

South Lakeland District Homelessness Review 2018

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Homelessness Review for South Lakeland District Council: the nature and extent of homelessness in the district

1.0 Introduction

The homelessness Act 2002 placed a duty on all local authorities to publish a Homelessness Strategy on a no longer than five yearly basis. In order to develop the strategy a comprehensive review must be undertaken so that local authorities can effectively meet and address the identified needs and gaps in services. This review sets out data and information pertaining to current and likely future levels of homelessness. It details what services are currently available, contrasting this with the level of need identified so that future service development can be steered towards areas where there are gaps and greatest need.

This review comes at a time when homelessness numbers have been increasing both locally and nationally for some time and when the biggest change in homelessness legislation in the Homelessness Reduction Act (HRA) (2017) came into force in April 2018. This review and subsequent new strategy comes at a very prescient time then.

2.0 Current levels of homelessness

Within this section reference is made to the following sources of information:

- P1E data (quarterly Government return now replaced by H-Clic)
- Supporting People records
- Cumbria Choice allocation data
- South Lakeland Strategic Housing Market Assessment
- Census information
- Private Sector Stock Condition Survey
- Right to Buy information from South Lakes Housing
- Cumbria Observatory

2.1 Local Authority Records

This section examines P1E returns from 2012/13 onwards. A housing options approach has been taken whereby the focus has shifted from being reactive to proactive in preventing or relieving homelessness wherever possible. From April 2018 this approach to prevention and relief was made a legal duty in the Homelessness Reduction Act. The chart below



shows how applications have increased from 2015/16, although the figures prior to this are skewed because of a policy within the Housing Options service between 2013 to 16 to steer applicants away from the formal investigation of a homeless case into prevention and relief activities.

Year	Homeless Applications	Homeless Acceptances	Eligible Homeless (not in priority need)	Advice & Assistance (outcome recorded)	Advice & Assistance (no outcome recorded)	Total presentations
2012/2013	82	27	26	15	29	126
2013/2014	40	15	7	402	51	493
2014/2015	15	4	2	340	32	387
2015/2016	42	26	5	289	18	349
2016/2017	102	22	30	312	15	429
2017/2018	158	47	34	425	22	605
Total	439	141	104	1783	167	2389

The increases from 2016 are mirrored both in Cumbria and nationally and are due to a number of factors which will be detailed further on in this document, although a recent report on the subject by the National Audit Office says that changes to welfare benefits have played a significant role in this. The NAO report that from 2010 to 2017 there was a 60% rise in the number of households placed in to temporary accommodation in England and in the same period there was a 134% rise in the number of rough sleepers.

Part of the reason behind the enactment of the HRA was to legislate to make local authorities more proactively tackle this problem, and in Wales where similar legislation has been in place for 3 years now, formal homeless presentations have markedly fallen as the prevention and relief duties have begun to work. Locally a good deal of prevention and relief work has been carried out on a discretionary basis, but the new Act places this work on a more formal footing.

Type of case	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18
Applications taken	82	40	15	42	102	158
Acceptances	27	15	4	26	22	47
Prevent & Relief cases	61*	407	348	297	324	430

*The way cases were recorded was done differently then.

Before the Homelessness Reduction Act came in the Council saw an increase in the numbers of prevention and relief cases, with 430 households helped to either stay in their

existing accommodation or found new housing in the 2017/18 period. This is on top of the statutory homelessness cases helped in this time.

2.1.1 Length of stay in temporary accommodation

Type of temporary accommodation	2012/2013	2013/2014	2014/2015	2015/2016	2016/2017	2017/2018
Homelessness applicants placed in B&B	13	10	3	7	14	17
Total number of days in B&B accommodation	80	101	105	31	188	234
Average days in B&B accommodation	6	10	35	4	13	14
Number of homeless applicants in hostel accommodation	63	59	61	79	57	61
Total number of days in hostel accommodation	3471	2535	3004	3353	2739	2791
Average days in hostel accommodation	55	43	49	42	48	46

Stays in bed and breakfast had significantly reduced from a high in 2009/10 of 73, to an all-time low of 3 by 2014 to 15. In line with the increase in homelessness presentations however along with some clients of the service with complex needs who we are unable to put into Town View Fields (TVF) hotel, this figure has increased again since then.

