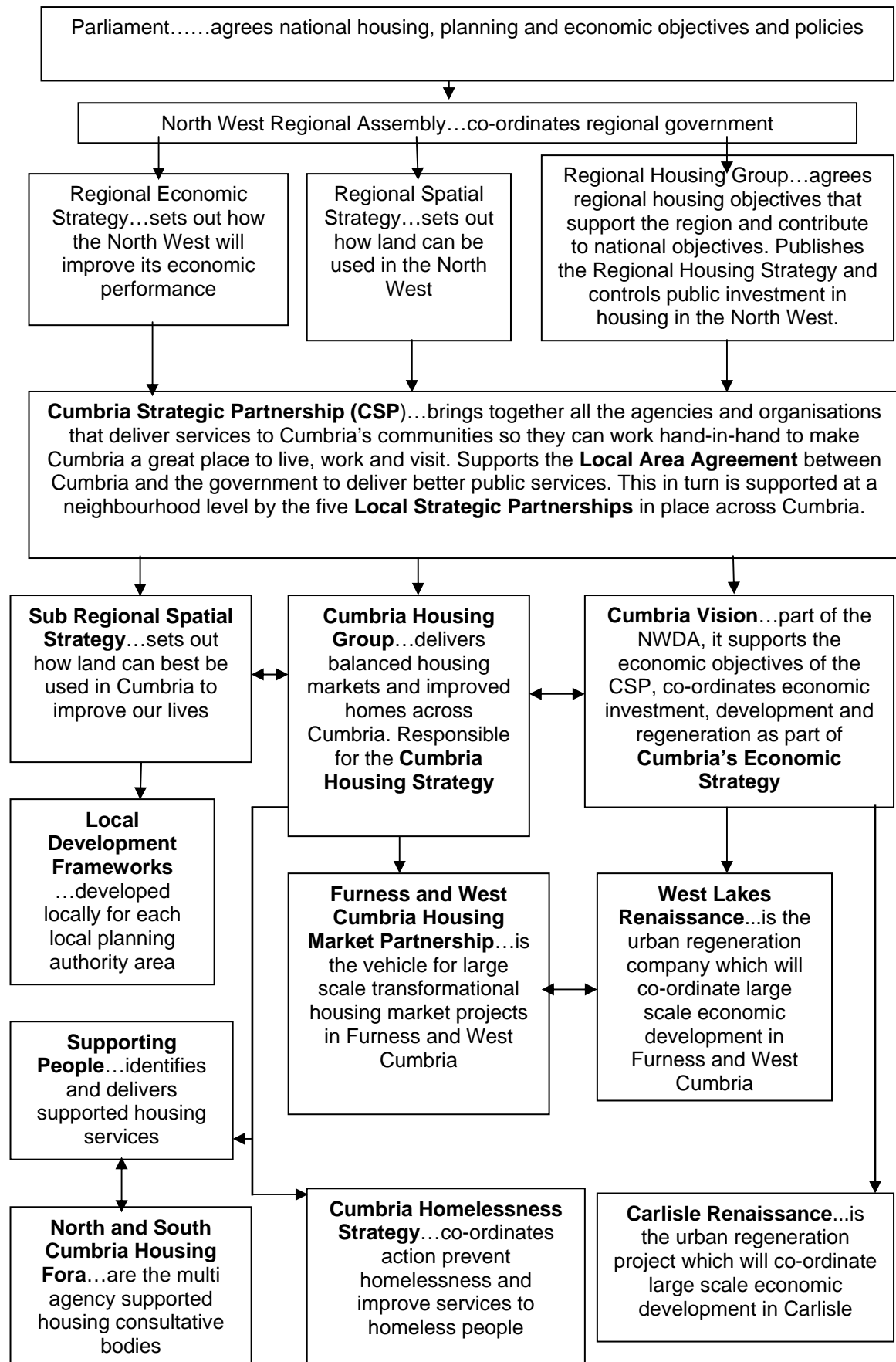
- Barrow and the West Coast – economic growth needed to combat enduring problems.
- Kendal - emerging problems but evident potential.
- Carlisle and the Lake District - the opportunity to make much more of the natural and man-made advantages for the benefit of the whole of Cumbria.

The priority themes of Sustainable Cumbria are:

- Communications
- Rural regeneration
- High quality tourism
- A diversified economy
- Housing.

Within the Joint Structure Plan, Regional Spatial Strategy and the Regional Economic Strategy there are a number of specific sub-regional policies that affect housing policy in Cumbria.

How the Cumbria Housing Strategy fits into the way services are developed and delivered for Cumbria



Regional and National Policy

The Cumbria Housing Strategy will play a part in informing and developing regional government policies and activity to make the North West as a whole a more successful English region.

Regional Housing Strategy: has four main priorities, supported by the Housing Policy Themes of the Cumbria Housing Strategy. These are urban renaissance and dealing with changing demand (Regeneration), providing affordable homes to maintain balanced communities (Affordable Housing), delivering decent homes in thriving neighbourhoods (Creating Decent Homes), meeting the regions needs for specialist and supported housing (Homes with Support or Additional Facilities).

The regional policies for Cumbria are:

- support for the Furness and West Cumbria Housing Market Partnership;
- funding for affordable housing in high cost rural areas;
- support for area based initiatives to renew housing and improvements in the physical environment in neighbourhoods;
- support for rebalancing housing markets to reduce homelessness; and
- recognition of the need to prioritise supported housing investment in response to locally identified needs.

Regional Economic Strategy (RES): provides a regional framework for economic development, skills and regeneration. The objective is make sure that all this activity in the region is more focused on what is necessary to transform the North West economy into one that can help reduce economic disparities between the northwest and the rest of Britain. It concentrates on five areas of work: business, skills and employment, regeneration, infrastructure and quality of life. Of particular interest to Cumbria are plans to improve the region's tourism offer, develop transport links and exploit our knowledge base.

The impact of these policies on Cumbria's strategy for housing is a need to restructure housing markets to match emerging employment trends and opportunities.

Regional Spatial Strategy (RSS): the draft RSS for the North West of England provides a framework for the physical development of the region over the next fifteen to twenty years. It is prepared by the North West Regional Assembly which is the designated regional planning body. The RSS is an integral part of what is now a statutory development plan for every local authority in the North West.

The proposed draft figures below will need to be cross-referenced with our Housing Market Assessments:

Distribution of Regional Housing Provision in Cumbria 2003-2021 – Current Structure Plan and Proposed Regional Spatial Strategy (RSS)				
Local Authority Area	Current Annual Structure Plan Policy H.17 (Homes in the LDNP are considered part of the relevant district council's allocation)	RSS Proposed Total Housing Provision 2003-2021 (net of clearance replacement)	RSS Proposed Annual Average Rates of Housing Provision (net of clearance replacement)	RSS Proposed Indicative Target Proportion of Housing Provision to Use Brownfield Land and Buildings
Allerdale	250 (includes 40 in north Cumbria)	4,800	267 (outside of National Park)	At least 80%
Barrow in Furness	110	2,700	150	At least 80%
Carlisle	315 (includes 65 in north Cumbria)	8,100	450	At least 50%
Copeland	190	4,140	230 (outside of National Park)	At least 80%
Eden	170	4,300	239 (outside of National Park)	At least 50%
Lake District National Park (LDNP)	0	2,100	117	At least 50%
South Lakeland	265	7,200	400 (outside of National Park)	At least 50%
Cumbria				
Source	<i>Policy H17 of the Joint Structure Plan</i>	<i>Regional Spatial Strategy – North West England – December 2005</i>		

N.B. The Cumbria part of the Yorkshire Dales National Park, which includes Sedburgh and Dent, is covered by the North Yorkshire Structure Plan and Yorkshire Dales National Park Authority.

National policies

There is a substantial number of national policy initiatives that have been incorporated within this Strategy, for example:

- Sustainable Communities: Homes for All

'Homes for All' is a five-year plan building on the Sustainable Communities Plan, which seeks to signpost a change in housing quality and supply, encourages wider home ownership, promotes mixed communities, encourages greater choice for renters and promises greater support for the homeless.

- Decent Homes Standards

Making sure all homes within Cumbria meet the Decent Homes Standard (see the Creating Decent Homes theme).

- Planning Policy Statement 3

Potentially moving towards market-based housing allocations.

- Choice-based Lettings

There are currently two projects underway which are looking into how choice-based lettings can be introduced in Cumbria.

Investing in Cumbria's homes

We will use all our resources as effectively as possible by:

- targeting new resources in accordance with Housing Market Assessments; and
- by maximising existing resources by working collaboratively across the county.

There are various resources available to us to deliver the vision of the Housing Strategy, for example:

- Making better use of staff time by working collaboratively, sharing expertise and sharing work between us to avoid wasteful duplication.
- Public sector investment will be focused in those areas of activity that contribute to balancing housing markets to meet social, economic and community needs.
- Use planning policy, informed by the Cumbria Housing Markets Assessments, to maximise the contribution of private housing investment towards balancing housing markets by making full use of PPS 3 proposals, Local Development Frameworks and more prescriptive and enforceable S.106 agreements.
- Make better use of enforcement powers to improve and influence the way housing is managed and maintained.

All tables to be updated to incorporate ongoing research

Private sector investment in buying and developing homes in Cumbria			
	Value of Homes Bought and Sold in Cumbria	Number of Homes Bought and Sold in Cumbria	Number of New Homes Built in Cumbria
2001-2	£929,919,545	11,677	849 (waiting for Barrow and Eden)
2002-3	£1,134,904,791	12,396	922 (waiting for Barrow and Eden)
2003-4	£1,393,447,259	12,498	858 (waiting for Barrow and Eden)
2004-5	£1,440,586,672	10,733	879 (waiting for Barrow and Eden)
2005-6	Land registry only has figures up to Dec 05 at moment – so figures are only for 9 months of 05/06.	Land registry only has figures up to Dec 05 at moment – so figures are only for 9 months of 05/06.	904 estimated (waiting for Barrow and Eden)

House building and household change - the gap between housing supply and household growth.						
	New Private house building		New Social house building		New Households	
	Cumbria	England	Cumbria	England	Cumbria	England
2000-1	234 (waiting for Barrow and Eden)		107 (waiting for Barrow and Eden – Carlisle have no figures)			
2001-2	802 (waiting for Barrow and Eden)		47 (waiting for Barrow and Eden – Carlisle have no figures)			
2002-3	865 (waiting for Barrow and Eden)		57 (waiting for Barrow and Eden – Carlisle have no figures)			
2003-4	788 (waiting for Barrow and Eden)		70 (waiting for Barrow and Eden)			
2004-5	806 (waiting for Barrow and Eden)		73 (waiting for Barrow and Eden)			
2005-6	844 (waiting for Barrow and Eden)		60 (waiting for Barrow and Eden)			
2006-7 (predicted)	285 (waiting for Barrow and Eden – Carlisle and Allerdale unable to estimate)		60 (waiting for Barrow and Eden – Carlisle and Allerdale unable to estimate)			
2007-8 (predicted)	190 (only CBC able estimate)		No-one able to estimate			

Purpose: To show the discrepancy between houses being built and households being formed – is the gap a contributory factor towards rising prices, waiting lists etc?