Despite this and despite it becoming more challenging to move service users on from TVF, the average days in hotel accommodation has remained pretty static since 2013/14. Issues such as a sharp reduction in the number of units of supported accommodation in the South Lakes area, a reduction in numbers of social housing tenancies, benefit changes including a 4 year freeze in the local housing allowance for Housing Benefit payments and marked increases in rents in the private sector leading it to it being less and less affordable have all been factors.

2.1.2 Ethnic Origin

The tables below show the majority of homeless presentations are from the 'White British' category, which is no change from the previous strategic document in 2013.

2.1.3 The Causes of Homelessness

The most common causes of homelessness are the same as for the previous review and continue to reflect both county and national trends, namely:

- Loss of a rented/tied accommodation (private sector)
- Parents/other relations unable/willing to accommodate
- Violent relationship breakdown
- Violence/domestic abuse

The most notable change from the previous review however is that the loss of rented/tied accommodation has become by far the most common cause of homelessness and this underlines the insecurity of the private rented sector at a time when a reduction in availability in the social sector has made the private sector the predominant route to housing for the Housing Options Team service users.

Acceptances breakdown

Reason for homelessness	2012/2013	2013/2014	2014/2015	2015/2016	2016/2017	2017/2018	Total
Loss of rented/tied accommodation	11	5	1	12	11	26	66
Parents/other relations unwilling	8	2	1	4	2	9	26
Non-violent breakdown	3	3	1	3	4	2	16
Violence DV	2	4	0	3	1	6	16
Mortgage Arrears	0	0	0	0	1	2	3
Left prison	0	0	0	0	0	2	2
Harassment	0	0	0	1	0	0	1
Left hospital	0	0	0	0	1	0	1
Other	3	1	1	3	2	0	10
Total	27	15	4	26	22	47	141

2.1.4 Cumbria Choice and Housing Register

Applications for social housing within the South Lakeland area (for the year 2017 to 2018)

Number of bedrooms needed	2015/16	2016/17	2017/18
1	268	360	563
2	151	167	236
3	53	83	95
4	0	3	1
5	0	1	0
Total	472	614	895

Applications at 23/7/18 by priority banding

Band	A	B	C	D	E	F	Total applications
Number of Applications	50	110	684	603	1209	518	3174

Lettings 2017/18 by age group

Age of applicant	18 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	76+	Total lets
Number of lets	24	67	44	36	37	45	23	276

Lettings 2017/18 by banding

Band	A	B	C	D	D+	E	Total lets
Number of lets	42	33	100	27	64	10	276

Of the 276 lettings in social housing properties in the last year, those to people in Band C were the most common, with people in the highest priority receiving approximately 15% of lets in that time. The main picture here is that whilst applications for the Cumbria Choice scheme have been increasing in the South Lakeland area and now at the time of writing was just under 3,200, the number of new tenancies has been decreasing and in the last financial year was 276. This means that a significant number of people registered for the Cumbria Choice scheme are unlikely to ever get a social housing property and their housing solution is more likely to be in the private rented sector. At the same time however due to rent rises in that sector and the insecurity of its tenure have led people to apply for social housing in the first place. The figures elsewhere in this report on the main reason why people present as homeless or potentially homeless being the loss of an Assured Shorthold Tenancy backs up this picture.

2.1.5 Allocation Schemes

In 2011 the District Councils and the registered housing providers established Cumbria Choice, which is a choice based lettings scheme. Most lettings of social housing take place through Cumbria Choice except for smaller providers who may only have one scheme in the area or a small number of properties. Therefore access to most social housing is through Cumbria Choice and this takes precedence over existing nomination rights. Within this there are a number of local lettings policies, for example in South Lakeland people with a local connection to the area will take priority over people who don't have such a connection. This restricts who will be successful in bidding for a property, particularly in the more rural areas excluding Kendal, Ulverston and Grange over Sands.

Access to properties through choice based lettings may also be restricted if exclusions occur. However, in reality this has rarely happened and where one provider may exclude an applicant another provider may well accept them.