Household projections: County Summary: Government Office Regions (thousands)

	1981	1991	1996	2001	2006	2011	2016	2021
North West	2,551	2,720	2,812	2,875	2,932	2,997	3,061	3,110
Cumbria	178	197	205	213	219	226	234	240

Public Sector Capital Investment in Cumbria's Housing - financial investment									
Source	Past Investment			Planned	Predicted				
	2003-4	2004-05	2005-6	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Housing Investment Programme (HIP) - local authorities,	5,704 (waiting for Eden and Barrow)	3,622 (waiting for Eden and Barrow)	6,489 (waiting for Eden and Barrow)	8,336 (waiting for Eden and Barrow)	7,395 (waiting for Eden and Barrow)				
Local authority capital (additional to HIP)	4,195 (waiting for Eden and Barrow)	4,549 (waiting for Eden and Barrow)	13,197 (waiting for Eden and Barrow)	6,837 (waiting for Eden and Barrow)	6,967 (waiting for Eden and Barrow)				
National Affordable Housing Programme - grant to housing associations									
National Affordable Housing Programme - private capital raised by housing associations	Waiting for information from RSLs.								
Housing associations capital (e.g. RCGF, DPF)	Waiting for information from RSL's								
F&WCHMP									
English Partnerships									
Regional Housing Board SCP									
Second Homes Council Tax for housing	68,400 (waiting for Eden and Barrow)	984,280 (waiting for Eden and Barrow)	1,223,670 (waiting for Eden and Barrow)	1,130,320 (waiting for Eden and Barrow)	1,137,180 (waiting for Eden and Barrow)				
Other									
Total									

Public Sector Capital Investment in Cumbria's Housing - by outcomes									
Source	Past Investment			Planned	Predicted				
	2003-4	2004-05	2005-6	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Homes improved by local housing authorities - renewal areas	46	14	38	73	59	63			
Homes improved by local housing authorities - individual properties	529 (waiting for Barrow and Eden)	820 (waiting for Barrow and Eden)	681 (waiting for Barrow and Eden)	449 (waiting for Barrow and Eden)	115 (waiting for Barrow and Eden)	115 (waiting for, Barrow and Eden - SLDC and CBC unable to predict)	165 (waiting for Barrow and Eden - SLDC and CBC unable to predict)	215 (waiting for Barrow and Eden - SLDC and CBC unable to predict)	225 (waiting for, Barrow and Eden - SLDC and CBC unable to predict)
Disabled facilities grants funded by local authorities	208 (waiting for Barrow and Eden)	191 (waiting for Barrow and Eden)	266 (waiting for Barrow and Eden)	415 (waiting for Barrow and Eden)	230 (waiting for Barrow and Eden - SLDC and CBC unable to predict)	245 (waiting for Barrow and Eden - SLDC and CBC unable to predict)	260 (waiting for, Barrow and Eden - SLDC and CBC unable to predict)	275 (waiting for Barrow and Eden - SLDC and CBC unable to predict)	290 (waiting for, Barrow and Eden - SLDC and CBC unable to predict)
National Affordable Housing Programme - new homes completed	62 (waiting for CBC, ABC, Barrow and Eden)	40 (waiting for CBC, ABC, Barrow and Eden)	97 (waiting for CBC, ABC, Barrow and Eden)	145 (waiting for CBC, ABC, Barrow and Eden)					
Homes cleared and demolished (excluding F&WCHMP)	0 (waiting for Barrow and Eden)	5 (waiting for Barrow and Eden)	0 (waiting for Barrow and Eden)	16 (waiting for Barrow and Eden)					
F&WCHMP - homes cleared and demolished									
F&WCHMP - homes improved									
Empty properties brought back into use	3 (waiting for Barrow and Eden)	8 (waiting for Barrow and Eden)	14 (waiting for Barrow and Eden)	28 (waiting for Barrow and Eden)	25 (waiting for Barrow and Eden)	23 (waiting for Barrow and Eden)	20 (Only Carlisle has predicted)	20 (Only Carlisle has predicted)	20 (Only Carlisle has predicted)
Other									

Total									
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House building and household type – the relationship between the houses that are being provided and the households who need them							
	Small homes (two bed or less houses) and small households (three or less people)		Family homes (three bed houses) and family households (three to five people)		Other house types		
	New homes	New households	New homes	New households	Four or more bedrooms	Bungalows	Flats
2000-1							
2001-2							
2002-3							
2003-4							
2004-5							
2005-6							
2006-7 (predicted)							
2007-8 (predicted)							

These tables are to relate the house types built in Cumbria to the household growth by type.

Second Homes

There are 7,374 second homes in Cumbria, the majority – 4,136 – concentrated in and around the Lake District National Park. Most of the others can be found in the Eden Valley and the Solway Coast Area of Outstanding National Beauty.

All of Cumbria's local authorities have used the opportunity given by the government's new rules to end the full discount on second homes to raise additional money for investment in all services in these areas. South Lakeland District Council, which has the highest number of second homes, committed all of this funding to provide additional affordable homes in its local housing markets.

Good Practice in Cumbria ... Working together to develop new ways of providing affordable housing

In 2005 the North West Regional Housing Board allocated £4m to Cumbria for affordable housing. The Cumbria Sub-Regional Housing Group established a process to commission, implement and monitor projects on a County-wide basis. These projects will deliver 63 new affordable homes by March 2007 using new methods of financing and developing homes, which have never been used before. The project demonstrated the commitment of Cumbria's housing organisations to work together in a common cause – in this case to prove that there are better and more effective ways of providing affordable housing than those currently in use.

Housing Policy Themes

To balance the housing markets for all Cumbria's communities, we need to know not only about our housing markets, but also have the specialist knowledge that provides greater understanding of each aspect of housing so we can respond better to social and economic change. The Cumbria Sub-Regional Housing Group set up a small number of Task Groups, each with a distinct remit to look at a particular housing theme. The outcome of their work can be found in the following themed sections –

- **affordable housing** – how we will make homes more affordable.
- **creating decent homes** – how we will improve the standard of housing and homes.
- **housing the homeless** – how we will provide better services for those who are homeless.
- **regeneration** – how we will improve the way housing supports economic opportunities and regeneration.
- **homes with support or additional facilities** – how we will provide better housing services for those who are most vulnerable.

Each themed section...

...provides an analysis of the main issues in Cumbria as they exist today and are likely to exist in the future;

...a selection of proposals, tools and policy objectives from which we can select the most appropriate suite of actions to balance each housing market;

...a selection of thematic performance indicators from which a suite can be selected for each housing market;

...a summary of thematic priorities.

The Task Groups are our 'centres of excellence and expertise' for their given subject area. Their role is to keep all of us in Cumbria fully up to date with the latest policy developments and informed about the best options we can use to improve housing in Cumbria.

Affordable Housing

Definition:

Affordable housing means:

Non-market housing, which can include social rented housing and intermediate housing:

- **Social rented housing**

Rented housing owned by local authorities and housing associations for which guideline target rents are determined through the national rent regime set out in the 'Guide to Social Rent Reforms' published in March 2001.

Also rented housing owned by other persons and provided under equivalent rental arrangements to the above as agreed with the local authority or funded with grant from the Housing Corporation, as provided for in the Housing Act 2004.

- **Intermediate housing**

Housing at prices or rents above those of social rent but below market prices or rents. Can include sub-market renting, low-cost home ownership and shared ownership.

(Source : North West Regional Housing Strategy 2005)

Affordable Housing

Aim

To tackle the shortages of affordable housing in areas of Cumbria where need and demand for additional housing is high, where this impacts adversely on social inclusion and balanced communities.

Context

The 'Housing Markets Action Plans' highlight the lack of affordable housing in many places in the County. Traditionally this has been most acute in the Lake District and Yorkshire Dales National Parks and south and east of Cumbria. However the problem has now expanded to include other areas such as the North of the County, and parts of West Cumbria.

The causes of this problem are a combination of high housing costs outstripping local wages and demand exceeding supply in many areas. Rural housing markets are under pressure from second home and holiday homeowners and those seeking retirement homes. This is exacerbated by planning restrictions which limit the number of new homes that can be built. Given the low incomes common to most rural communities and rising property prices many local households, particularly newly forming ones, are unable to afford to buy a home. Most of these rural communities have seen high losses of social rented stock through Right to Buy sales. The net result is increased levels of homelessness (particularly young people) in rural areas and younger people leaving the area. This position is threatening the viability of local services and the economy more generally.

Key Facts

- A Joseph Rowntree Foundation study in Autumn 2004 showed that the affordability gap between house prices and incomes is worse in the South Lakeland area than anywhere else in the North of England.
- South Lakeland (£179,000) and Eden (£169,500) have the second and fourth highest median house prices in the North West of England (Ecotec study 2005)
- To add average house prices for Q4 2005/06.

Priorities

In order of priority:

- 1. Provision of new affordable housing in areas of evidenced need, i.e. low cost home ownership or sub-market rented housing.**
- 2. Provision of additional housing to meet proven local needs, i.e. housing with local occupancy restrictions.**

Priority Areas

Our choice of priority areas is based on current available research, however we may change this when the results of our first Cumbria Housing Market Assessments are published in the summer of 2006.

Housing markets - North Lakes; Central Lakes; Cockermouth; Eden Valley North; Eden Valley South; Kendal; Rural Kendal; Dales; Ulverston and Furness; Cartmel; Peninsula (subject to Housing Market and Needs Survey results).

Planning policies requires that most housing will be directed to the key and local service centres (see Housing Markets chart referred to on page 3). However, affordable housing can be provided in other sustainable settlements subject to evidenced local need.

Policies

Policies to Deliver Affordable Housing	Action to be Taken to Deliver Affordable Housing	Outcome
A1: Provision of affordable housing (without public grant) through planning gain, using s106 agreements.	The Cumbria Affordable Housing Group aims to establish agreement with planning authorities to be able to exceed their housing allocations where this will deliver affordable housing where there is a proven need.	This will ensure a significant proportion of all new housing is affordable for local people.
A2: Allocation and development of sites solely for affordable housing.	The Cumbria Affordable Housing Group is to take a lead to influence and ensure planning authorities implement affordable housing policies within their LDF in accordance with the Joint Structure Plan.	This will enable affordable housing to be planned for into the future.
A3: Continued use of exceptions sites.	An annual training event for planning committee members is held to improve awareness of affordable housing issues. Roll out the planning protocol - successfully piloted in South Lakeland – Cumbria-wide (for planning officers to give 'in principle' support to affordable housing schemes prior to applications for public funding).	This will enable developers to build affordable housing on appropriate sites that become available where no allocated sites are available.
A4: Provision of 'local occupancy' housing in addition to affordable housing.	The Cumbria Affordable Housing Group aims to produce standardised s106 agreements for use by all planning authorities in Cumbria in order to improve and speed up the production of such agreements. A Cumbria-wide basis for negotiating affordable housing prices to meet local needs is to be worked up with the involvement of registered social landlords and private housing developers.	This will be provided in areas of greatest housing stress to enable local people to access new housing.
A5: Continued support and provision of affordable homes via Housing Corporation funding.	Production of a five-year Cumbria-wide Affordable Housing Programme. The Cumbria Affordable Housing Group will also review the Housing Corporation's 'partnering' policy, in relation to Cumbria, with an emphasis on financial implications.	Affordable housing to meet proven local need in priority areas. This will be mainly through housing associations.

<p>A6: Develop innovative ways of delivering affordable housing</p>	<p>The following delivery models will be investigated by the Cumbria Affordable Housing Group and where appropriate piloted within Cumbria and if successful applied throughout the County, these will incorporate additional sources of funds for affordable housing:</p>	<p>Additional affordable housing through less conventional routes.</p>
<p>A7: Seek additional sources of funding for affordable housing.</p>	<ul style="list-style-type: none"> ➤ Equity release ➤ ODPM shared equity model – where lenders retain a share of the property ➤ Yorkshire Dales ‘half a house’ shared equity model – where private finance is raised from investors to buy a share in the property ➤ Asset trust funders of social housing without public grant ➤ Community land trusts ➤ Northern Affordable Homes shared ownership model – where private finance is used and investment returns are made from rental charges ➤ Intermediate rented housing – to deliver rents in between social and market levels ➤ Key worker housing ➤ Private Finance Initiative (PFI) to deliver affordable housing ➤ Housing co-op model <p>Investigate a number of funding sources, including: North West Development Agency (NWDA), English Partnerships and building society community funds.</p>	<p>This includes private funds and will add to traditional public funding to develop more affordable housing.</p>
<p>A8: Make better use of existing housing stock for affordable housing.</p>	<p>The Cumbria Affordable Housing Group aims to devise plans to enable existing shared ownership and discounted sale homes to remain affordable as it is recognised that some affordable housing schemes developed several years ago are no longer affordable to many people. The use of public funds for this will be explored.</p>	<p>This includes maintaining existing affordable housing and bringing empty homes back into use.</p>
<p>A9: Secure additional land/buildings in order to develop affordable housing</p>	<p>Target public sector authorities to release land/buildings for affordable housing at sub-market rates.</p> <p>Target non-statutory organisations with land holdings, such as the National Trust and Churches Together, to release land for affordable housing.</p>	<p>Will result in sufficient land/buildings being available to be developed for affordable housing.</p>
<p>A10: Engage with housing associations and private developers to proactively deliver affordable housing</p>	<p>Hold an annual Cumbria housing developer forum (including local authority housing officers, planners, housing associations and private housing developers).</p>	<p>Delivery of affordable housing.</p>

Implementation

There are a number of ways of tackling the affordable housing issue; these are most easily broken down into three key areas:-

Effective use of planning

Although in some parts of Cumbria planning gain has been used to deliver affordable housing for several years it is recognised that greater action is needed to make more

effective use of the planning system. The Cumbria and Lake District Joint Structure Plan is a statutory document that guides changes in land use. The new Plan is due to be adopted in 2006. This will inform the preparation of the Regional Spatial Strategy (RSS) and guide development to 2016. It sets out the overarching planning policy guidance for Cumbria. These will be implemented locally through Local Plans - later to be Local Development Frameworks (LDFs). The latest Joint Structure Plan sets out a number of policies in respect of affordable housing – these are shown at Appendix B. Local Planning Authorities are expected to introduce the above policies within their LDFs when they are prepared. The Cumbria part of the Yorkshire Dales National Park, which includes Sedbergh and Dent, is covered by the North Yorkshire Structure Plan and Yorkshire Dales National Park Authority.

Some Local Planning Authorities have already introduced some of the Joint Structure Plan policies:

- Lake District National Park Authority – H20
- South Lakeland District Council – ST11 (excludes Ulverston and Furness where evidence suggests approximately 37% of new homes should be affordable) and H19.

Eden District Council requires a minimum 50% affordable housing on all sites. Allerdale Borough Council requires 25% affordable housing on sites of 25 dwellings or more or 1 hectare in size. Carlisle City Council requires 25% to 30% affordable housing. Barrow and Copeland do not have planning policies for affordable housing.

To most effectively deliver new affordable housing it is vital that housing and planning representatives work in partnership. In recent years this relationship has been improved significantly

A variety of tenures of affordable housing have been delivered in Cumbria through planning gain using s106 agreements. These have produced affordable housing in perpetuity ranging from social rented housing to meet the needs of households at the lower end of the affordability spectrum who cannot afford private rents or to buy; to intermediate housing for sale to meet the needs of households at the higher end who cannot quite afford open market house prices. In most cases these homes will be delivered without recourse to public grant funding, this will only be considered where added value can be gained from this, e.g. extra affordable units.

A county-wide basis for negotiating affordable housing prices to meet local needs is to be worked up with the involvement of housing associations and private housing developers with standardised s106 agreements for use by all planning authorities in Cumbria. Due to the scarcity of suitable land on-site provision of affordable housing is expected. However, off-site provision will be considered where this can be proved to be beneficial to meeting proven need. Commuted sums are generally not acceptable and would only be accepted in exceptional circumstances.

A sequential test will be applied in the first instance:

- Priority 1 – on-site provision of affordable housing
- Priority 2 – off-site provision of affordable housing
- Priority 3 – commuted sum

The appropriate mechanism will then be considered in line with the following priorities:

- Priority 1 – housing associations provision (rented, shared ownership or shared equity)
- Priority 2 – private shared ownership or shared equity
- Priority 3 – discounted sale or private rented.

It is important that housing and planning authorities work effectively with private developers, housing associations and others to deliver affordable housing.

Other methods of providing affordable housing

Aside from planning gain there are numerous other methods applied in Cumbria to deliver affordable housing, most of these involve housing associations. The following methods are currently used throughout Cumbria and will continue to be applied:

- Delivery of housing associations and, where appropriate, private housing schemes using the Housing Corporation's full range of products within their National Affordable Housing Programme - including the production of a five-year County-wide programme.
- Purchase of existing homes for shared equity through a housing association (using Regional Housing Board and Second Homes funds).
- Development of new shared ownership homes using Regional Housing Board funds.
- The Cumbria Deposit Guarantee Scheme assists local people in housing need to obtain private rented accommodation by virtue of providing guarantees to landlords rather than cash deposits.

Additionally the following methods are applied in certain parts of the County:

- 'Living over the shop' initiatives (South Lakeland).
- Promote leasing of private homes to housing associations for affordable housing (Eden and South Lakeland).
- Working in partnership with local Housing Trusts who own land to consider developing this for affordable housing either by the Trust or a housing association (South Lakeland).
- Use of renovation grants in return for affordable housing (Eden and South Lakeland). (*targets to be added*).
- Use of covenants on homes sold under the Right to Buy policy to facilitate affordable housing where the garden has room for a building plot (South Lakeland).

Land and Buildings

It is important that proactive work is undertaken in partnership with a range of organisations to find land and buildings where affordable housing can be developed. Furthermore it is crucial to make use of the current housing stock and protect existing affordable housing.

The following actions are currently used throughout Cumbria and will continue to be applied:

- Identifying potential affordable housing sites, including redundant employment premises and exceptions sites, in liaison with planning authorities, e.g. through Urban Capacity Studies.
- Work in partnership with Parish Councils, particularly via Parish Plans, to identify potential affordable housing sites.
- Investigate potential affordable housing sites identified via local housing need surveys.
- Actively seek to identify and bring empty properties back into use as affordable housing.

Most suitable housing authority land has now been sold. It is therefore important to consider other sources, such as that of Cumbria County Council.

Past Performance

New affordable housing by District (2001 – 2005)

	ABC	BBC	CCC	CBC	EDC	SLDC	Cumbria	Average per year
Non-RSL	0+ 10	0+0	38+ 21	0+0	41+1 5	81+27	233	47
RSL	143+ 91	0+17	28+ 8	0+0	106+ 50	120+4 9	612	122
Total	244	17	95	0	212	277	845	169

Source – Local Authority HIP returns.

(Figures in this table will be updated to include 2005/06 completions currently shown as +).

Targets

The targets are to be set which will take into account past performance, policy, resources and identified need.

Key Target 1 – complete ????? new affordable homes in Cumbria in the period April 2006 to March 2011.

These will be allocated across the six districts and shown in table below. These will be further divided into housing market areas following completion of the Housing Market and Needs Surveys.

The affordable housing targets will be reviewed once the revised Regional Spatial Strategy is agreed.

As part of the consultation period we will consider how we measure and set targets for both public and privately funded rented and owner occupied affordable housing.

Affordable housing targets April 2006 – March 2011

District	2006/7	2007/8	2008/9	2009/10	2010/11	Total
Allerdale						
Barrow						
Carlisle						
Copeland						
Eden						
South Lakeland						
Cumbria						

Note:

The annual completion rates should be used as a guide only as development is such that variations will occur year-on-year, however the figures in the total column should be used as the definitive target. Cumbria has six housing authorities. Parts of four of these areas come under the jurisdiction of the Lake District National Park Authority in terms of its planning function. The targets have not been disaggregated to include an in the LDNP, outside the LDNP target for each area. This is unnecessary complication as the targets are minimum levels. For monitoring this LAA target therefore each new affordable unit in the Lake District National Park will be included within the appropriate district targets. In planning terms however the LDNP is a distinct unit with its own housing numbers allocation, therefore information on which sites are within or outside the National Park will be collected.