2.1.6 Support Needs

The P1e records show a breakdown of why households have been accepted as homeless and where the Council has a duty to rehouse (under the old legislation). The main causes are either due to a physical or mental health problem, or due to fleeing home due to violence.

Reason homeless application accepted	2012/2013	2013/2014	2014/2015	2015/2016	2016/2017	2017/2018	Total	Percentages of all acceptances
16/17 year old	4	0	0	0	0	0	4	6%
Formerly in care 18 to 20	1	0	2	1	0	0	4	6%
Old age	1	0	0	0	2	2	5	8%
Physical disability	4	3	1	2	3	7	20	32%
Mental illness/disability	4	2	0	2	3	5	16	25%
Other	0	0	0	0	1	0	1	2%
Fled home due to violence/threats	1	3	0	2	0	1	7	11%
Of which domestic violence	1	2	0	2	0	1	6	10%

2.2 Information from Partners

2.2.1 Manna House

Manna House offers a range of services and support for people with housing and homelessness issues. A significant proportion of clients accessing services have problems with substance misuse and/or mental health issues, which reflects a growing trend for people presenting to both statutory and non-statutory agencies to have a complex mix of these factors.

Manna House statistics

Type of visit to Manna House	2016/2017	2017/2018	Totals
Total no. of visitors to MH drop ins	438	533	971
No. of people given advice about accommodation problems	162	337	499
No. of people given advice about benefits and other money problems	192	372	564
No. of clients referred to other agencies (including SLDC)	181	835	1016
No. of clients threatened with homelessness and helped to retain existing accommodation	21	22	43

2.2.2 Substance and Alcohol Misuse

A study in 2015 by Unity the drug addiction treatment centre showed that 409 service users came into contact with them in the South Lakeland area (an increase of 72 users from the previous year). 31% use heroin as their main drug; 53% use alcohol (increase). 65% of users are male. Most users are aged between 36 to 45 years. 27% of service users have a child/children living with them.

Rates of alcohol-specific hospital admissions for under 18s are above national levels and are almost double at 78.8 per 100,000 compared to 40.1 for England. Admission episodes for alcohol-related conditions are also above national levels and in particular in females. Rates of admission episodes for alcohol-related malignant neoplasm conditions are above national levels and, again, are a particular issue in females. Rates of admission episodes for alcohol-related mental and behavioural disorders; and admission episodes for alcohol-related intentional self-poisoning are also above national levels in the district.

2.2.3 Mental Health and Physical Disability

Council records show that out of all acceptances in South Lakeland in the period above, 57% of all cases had either a physical or mental health issue. It is likely that a significant

number of these will also have drug and/or alcohol issues as well. Manna House records also reflect that a significant number of clients accessing their services say that they are experiencing these issues.

2.2.4 Deposit Guarantee Scheme (DIGS)

The table below shows the number of deposit guarantees and rent in advance payments made through the DIGS scheme. From April 2018 SLDC stopped using this scheme and these figures represent a small number of deposits and rent guarantees paid during this time.

Type of assistance	2012/2013	2013/2014	2014/2015	2015/2016	2016/2017	2017/2018
Deposit Guarantees	No figures available	No figures available	24	No figures available	21	No figures available
Rent in advance	4	20	12	24	24	45

2.2.5 Information from Children's services

Number of young people (16 to 17) referred to the Children's Services Youth Homeless and Housing Officers 1st April 2017 to 31st March 2018: 105.

Number of Young People Referred to the Hub with a Presenting Issue of Homelessness

Month	Apr 2017	May 2017	Jun 2017	Jul 2017	Aug 2017	Sept 2017	Oct 2017	Nov 2017	Dec 2017	Jan 2018	Feb 2018	Mar 2018
Number of referrals	0	0	2	1	1	3	0	3	4	4	4	3

The missing element of the picture above is the number of young people who may be already open to Children's Services and who become homeless during that time. In these cases, they will not be recorded in either of the stats above.

2.3 Court Records

Landlord possession claims in the county courts of England and Wales by type of procedure and landlord, 2013 to 2018, Q1.