Key Target 2 – complete 800 new local occupancy homes in Cumbria in the period April 2006 to March 2011. These will be apportioned within the six districts as shown in table below.

Local occupancy targets April 2006 – March 2011

	2006/7	2007/8	2008/9	2009/10	2010/11	Total
Allerdale	0	0	0	0	0	0
Barrow	0	0	0	0	0	0
Carlisle	0	0	0	0	0	0
Copeland	0	0	0	0	0	0
Eden	0	0	100	100	100	300
South Lakeland	80	80	115	115	115	505
Cumbria	80	80	215	215	215	805

Performance indicators

A number of key performance indicators have been developed to help monitor the affordable housing section of the Strategy. The key performance indicators (KPI) will be used to measure progress against the above targets.

KPI 1 – Number of new housing association affordable homes completed per annum; a) Housing Corporation funded; b) other funding.

KPI 2 – Number of new private affordable homes completed per annum; a) Housing Corporation funded; b) other funding.

KPI 3 – Number of new 'local occupancy' homes completed per annum.

Other performance indicators:

PI 1 – Number of new private affordable homes completed via renovation grants per annum.

PI 2 – Number of households assisted into affordable home ownership per annum.

PI 3 – Number of sites and units allocated for affordable housing in each district.

PI 4 – Percentage of affordable homes of the annual total number of homes given planning permission by planning authority area.

PI 5 – Distribution of affordable homes completed per annum by: a) key service; b) local service centre; c) other area.

PI 6 – Number of empty homes brought back into use as affordable homes per annum.

PI 7 – Number of units completed using Housing Corporation funding per annum.

Good practice in Cumbria

A Cumbria-wide planning protocol has been devised – and successfully piloted in South Lakeland – for planning officers to give 'in principle' support to affordable housing schemes prior to applications for public funding. This will be rolled out to the rest of the County.

Creating Decent Homes

Definition:

Creating Decent Homes means:

To maintain and improve the homes in Cumbria so that each home:

1. Meets current statutory minimum standard for housing
2. It is in a reasonable state of repair
3. It has reasonably modern facilities and services
4. It provides a reasonable degree of thermal comfort.

Creating Decent Homes

This section deals with the improvement of the fabric and standards of housing stock in all tenures across the County. Cumbria is working towards meeting the Decent Homes standard for all who live in social housing and for those most in need who live in privately owned properties.

Aims

- To work towards ensuring that all residents have a home which meets the statutory minimum standard for housing.
- That all houses should provide a reasonable degree of thermal comfort.
- To carry out stock condition surveys across a common methodology to provide baseline data.
- Bring empty properties back into use where homes are needed.
- Helping vulnerable owner-occupiers to continue to live independently.
- To improve standards of property maintenance and management in the privately rented sector.
- To encourage homeowners to invest in maintaining and improving their own homes.

Context

The figures below show that Cumbria should easily meet the national target for decent homes in the social sector by 2010. However, in the private sector there is still a considerable amount of work to do which has been reflected in our priorities.

Current proportions of the number of Decent Homes occupied by vulnerable people, in private sector properties		
Allerdale	45%	(Source – ODPM Ready Reckoner)
Barrow	45%	(Source – ODPM Ready Reckoner)
Copeland	50%	(Source – ODPM Ready Reckoner)
Carlisle	62%	(Source – LHCS)
Eden	70%	(Source – LHCS)
South Lakeland	54%	(Source – ODPM Ready Reckoner)

Current figures for the social landlords		
	% of Homes classed as Decent	Total properties owned by each Landlord
Accent		
Home Group		
Barrow Borough Council		2843
Derwent and Solway		
Copeland Homes		
Two Castles	96%	1387
South Lakes Housing	90%	3266
Eden HA	86%	1464
Mitre HA	92%	130
Westfield HA	98%	448
Carlisle HA	50%	6900
Impact HA	98%	2760

Stock condition/socio-economic information that has been obtained through the Local House Condition Surveys indicate that there are still a substantial number of vulnerable people living in poor housing conditions.

Priorities

1. Targeting resources to achieving the Decent Homes Standard for those in Social Housing and those classed as vulnerable in private housing focusing on areas identified as those having the highest numbers of non-decent homes.
2. Achieving compliance with legislative requirements for those in privately rented accommodation in particular Houses in Multiple Occupation (HMO) licensing.

Policies

Policies to Deliver Decent Homes	Action to be Taken	Outcome
D1: Health and Safety Rating System	Ensure that all properties comply with the standard and take appropriate enforcement action where appropriate	Provide a standard for all properties across the County
D2: Vulnerable People in unacceptable housing conditions	Identify properties which are in disrepair and whose occupants are least able, either through financial, circumstances or infirmity to carry out necessary improvements Provide a wide coverage of Home Improvement Agency services Work with other health and care agencies to target vulnerable clients in need of home improvements Provide grant assistance through authorities Housing renewal Policies	Ensure people are able to remain in their homes for as long as possible

	Consider the use of loans and equity release products	
D3: Assistance for those in privately rented accommodation	Provide guidance and advice for tenants and landlords on rights and responsibilities Use enforcement powers where necessary	Ensure the protection of private tenants from poor housing standards
D4: Houses in Multiple Occupation	Provide standard conditions and licence fee for HMO properties across Cumbria To work with the Cumbria Fire and Rescue Service, the police and others to ensure fire safety of all HMOs License all those HMOs which are required under the Housing Act 2004 Provide grant assistance to landlords in some areas to help meet the fire precautions requirements	Provide a consistent licensing procedure across the County
D5: Bringing Empty Properties back into use	Target empty properties in areas of high demand for accommodation and in areas where they are contributing to the crime rate of an area Provide financial incentive to owners Produce an Empty Properties Strategy across Cumbria Work with housing associations to lease properties from owners for those in housing need	Increase the available supply of decent properties and enhance the local environment
D6: Improving Energy efficiency	Work with the Cumbria Energy Advice Centre to promote subsidised energy efficiency measures Promote the Governments Warmfront Scheme Promote renewable energy through grants Improve energy efficiency of privately rented properties through grant assistance in some areas	Work towards the Decent Homes Standard
D7: Stock Condition Information	Produce a protocol for all authorities to use in gathering information about stock condition Have a full picture of the condition of the stock by 2010	Produce consistent baseline data across the County

Implementation

Decent Homes Standard

Taking into account the number of people who are on a means tested benefit, there is a very strong case for grant provision for these particular people. Anecdotal evidence has indicated that if grants were not made available, many people would not carry out the necessary works to their properties.

However many people have considerable amount of equity in their homes which could with the right help and support be released to fund the necessary improvements needed to make their homes decent. Developing this support and help will be a priority for us in Cumbria over the next few years.

- It is hoped that a consistency of approach in collecting stock condition data will be reached by 2010/11.

- There are still a number of Cumbria LA's who will not reach the target of 65% of decent homes, occupied by vulnerable people by 2006/07, and some of these LA's do not have the capital funding to reach this target.

A near county-wide network of Homes Improvement Agencies, co-ordinated by Anchor Housing provides a service to vulnerable people who are unable or unwilling to deal with grant applications. They also investigate private sources of funding should the client fail to meet the grant requirements.

Funding available to implement Decent Homes is summarised as follows:-

Local Authority	Funding required	Funding Available 2006/07	Funding Available Over next 5 years
Allerdale	Not available	No specific, ring-fenced funding available	No specific, ring-fenced funding available
Barrow	£43.5 million	Not available	Not available
Carlisle	£4 million	£750 000	£3.75M
Copeland	£26 million	Not available	Not available
Eden	£3.6 million	£400 000	£1.5M
South Lakeland	£8 million	£30 000	£30 000

Housing Association	Funding required	Funding available 2006/07	Funding available over next 5 years
Westfield HA	None – all houses meet Decent Homes Standard		
Impact HA	None – All houses meet Decent Homes Standard		
Eden HA	£2.4	691K	£2.4M
Two Castles HA	None – All houses meet Decent Homes Standard		
Carlisle HA	No info yet		
South Lakes Homes	No info yet		

Empty Properties

There are thousands of empty properties in Cumbria vacant for more than six months. They are scattered throughout the County and are empty for a variety of reasons and represent a wasted resource while so many people are in housing need.

A strategy for Carlisle and Eden currently exists to bring empty properties back into use and this will be rolled out across the County to raise the profile of the services which are on offer to assist owners including financial incentives. Authorities will also consider the use of the Empty Dwelling Management Orders to secure accommodation in certain circumstances.

In Eden a scheme has been set up to encourage owners to lease properties to housing associations for up to 5 years.

Many authorities have removed the Council Tax discount on empty properties which has increased the revenue to the Council and enables more proactive measures to be taken as well as a disincentive to owners to leave it empty.

Energy Efficiency

The Home Energy Conservation Act 1995 introduced a national target to reduce CO2 emissions and improve domestic energy efficiency by 30% by the year 2010 by local authorities. There is also a standard in the Decent Homes standard to ensure that properties have both effective insulation and efficient heating.

It is recognised that cold homes have a direct impact upon the health of the occupants and quality of life. This is especially true where properties have repair issues such as dampness.

The majority of properties in Cumbria fail the Decent Homes Standard because of thermal inefficiency. Carlisle, South Lakeland, Eden and Barrow are working in partnership with the Cumbria Energy Efficiency Advice Centre who provide advice and measures to help address the problem and are able to attract match funding for measures from utility companies, in particular, Scottish Power. Allerdale and Copeland are working on a project tailored to their local needs. These initiatives work alongside grants available through the Warm Front scheme which particularly targets vulnerable people.

Privately Rented Properties

Privately rented properties constitute approximately 10% of the total housing stock across the County. It tends to be the properties in the worst condition and occupied by the least advantaged residents.

Houses in multiple occupation are increasingly being used in areas of high affordability such as Eden and South Lakeland as it is the only accommodation available for low paid seasonal workers or students. Some areas have seen a large increase in the buy-to-let market due to sharp increases in property prices. This is

also leading to an over crowding issue in some areas and properties have been found containing three times permitted number of occupants particularly migrant workers.

Authorities have worked together to provide a set of standard conditions and fee for the new licensing regime introduced in April 2006. The numbers expected to be licensable are as follows :

- | | |
|------------------|---------|
| ▪ Allerdale | 15 – 20 |
| ▪ Barrow | 10 |
| ▪ Carlisle | 80 |
| ▪ Copeland | 12 |
| ▪ Eden | 22 |
| ▪ South Lakeland | 50 - 60 |

Targets

The following targets have been set:

- To achieve 100% Decent Homes Standard for the social housing sector by 2010
- Increase the number of vulnerable people living in Decent Homes by 5% by 2010
- Reduce the number of Empty Properties by 5% by 2010
- Implement HMO licensing by 2006/07.

Good practice in Cumbria

- All local authorities in Cumbria have signed up to a fee for HMO licensing and have agreed a set of conditions with the Fire Authority to be used in issuing licences
- Eden and Carlisle have produced an Empty Properties strategy with the Empty Homes Agency which is to be extended to all other local authorities
- Anchor Staying Put is working across the majority of the County to provide a Home Improvement Agency service for vulnerable people.

Housing the Homeless

Definition

Housing the Homeless means:

Making sure people have a safe, secure home they can call their own.

Housing the Homeless

Aims

A multi-agency group has developed a Homelessness Strategy (2003-2008) for the County which seeks to develop opportunities across all tenures to tackle homelessness.

The aims of the Strategy are:

- To set out a new strategically planned direction for homelessness services in the county.
- Identify resources and future resources to tackle homelessness.
- Achieve local, regional and national homelessness strategic targets.
- Outline strategy-monitoring procedures
- Providing first class advice and preventative service to potentially homeless people
- Ensure appropriate temporary accommodation is available for different needs groups
- Move people into settled accommodation as quickly as possible.

Context

Cumbria is experiencing a continued growth in the people presenting as homeless.

(Table will be inserted here showing the latest homelessness trends)

Causes for this increase in homelessness are varied across the Region and include; relationship breakdown, house price increases and the end of assured shorthold tenancies.

There is a lack of suitable permanent and affordable accommodation for all households. This has led on to an increased use of temporary accommodation, including bed and breakfast, to enable Local Authorities to meet their statutory duties.

Priorities

The Cumbria Homelessness Strategy has six objectives:

- Develop and improve the services that help prevent people from becoming homeless.
- Develop higher standards of temporary accommodation offered to homeless people and to avoid wherever possible the use of bed and breakfast accommodation.

- Expand the housing options for all households especially in high cost/demand areas to help reduce homelessness across Cumbria.
- Develop better support services to help homeless people.
- There are many vulnerable households particularly badly affected by homelessness – in particular, those who are young and those who lose their home by being victims of domestic violence. These households may need more support and help.
- Local authorities to take a more proactive, stronger and strategically coherent lead role in improving housing advice and the services available to homeless people.

Policies

As part of preparing the Cumbria Housing Strategy a number of additional policies and actions have been developed in solving the problem of homelessness, reflecting the major increase in this problem since our original Strategy was developed in 2003.

An action plan is being used to progress the strategic objectives. These are as follows:

Policies to Deliver	Action to be Taken to Reduce Homelessness	Outcome
H1 - Preventing Homelessness:	Investigate and disseminate good practice regarding empty homes in order to prevent homelessness. Implement fast track Housing Benefit verification and processing for those at risk of homelessness. Develop links with mortgage lenders to promote early referral to independent advice to prevent evictions. Support mediation services to provide county wide coverage. Investigate organisations across Cumbria who may be able to offer support to people with rent arrears, e.g. Credit Unions Produce an information pack providing information to private landlords on legal obligations to tenants to help prevent homelessness and how to offer decent temporary accommodation to local authorities	
H2 - Temporary accommodation.	Agree a baseline standard for all temporary homeless accommodation. Develop a protocol to facilitate the shared use of temporary accommodation between housing authorities – where this is a positive outcome for applicants. Map what specific accommodation is available for people homeless as a result of domestic violence. Develop county wide protocol for the use of domestic	

	<p>violence safe houses.</p> <p>Address the problems of housing potentially dangerous homeless people through the 'Housing of dangerous offenders' protocol.</p>	
H3 - Rehousing and resettlement.	<p>Expand floating support services to the private rented sector.</p> <p>Support county wide coverage of the Deposit Guarantee Scheme.</p> <p>Develop a referral protocol to provide systematic referrals from homeless services to other services when clients need help.</p> <p>Develop additional services to help support households with challenging behaviour to be able to secure and sustain a home of their own.</p>	
H4 - Multi Agency Working.	<p>Establish joint working protocols with the following agencies:</p> <ul style="list-style-type: none"> ▪ Social Services – young people. ▪ Social services – intentionally homeless families. ▪ Connexions ▪ Prisons ▪ Probation ▪ Youth Offending Teams. ▪ Primary Care Trusts. <p>Encourage work with schools re education about housing and homelessness.</p> <p>Provide regular training for front line staff.</p>	
H5 - Performance Management	<p>Develop a set of common service standards for homeless services across Cumbria.</p> <p>Review homeless policies and procedures and develop consistent higher standards across Cumbria.</p> <p>Introduce systematic customer feedback across Cumbria.</p>	
H6 - Strategic Issues.	<p>Investigate methodologies to assess the level of rough sleeping across Cumbria</p> <p>Establish consistent charging policies across the County for temporary accommodation.</p> <p>Develop the means of monitoring the implementation of the Strategy on a multi agency basis.</p> <p>Commit to the delivery of the Cumbria Homelessness strategy at a county level.</p> <p>Review the strategy by 2008.</p>	

Implementation

Districts have been pursuing ways of developing additional units of temporary accommodation such as leasing schemes, using empty properties in the private sector, provision of hostels, provision of direct access accommodation, use of enforcement powers to bring more units into use and use of existing units for temporary accommodation.

The multi-agency approach has therefore enabled a more coordinated approach to prevention and support services including many voluntary agencies.

District Council's have made use of the ODPM homelessness grant to improve services to prevent homelessness across the County. In particular the resources have been used to help prevent homelessness including employment of specialised homeless prevention officers.

(Table to be included detailing full extent of the funding available to help homeless people in Cumbria)

(Table to be provided to show temporary accommodation currently provided and projected to meet future needs)

Targets

(To be agreed)

Good practice in Cumbria

The Cumbria-Wide Homelessness Forum is delivering and monitoring improved services and there is an on-going data collection exercise co-ordinated by Shelter.

The Homelessness Strategy and the arrangements in place will continue to drive the work of all agencies across the County.

Question – Are there any further examples of emerging good practice?

Regeneration

Definition

Regeneration means:

Stabilising fragile housing markets, promote economic growth, supporting community development and enhance the built environment.

Regeneration

Aims

- To produce balanced housing markets;
- To align economic performance in the Housing Market Renewal areas with the regional average;
- To improve employment opportunities in under performing areas, and support areas of potential growth;
- To tackle physical dereliction;
- To increase the level of social inclusion, so that the ability for everybody to take advantage of extended opportunity is greater.

Context

The background to the Regeneration theme of the Cumbrian Housing Strategy is one of poor economic performance, and of poor prospects for future economic growth. Specific issues include:

- The Cumbria Economic Assessment 2004 considered a range of potential scenarios that might lead to improvements in growth.
- Growth through entrepreneurialism, population growth, increasing the skills base and inward investment are thought to be unlikely.
- Growth through development of clusters of industries is considered to have potential for sectors including energy, maritime, tourism, and food and drink.
- Gross Value Added (GVA) shows that although the Cumbrian economy has grown, it has slipped further behind the national average. Between 1995 and 2002 GVA had grown nationally by 36%, but in Cumbria it had only grown by 11%. GVA in per head of population, grew by 13% in Cumbria, but had declined from 92% of the national average in 1995 to 74% of the national average in 2002. Only the Highlands and Islands, West Wales and the Welsh Valleys and Cornwall had a significantly lower GVA per head than Cumbria.
- Although unemployment in Cumbria is lower than the national average, significant unemployment exists in the urban centres of West Cumbria and Furness - in Barrow (Barrow Island 7.7%), Whitehaven (Sandwith 5.9%) and Workington (Moss Bay 5.7%). There are also areas where economic inactivity rates are high - 24.5% in Allerdale, 25.5% in Barrow and 23.5% in Copeland. In England and Wales 3.9% of the population receive Incapacity Benefit. In Cumbria 4.4% of the population claim benefits of this type while in Barrow it is 8.1% - more than twice the national average.
- Average wages in the county are well below the national average and the gap is widening. During 1999 the gross weekly earnings of employees within Cumbria was 87% of the national average and this had declined to 86% of the national average in 2003.

Priorities

1. Implementing the Housing Market Partnership in Furness and West Cumbria;
2. Supporting the ongoing development of Carlisle Renaissance.

Policies

Policies to Deliver Regeneration	Action to be Taken to Deliver Regeneration	Outcome
<p>R1: Carry out selective clearance in the Furness and West Cumbria Housing Market Partnership (F&WCHMP) area.</p>	<p>Housing Market Renewal will be delivered through the Furness and West Cumbria Housing Market Renewal Partnership. A programme of £18m will be delivered over 2006-8. The accountable body for earmarked HMR funding will be Cumbria County Council, on behalf of West Lakes Renaissance. Separate implementation teams will be set up for Barrow and West Cumbria.</p> <p>Carry out approved HMR programmes in Barrow Urban Core, Barrow Island, Whitehaven Town Centre, South Whitehaven, Westfield/Frostoms, Senhouse Gateway, and Maryport.</p>	<p>Successful delivery of the Trailblazer programme in 2006-8 leading to a successful award or funding for future years.</p>
<p>R2: Carry out refurbishment and environmental improvements where appropriate to support market renewal ;</p>		
<p>R3: Develop appropriate new housing to support market renewal;</p>		
<p>R4: Develop Local Development Frameworks to support market renewal;</p>	<p>Work with local planning policy departments to ensure that LDFs support market renewal.</p>	
<p>R5: Improve cost-effectiveness and training opportunities through collaborative procurement;</p>	<p>Collaborative procurement will be explored to achieve savings on capital expenditure in the maintenance activities of social landlords, whilst at the same time securing local accessible employment through upskilling and meeting known labour shortages in areas of need.</p>	
<p>R6: Realise opportunities for housing development on brownfield sites;</p>	<p>Ensure that major physical regeneration projects incorporate appropriate opportunities for housing development that supports economic growth.</p>	
	<p>Carlisle Renaissance will provide a vehicle to promote the effective use of brownfield land, and to promote sustainable communities and area renewal.</p>	
<p>R7: Maximise the role of housing associations in community development;</p>	<p>Housing associations will deliver effective community development activity to reduce worklessness and promote social inclusion. This will include Community development initiatives (outlined in good practice examples).</p>	

R8: Capacity building to promote access to employment, training and ICT, to address worklessness and skills;		
R9: Co-ordination of housing-related services at the neighbourhood level with other service providers;	Neighbourhood Management initiatives in Barrow and West Cumbria will be funded through Safer and Stronger Communities Fund (SSCF). These new programmes will be implemented through the respective LSPs, and will need to be co-ordinated strongly to housing activity in these areas. Working at the neighbourhood level will also be promoted in areas that do not benefit from SSCF. The aim will be for services across Cumbria to be more responsive at the very local level.	
R10: Improvement to local neighbourhoods through environmental enhancement.		

Implementation

The Cumbria Housing Strategy will facilitate the priorities and objectives identified in the Regional and Sub Regional Economic Strategies. One of the key roles of the Housing Strategy is to facilitate major and sustainable economic remodelling. Investment in housing will be seen as a means of leveraging in the maximum amount of private sector investment, rather than as a self-standing objective in itself. In this way we can work towards providing a range of housing which is needed to create sustainable and balanced communities.

The housing on offer needs to support work to prevent decline in Furness and West Cumbria, make sure that Carlisle retains and enhances its attraction as a centre for economic growth, and promote diversity in the more rural parts of Cumbria.

We already have in place in the county's two largest urban conurbations clear visions for growth:

Carlisle Renaissance will remodel the City Centre using a zoned approach. This will create a new Civic Quarter, improve access to the City Centre, and create new opportunities for commercial, cultural and residential development. The government has indicated its support for this fundamental review of Carlisle. It will draw more business into the City Centre as well as facilitate a phased development of new housing.

Barrow Marina Village will provide modern business space alongside opportunities for retail, leisure and residential use. This will support other developments in the local housing market, and provide a more sustainable future for the town as a whole.

Both of these developments integrate economic development and new housing. The Cumbria Housing Strategy will support a similar coherent approach linking housing and the economy across the county – for example by making sure that infrastructure such as schools and communications are integrated into the development of the economy.

Planning regimes need to be sensitive to local needs. The Cumbria Housing Strategy will achieve this by using the structure of the Cumbria Strategic Partnership to challenge plans where there is a lack of clear vision. There needs to be a shared

realization amongst housing professionals, planners and economic development and regeneration organisations that housing exists to support the economies of local areas, and that we need to make sure that the visions for these two issues are developed hand in hand.

Targets

- Demolition of 400 obsolete properties in HMR areas between 2006-9;
- Renovation of 400 properties with a sustainable future in HMR areas 2006-9;
- Construction of 100 new homes in HMR areas between 2006-9;
- Improvements of 2% over 2006 baseline in resident satisfaction with neighbourhoods by 2007;
- Reduction of 13% from 2006 level in areas affected by litter and detritus, graffiti, fly posting and fly tipping by 2007;
- Training places created through shared procurement (target to be agreed);
- 10 brownfield sites brought into housing use between 2006-9;

Local Performance Indicators

Performance indicators have been developed to help monitor the regeneration work of the Cumbria Housing Strategy. Local Performance Indicators (LPI) will be chosen and used in those markets where they most usefully help us measure progress towards a better balanced housing market.

Each housing market will have its own individual set of performance indicators, designed to reflect what most needs to be done to balance that particular housing market. The indicators are chosen from the LPIs detailed below.

- Demolitions in HMR areas;
- Renovations in HMR areas;
- New homes built in HMR areas;
- Improvement in housing conditions in target areas for SSCF;
- Improvements in resident satisfaction with neighbourhoods;
- Increase in standards of cleanliness (litter and detritus, graffiti, fly posting and fly tipping);
- Training places created through shared procurement;
- Positive employment outcomes through community development;
- Number of brownfield sites brought into housing use;

Good Practice in Cumbria

Furness and West Cumbria Housing Market Partnership (HMP)

When the Government created the Housing Market Renewal Pathfinder areas in 2002, a number of local partners realised that similar issues existed in parts of Cumbria. This was taken forward through the Cumbria Housing Group (CHG) and key representatives from ODPM and Government Office were lobbied to support a similar programme for Furness and West Cumbria. We joined a network of aspiring pathfinders which meant we could use the expertise of the CIH and NRF to promote the case for an HMP in Cumbria. We agreed that due to the economic importance of

restructuring our housing markets, our Urban Regeneration Company West Lakes Renaissance should co-ordinate and lead our work to secure an HMP for our area. A research collation project was commissioned, followed by development of a prospectus for HMP in Furness and West Cumbria. This resulted in the announcement by the ODPM of additional resources for HMP in this area from 2006-8.

The good working relationships that had been established through CHG were fundamental to the success of this piece of work – another example of our ability to work together for the good of Cumbria.

Good Practice in Cumbria

Derwent and Solway Digital Inclusion Initiative.

This will:

- Install a wireless network service that will provide 99% broadband coverage (initially in Workington) for home computers, laptops, etc.
- Provide a low-cost wireless broadband service;
- Provide marketing expertise in order to encourage uptake;
- Provide affordable hardware and software;
- Formulate an ICT skills programme that can be provided across the community;
- Set up a community web portal to provide digital content services including access to community banking, best value utility deals, best value electrical goods and free telephony.

Homes with Support or Additional Facilities

Definition

This means:

Homes and housing services for people who need help and support to be able to live as independently as possible within the Community.

Homes with Support or Additional Facilities

Aim

Our aim is to provide homes and housing services for people who most need help and support to be able to live as independently as possible within the Community.

Context

Supported housing is concerned with the housing needs of a diverse range of people, and has been broadly based on the client groups identified in the Supporting People Strategy but also reflect the requirements of needs groups who while not requiring housing support services require accommodation with particular facilities.

Cumbria has a shortage of supported and move-on accommodation for many client groups, which means that individuals who are ready to progress to more independent living, perhaps with floating support, are often unable to do so. This in turn prevents supported accommodation from being accessed by other people in housing need. There is also a need for more floating support across the county, both generic and in relation to specific client groups (see Priorities by client group).

The provision of housing related support services is increasingly determined by the availability of Supporting People funding. Over the last year the Commissioning Body has agreed a strategy and implemented a review process to ensure resources are targeted and used effectively. The strategy has identified where services are required and plans to meet them are being developed as outlined below.

Demand for disabled facilities grants continues to grow. This represents one area in which providing additional facilities to people allows them to remain in their own home and makes better use of existing housing stock. We have developed a framework for delivery based on the Government's good practice guidance to ensure consistency of service across the County.

Priorities

To secure sufficient funding to support the continued increase in demand for disabled facilities grant.

To ensure that the priorities align with the Supporting People Commissioning Body

Policies

Policies to deliver Supported Housing	Action to be Taken to Deliver Supported Housing	Outcome
S1 - Reduce the number of socially excluded people who are unable to access	Continue provision of supported housing and floating support services	Better access to services for vulnerable

appropriate housing support	<p>using Supporting People funding</p> <p>Investigate and utilise alternative funding sources (including service charges and multi-agency pooled funds) in order to maintain current services where appropriate and to increase provision where a need is identified</p> <p>Re-model existing provision where appropriate (ie. where there is a low demand including some sheltered schemes for elderly people)</p>	groups.
S2 - Work with the Cumbria Supporting People Team to assess supported housing needs	Undertake assessment of housing and support needs for client groups identified in the SP strategy where information is not currently available	A robust needs assessment that will inform both capital and revenue funding decisions in the future
S3 - Extend joint commissioning process	Extend joint commissioning approach – with key partners in housing, health, social services and probation	Better use of funds and better services
S4 - Increase provision of move on accommodation across the County	<p>Quantify the amount of move on accommodation required for any relevant client groups; and identify any funding sources available</p> <p>Increase use of existing social housing stock</p> <p>Investigate opportunities for the provision of new move on accommodation</p>	This will reduce 'blocking' of services where clients are ready to move on to a more independent setting – thus improving individual outcomes as well as freeing up valuable services for other clients in need
S5 - Increase provision of floating support	<p>Identify need and consider alternative funding sources</p> <p>Make better use of existing floating support schemes – reconfigure where</p>	Increased access to floating support thus improving individual outcomes and

	necessary Undertake county wide review of floating support	helping to prevent homelessness
S6 - Work in partnership to establish protocols and procedures for different client groups	Establish multi-agency panel for vulnerable young people Continue to develop protocols for homeless 16 and 17 year olds; offenders with substance misuse problems and other difficult to house clients Implement county wide domestic violence procedure Disabled facilities grant framework developed across Cumbria	Consistent services across Cumbria

Implementation

Learning Disabilities

The Supporting People 5 year strategy states that there are 1103 people with a learning disability living in Cumbria. People with learning disabilities are living longer as health care improves, thus increasing demand for accommodation and/or support. The aims laid out by the Countywide Strategy for People with Learning Disabilities include:

- Expanding the range of Housing Care and Support options
- Planning for choice and respecting preferences of individuals and their families.

The following needs have been identified in the Supporting People 5 year Strategy:

- An additional 30 units of supported accommodation per district in Allerdale, Copeland, Carlisle and Eden (there is an undersupply of supported accommodation for people with learning disabilities in these districts, particularly in Eden)
- Develop and/or expand further floating support for people with Learning Disabilities in Allerdale, Barrow, Copeland, Eden and South Lakeland (provision in Carlisle is significantly higher than the other districts).

Mental Health

The following priorities, extracted from the Supporting People 5 year Strategy, were agreed with Providers, Cumbria Social Services, Primary Care Trusts, North Cumbria Mental Health Trust, Morecambe Bay Primary Care Trust and service users:

- Additional supported accommodation in East and West Cumbria (*target to be agreed*)
- Additional supported accommodation in South Cumbria - Windermere/Ulverston/Barrow areas for enduring mental health clients with higher needs (*target to be agreed*)
- Additional floating support (*target to be agreed following the county wide review*).

Young People

There are a number of specific groups within this population who experience greater difficulties than others when accessing suitable accommodation. They are ill equipped to manage basic housekeeping, budgeting and lack the life skills to cope with the responsibility of independent living. These are:

- 16/17 year olds
- Looked after children / care leavers
- Young Offenders
- Drug/alcohol misusers
- Those with learning disabilities
- Those with mental health or personality disorders.

These particular groups of young people require suitably supported accommodation with a structured program of training and education to equip and assist them to develop the necessary skills to manage their lives and sustain their accommodation.

The Supporting People Draft 2 Year Plan 2006-2008 lists the following objectives:

- Floating support – priority Copeland and Barrow: 30 units (medium term)
- Develop emergency access accommodation for 16/17 year olds (West Cumbria, Barrow and Carlisle, 3x5units, medium term)
- Supported accommodation 24 hour sleep-in (Barrow, 10 units, medium term)
- Develop a number of training flats for young people to learn independent living skills with floating support

Teenage Parents

The supported housing priority of the Teenage Pregnancy Partnership Board is to expand floating support services across Cumbria by ensuring capacity and training within existing schemes or by jointly commissioning new services.

The priority is to replicate the Carlisle floating support scheme across Cumbria, with priority to West Cumbria and Barrow in Furness. These areas are undergoing neighbourhood renewal and regeneration initiatives.

The Supporting People Draft 2 Year Plan 2006-2008 identifies floating support, in all areas, as a priority (30 units, medium term)

Substance Misuse

The Supporting People Draft 2 Year Plan 2006-2008 lists the following objectives:

- Implement Substance Misuse review recommendations
- Increase the numbers of drug users entering housing support for 2006/07 to 165
- Increase the numbers of drug users entering housing support for 2007/08 to 170

It is also recognised that existing service provision could be improved by awareness training for homelessness staff; improved linkage with domestic violence and anti social behaviour strategies; improved communication with private sector landlords; and integration of employment opportunities and rehabilitation services with accommodation.

Offenders and Ex Offenders

There are 1500 offenders under supervision by Probation, over 600 ex-offenders returning to Cumbria from prison per year, and a further several hundred people who are at risk of offending. It is thought that around 50% of these people have a need for housing related support, particularly ex-prisoners. Accessing and sustaining accommodation is becoming more difficult for offenders and ex offenders due to changes in the housing market and more exclusive lettings and allocations policies. It is recognised that improved joint working between Probation, local authorities, homelessness services and housing providers can help this client group to find and sustain accommodation. A joint protocol is being developed for the rehousing of dangerous offenders – including those in the MAPPA system.

The Cumbria Supporting People Strategy has identified the following needs:

- Development of services to meet the needs of offenders/ex offenders who are also substance misusers.
- Review of restrictions on lettings.
- A small number of offenders/ex offenders have a low-level mental health problem. Their accommodation needs could be met within existing provision.
- Floating Support services should be used to support successful transition.
- SP also recommend developing up to 10 units for the most vulnerable people- identified as having enduring mental health problems and complex needs.
- Roughly a third of young offenders require accommodation. Supporting People suggest that 30 – 40 units of supported accommodation will be required across the county. Foyer type models being a possible option.
- A rural floating support scheme for about 15 people at any one time.
- A small scheme of about 5–10 units for older men with complex needs in Carlisle.
- Emergency accommodation, possibly 3-4 places for very short stays.
- SP identify an urgent need for intensive services for high-risk offenders. Hostel accommodation for up to 10 people and a further 15 units of floating support.

HIV

Currently there are no Supporting People funded housing-related support services for people living with HIV/Aids as the primary client group and no service users declared

to the provider through the Client Record Form data that they were HIV positive or had Aids during 2003/4. Floating support services and substance misuse services may work with people living with HIV/Aids. Although it is acknowledged that many HIV-positive people do not declare their condition due to the continuing stigma associated with the condition, the data suggests that HIV is likely to be a complicating factor rather than a primary need for potential service users in Cumbria. Cumbria Supporting People will therefore improve the flexibility of commissioned services so that they can work with people living with HIV/Aids.

Domestic Violence

The County wide Domestic Violence Project aims to utilise the resources and expertise of partner organisations to provide a co-ordinated and multi-agency approach to tackling domestic violence in Cumbria.

The County project in its strategy for 2006-9 aims to set quality standards and best practice guidance with regard to domestic violence, monitor and evaluate performance against agreed performance indicators. 19% of all homeless people in Cumbria helped by local authorities cited violent relationship breakdown as the reason they lost their home.

The Supporting People Strategy highlights the lack of suitable temporary accommodation for people who have experienced domestic violence. There is no dedicated temporary housing in Allerdale, Copeland or Barrow. Both Copeland and Allerdale have a specialist Floating Support scheme. Barrow does not have any specialist housing however, there is the Safe Project which has been providing outreach support for people who have experienced domestic abuse.

The Supporting People Strategy also cites BVPI 176 (see also BVPI 225) that requires a number of Domestic Violence Refuge spaces per 10,000 population. By this estimate, 9 spaces are required in Allerdale, 7 in Barrow, 7 in Copeland and 4 in South Lakeland.

Supporting People suggest that a study is made of what the specific requirements are which is also reflected in the Cumbria Homelessness Strategy. There is an action point in the strategy to develop a county wide protocol for the use of safe houses to increase choice and suitability of accommodation for people fleeing domestic abuse.

Refugees and Asylum Seekers

The Supporting People Strategy has highlighted the lack of services within Cumbria and has identified the priorities listed below; there is no current Supporting People funding allocated to this client group.

The Supporting People Strategy lists the following priorities for the next five years:

- Assess the needs of Refugees and Asylum Seekers in Cumbria.
- Work with existing floating support services in Cumbria.
- Improve the flexibility of any future commissioned services and any new service development.

Physical Disabilities

The needs of the majority of residents with physical disabilities will usually be addressed through adaptation of their existing property with new specialist accommodation in areas which have limited amount of such accommodation.

Supporting People Priorities:

- Increased provision of Supported Housing and Floating Support for people with physical and/or sensory impairment.
- Undertake comprehensive Needs Analysis throughout Cumbria with focus on BME tenants' specific housing related need.
- Joint working with Strategic Partners in health, social services, and housing to ensure jointly commissioned and resource efficient provision.

District Council Priorities:

- Develop and implement a specialist floating support service.
- To work with Social services and other partners to ensure that Disabled Facilities funding is targeted appropriately
- Investigate the need for priority to be given to the development of adapted, accessible housing for people with physical disabilities and learning disabilities.
- Further investigate housing options for physically disabled people with care needs as alternatives to residential care.
- Ensure all housing association homes are built to lifetime home standards and are wheelchair accessible.
- Increase security, on a dispersed basis, the development of new adapted housing association homes where need exists.

Older People

There is an increasing emphasis on helping people to remain in their own homes, if they wish to do so as they become older. The use of aids and adaptations funded by Local Authorities, Housing Associations or Social Services can make homes more suitable and safer for elderly residents.

Supporting People funding is used to purchase accommodation based or community based support services for a wide range of vulnerable people, including older people. Services for older people primarily consist of:

- Community Alarms
- Scheme Manager / Warden services in Sheltered Housing or Extra Care Housing Schemes
- Mobile Warden or Housing Visitor Services

The Supporting People Strategy highlights priorities for service development over the next 5 years. Three key priorities are identified in the strategy:

- Increased provision of Extra Care Housing
- Development of Virtual Care Village Model
- Dedicated Floating Support for Older People

Cumbria Extra Care Housing Strategy 2005-10

- There are now 7 Extra Care Housing Schemes in Cumbria. Currently Penrith, Carlisle, Appleby, Ambleside, Whitehaven, Winderemere and Millom. There are 99 tenants in Extra Care dwellings around the County with 107 Extra Care tenancies available (*September 2005 figure).
- A county wide extra care development programme has been agreed to extend this type of accommodation across the County. The District Council areas of

Barrow and Allerdale have no extra care schemes and are therefore a priority for future development.

Developing Telecare and the Virtual Care Village Model

The rural nature of Cumbria has presented particular problems in developing appropriate models of Extra Care Housing, and in organising the care services to support tenants and other older people living in the surrounding communities. The approach adopted has attempted to address these issues by creating clearer links between Extra Care Housing, the commissioning and delivery of domiciliary care, and the introduction of Telecare (Assistive Technology).

An important component in the development of the Virtual Care Village Model is the implementation of a mainstream Telecare service. Cumbria has adopted an incremental approach to developing a Countywide Telecare service. This builds on the previous learning from the small-scale pilot for older people with dementia by piloting a mainstream service on a small scale in one area of the County, Carlisle. It is intended that the Carlisle project will offer a structured learning opportunity, which will provide information to inform the 'roll-out' of the service across the whole County, using resources made available through the Department of Health 'Prevention Technology Grant' available in 2006-08 together with a shift in spend from residential to community based services.

Performance Indicators

- Number of additional units of supported accommodation developed/provided, by client group
- Number of service users who have moved on in a planned way from supported housing
- Number of service users who are supported to establish and maintain independent living
- Number of recipients of floating support
- Take up (numbers) of specialised services (eg. Telecare)
- Proportion of referrals accepted
- Waiting time for disabled facility grants
- Number/percentage of new social housing built to lifetime homes standards

Targets

(to be agreed – some of which will be agreed in conjunction with the Supporting People 2 year plan 2006-08)

Good practice in Cumbria

- All of the Cumbrian Local Authorities have worked together in partnership to develop a joint homelessness strategy. This has facilitated the development of joint working and a coordinated approach to issues like youth homelessness and domestic violence that are cross authority issues. The priorities for action were agreed not only between the seven local authorities (i.e. County and six districts) but also with voluntary sector partners – Shelter in Cumbria coordinated the development of the Strategy.
- Cumbria Domestic Violence Project aims to utilise the resources and expertise of partner organisations to provide a coordinated and multi-agency approach to tackling domestic violence in Cumbria. Partners include all of the criminal justice agencies, health, Impact housing, connexions and the County Council functions of policy, social services, youth offending and education. The County project in its strategy for 2006-9 aims to maintain the strategic relevance of domestic violence within Cumbria, to set quality standards and best practice guidance with regard to domestic violence, monitor and evaluate performance against agreed performance indicators.
- The Virtual Care Village: Adult Social Care, Housing, Health and the Voluntary Sector are working together to develop a mainstream Telecare service that will be rolled out across the County during 2006-08. The service will utilise assistive technology products to enhance existing community alarm systems and improve risk management in the home for people with high care needs who may have otherwise had to seek a move into residential care. The service should also improve the co-ordination and efficiency of community based health, social care and housing based support services by targeting resources to meet individual needs in response to an alarm.

Cumbria's Housing Markets

All of Cumbria's twenty housing markets have benefited from a full study using the CHMNS methodology. The information and intelligence we have learned has allowed us to...

- ...create a full housing market profile and Action Plan for each housing market, detailing exactly what we propose to do in each market over the next five years to balance housing options with social, economic and community needs;
- ...produce a clear set of priorities for our Housing Themes by bringing together all the needs of our twenty housing markets, breaking them down into themes and then using our Housing Task Groups to work together and develop policies and actions that can be used wherever they are needed to balance housing markets;
- ...make informed decisions about how and where we will invest the resources we have available to us

Each housing market has an Action Plan. The main priority need and our priority response for each market are however summarised below.

Brief description and action summary

(To be added later following completion of the Housing Market Assessment)

- **Alston Moor**
- **Barrow**
- **Carlisle City**
- **Cartmel Peninsula**
- **Central Lakes**
- **Cockermouth**
- **Dales**
- **Eden Valley North**
- **Eden Valley South**
- **Kendal**
- **Millom**
- **Rural Carlisle East**
- **Rural Carlisle West**
- **Rural Kendal**

- **Rural North Lakes**
- **Ulverston and Furness**
- **West Lakes**
- **Whitehaven**
- **Wigton**
- **Workington and Maryport**

APPENDIX A: Balanced Housing Market Indicators

We have developed a set of indicators to measure how balanced is each of our housing markets. They tie in with the Cumbrian Housing Needs and Market Survey methodology we have developed for regular - and in many communities annual - use across Cumbria. The indicators will be reviewed once we have the results of our first County wide housing markets and needs survey.

Each of our housing markets will have its own tailor made targets. If we are meeting these targets then our housing markets are balanced. If we are not meeting them, then we will find out why and do whatever is necessary to put right the imbalances.

Buying a Home

- Indicator: A price to earnings ratio for a flat and terraced and/or semi detached home in any given market of between 2:1 and 4:1.

This equates to the normal lending criteria used by mortgage suppliers and allows for an assessment to be made of those areas where flats are not part of the traditional housing market – common in parts of Allerdale. A price to earnings ratio of below 2:1 suggests that demand is falling, which should be seen as a warning light of possible market failure. We did consider using the alternative of what can be bought for 25% of average in work income. However, this approach does not support prudent and sensible borrowing and lending. It does not take into account the possible impact of higher borrowing costs and arguably could be said to encourage buyers to take on ever higher levels of debt which may not be sustainable during times of economic hardship.

Renting a Home

- Indicator: Weekly rent should equate to no more than 25% of weekly in-work income.
- Indicator: Social housing rents should be less than private sector rents.

This measure shows the extent to which private rented housing is not affordable and conversely whether or not housing associations are still able to compete on price. If the housing association rents are higher than private sector rents, then it could be argued that market collapse is a possibility. This indicator will become more important to know when the Standard Housing Allowance replaces Housing Benefit for private sector tenants who will be able to exercise greater choice over where they choose to live.

Accessibility of Social Rented Housing

- Indicator: Fifty per cent of those on the waiting list housed during a year.

This equates to a two year waiting time. More than this and demand is exceeding supply. Less than this and demand and supply are coming into line. If the figure is above 100% then market failure is a real possibility.

Empty Properties

- Indicator: No more than 3% of the housing stock empty for more than six months.

More than this suggests that demand could be fragile. Once the figure climbs to 10% then the market is in serious danger of collapse. Less than 3% suggests demand is in excess of supply – 3% is the generally accepted level of empty properties needed to allow for a normal market to function.

Second Homes

- When second homes form 20% or more of the market, this appears to affect the sustainability of any village.

Housing the Homeless

- Indicator: no more than 0.3% of total households in the area for whom the local housing authority has accepted a responsibility to accommodate during any given year.

Creating Decent Homes

- Indicator: 100% of all social housing to meet the Decent Homes Standard by 2010.
- Indicator: 70% of all private housing providing homes for vulnerable people to meet the Decent Homes Standard by 2010.

These targets are set to measure confidence by home owners – both as individuals and as organisations – in the long term desirability and viability of our communities. People choose to invest in maintaining and improving a community's housing when they want to stay living and working in that community.

Appendix B: Structure Plan Policies for Affordable Housing

H19 Affordable housing outside the Lake District National Park

Affordable housing to meet proven local need will be provided through:

- 1. the provision of an element of affordable housing as part of residential or mixed use development of sites of more than 0.4 hectares or 10 or more dwellings, or*
- 2. the development of affordable housing in rural sites considered an exception to normal planning policy contained in Local Plans.*

H20 Housing in the Lake District National Park

Within the Lake District National Park housing development will only be permitted where the development is of a scale and type which is designed to contribute to the identified housing needs of the locality and;

- 1. it is secured by condition, or legal agreement for occupation only by local persons, or*
- 2. it comprises a scheme to provide social housing whereby occupancy is secured, in perpetuity, to local persons in housing need, being a scheme usually promoted by a registered social landlord.*

H21 Allocation of sites within the Lake District National Park for social housing

Within the Lake District National Park sites will be identified for social housing to meet an identified need where:

- 1. they are appropriate in scale to an established community, and*
- 2. their development respects the landscape setting, character and form of the larger settlements or villages to which they relate.*

Permission will be granted for the development of sites identified under this policy only for schemes whereby occupancy is secured, in perpetuity, to local persons in housing need, being schemes usually promoted by a registered social landlord.

H22 Exception sites within the Lake District National Park

Within the Lake District National Park permission will be granted for housing development on land which would not otherwise be released for housing only for schemes designed to provide social housing where occupancy is secured, in perpetuity, to local persons in housing need, being schemes usually promoted by a registered social landlord.

ST11 *The priority for new development in South and East Cumbria will be to ensure that the needs of local people and communities are met. To enable this the occupancy of new housing required by Policy H17 will be restricted to people with a local connection to the area with at least 50% serving evidenced need for affordable housing. Local Plans will be expected to set out the circumstances in which flexibility may be necessary to ensure the viability of developing particular sites for housing.*

Cumbria Housing Strategy - ACTION PLAN

Thematic: Affordable Homes

Four key areas

1 Effective Use of Planning

2 other methods of providing affordable housing

3 land and buildings

4 resources

Policies to Deliver Affordable Housing	Outcome	Lead Agency	Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
A1: Provision of affordable housing (without public grant) through planning gain, using s106 agreements.	This will ensure a significant proportion of all new housing is affordable for local people.							
A2: Allocation and development of sites solely for affordable housing.	This will enable affordable housing to be planned for into the future.							
A3: Continued use of exceptions sites.	This will enable developers to build affordable housing on appropriate sites that become available where no allocated sites are available.							

Policies to Deliver Affordable Housing	Outcome	Lead Agency	Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
A4: Provision of 'local occupancy' housing in addition to affordable housing.	This will be provided in areas of greatest housing stress to enable local people to access new housing.							
A5: Continued support and provision of affordable homes via Housing Corporation funding.	Affordable housing to meet proven local need in priority areas. This will be mainly through housing associations.							
A6: Develop innovative ways of delivering affordable housing	Additional affordable housing through less conventional routes.							
A7: Seek additional sources of funding for affordable housing.	This includes private funds and will add to traditional public funding to develop more affordable housing.							
A8: Make better use of existing housing stock for affordable housing.	This includes maintaining existing affordable housing and bringing empty homes back into use.							
A9: Secure additional land/buildings in	Will result in sufficient land/buildings being							

Policies to Deliver Affordable Housing	Outcome	Lead Agency	Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
order to develop affordable housing	available to be developed for affordable housing.							
A10: Engage with housing associations and private developers to proactively deliver affordable housing	Delivery of affordable housing.							

Thematic: Creating Decent Homes

Policies to Deliver Decent Homes	Outcome	Objective/Action	Lead Agency	Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
D1: Health and Safety Rating System	Provide a standard for all properties across the County								
D2: Vulnerable People in unacceptable housing conditions	Ensure people are able to remain in their homes for as long as possible								
D3: Assistance for those in privately rented accommodation	Ensure the protection of private tenants from poor housing standards								
D4: Houses in Multiple Occupation	Provide a consistent licensing procedure across the County								
D5: Bringing Empty Properties back into use	Increase the available supply of decent properties and enhance the local								

Policies to Deliver Decent Homes	Outcome	Objective/Action	Lead Agency	Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
	environment								
D6: Improving Energy efficiency	Work towards the Decent Homes Standard								
D7: Stock Condition Information	Produce consistent baseline data across the County								

Thematic : Housing the Homeless

Policies to Deliver	Objective/Action	Lead Agency	Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
H1 - Preventing Homelessness:								
H2 - Temporary accommodation.								
H3 - Rehousing and resettlement.								
H4 - Multi Agency Working.								
H5 - Performance Management								
H6 - Strategic Issues.								

Thematic : Regeneration

Aim of the strategy :To stabilise fragile housing markets, promote economic growth, support community development and enhance the built environment.

Policies to Deliver Regeneration	Outcome	Objective/Action	Lead Agency	Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
R1: Carry out selective clearance in the Furness and West Cumbria Housing Market Partnership (F&WCHMP) area.	Successful delivery of the Trailblazer programme in 2006-08 leading to a successful award or funding for future years.								
R2: Carry out refurbishment and environmental improvements where appropriate to support market renewal ;									
R3: Develop appropriate new housing to support market renewal;									
R4: Develop Local Development Frameworks to support market renewal;									

Policies to Deliver Regeneration	Outcome	Objective/Action	Lead Agency	Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
R5: Improve cost-effectiveness and training opportunities through collaborative procurement;									
R6: Realise opportunities for housing development on brownfield sites;									
R7: Maximise the role of housing associations in community development;									
R8: Capacity building to promote access to employment, training and ICT, to address worklessness and skills;									
R9: Co-ordination of housing-related services at the neighbourhood level with other service providers;									

Policies to Deliver Regeneration	Outcome	Objective/Action	Lead Agency	Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
R10: Improvement to local neighbourhoods through environmental enhancement.									

THEMATIC: Homes with Support or Additional Facilities

Policies to deliver Supported Housing	Outcome	Objective/Action	Lead Agency	Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
S1 - Reduce the number of socially excluded people who are unable to access appropriate housing support	Better access to services for vulnerable groups.								
S2 - Work with the Cumbria Supporting People Team to assess supported housing needs	A robust needs assessment that will inform both capital and revenue funding decisions in the future								
S3 - Extend joint commissioning process	Better use of funds and better services								

Policies to deliver Supported Housing	Outcome	Objective/Action	Lead Agency	Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
S4 - Increase provision of move on accommodation across the County	This will reduce 'blocking' of services where clients are ready to move on to a more independent setting – thus improving individual outcomes as well as freeing up valuable services for other clients in need								
S5 - Increase provision of floating support	Increased access to floating support thus improving								

Policies to deliver Supported Housing	Outcome	Objective/Action	Lead Agency	Resources	Target/ Performance Indicators	Start Date	Milestones	End Date	Progress to Date
	individual outcomes and helping to prevent homelessness								
S6 - Work in partnership to establish protocols and procedures for different client groups	Consistent services across Cumbria								