Year	Quarter	Accelerated	Private (landlord)	Social (landlord)	Claims Issued
2013	Q1	8,857	5,843	27,817	42,517
2013	Q2	8,695	6,083	24,514	39,292
2013	Q3	8,649	5,725	30,160	44,534
2013	Q4	7,876	5,545	30,684	44,105



Year	Quarter	Accelerated	Private (landlord)	Social (landlord)	Claims Issued
2014	Q1	9,020	6,486	31,702	47,208
2014	Q2	9,244	5,828	23,430	38,502
2014	Q3	9,207	5,689	25,956	40,852
2014	Q4	8,548	5,110	24,557	38,215
2015	Q1	9,469	5,548	27,203	42,220
2015	Q2	10,013	5,038	21,160	36,211
2015	Q3	9,877	5,256	23,529	38,662
2015	Q4	9,043	4,870	22,685	36,598
2016	Q1	8,877	5,200	23,969	38,046
2016	Q2	9,514	5,115	19,371	34,000
2016	Q3	8,528	5,125	20,753	34,406
2016	Q4	7,334	4,888	18,695	30,917
2017	Q1	7,712	5,462	22,011	35,185
2017	Q2	7,923	5,339	18,815	32,077
2017	Q3	7,614	5,374	21,179	34,167
2017	Q4	6,352	5,264	19,598	31,214
2018	Q1	5,878	5,704	20,258	31,840

Mortgage possession claims that lead to orders, warrants and repossessions in the county courts of England and Wales 2013 to 2018 Q1

Year	Quarter	Claims leading to orders (no.)	Claims leading to warrants (no.)	Claims leading to warrants (%)	Claims leading to repossessions by bailiffs (no.)	Claims leading to repossessions by bailiffs (%)
2013	Q1	14,375	9,668	67.3	3,315	37.0
2013	Q2	12,881	8,446	65.6	4,629	35.9
2013	Q3	14,256	9,359	65.6	5,164	36.2
2013	Q4	12,147	7,752	63.8	4,240	34.9
2014	Q1	12,706	7,709	60.7	4,048	31.9
2014	Q2	10,773	6,407	59.5	3,274	30.4
2014	Q3	9,731	5,559	57.1	2,709	27.8
2014	Q4	7,941	4,189	52.8	2,016	25.4
2015	Q1	5,643	3,246	57.5	1,544	27.4

Year	Quarter	Claims leading to orders (no.)	Claims leading to warrants (no.)	Claims leading to warrants (%)	Claims leading to repossessions by bailiffs (no.)	Claims leading to repossessions by bailiffs (%)
2015	Q2	4,849	2,749	56.7	1,370	28.3
2015	Q3	5,012	2,892	57.7	1,472	29.4
2015	Q4	4,348	2,459	56.6	1,198	27.6
2016	Q1	4,739	2,592	54.7	1,282	27.1
2016	Q2	4,430	2,641	59.6	1,347	30.4
2016	Q3	4,485	2,565	57.2	1,261	28.1
2016	Q4	4,802	2,724	56.7	1,317	27.4
2017	Q1	5,545	3,145	56.7	1312	23.7
2017	Q2	5,186	2,916	56.2	1173	22.6
2017	Q3	4,759	2,599	54.6	918	19.3
2017	Q4	4,346	2,119	48.8	634	14.6
2018	Q1	4,500	1,061	23.6	62	1.4

Figures for Landlord repossessions show that numbers have fallen since 2014 for landlord claims for both social and private lettings, but the effects of welfare reform are expected to see these rise from this point. Mortgage repossessions have shown a steady fall since 2013.

2.4 Referrals to Supporting People services

The table below shows the number of cases referred to Supporting People service in the South Lakeland area compared to elsewhere in the county from 2016 to 2018.

District	2016 to 2017	2017 to 2018
South Lakeland	210	176
Allerdale	150	251
Barrow in Furness	190	199
Carlisle	346	428
Copeland	119	134
Eden	52	2
Out of county	1	14

This is then broken down by type of referral within the area:

Year	Number of Generic Units	Generic referrals accepted	Number of Young People's units	Young People accepted	Number of Domestic Violence Units	Domestic Violence referrals accepted
Y1: 2016 to 17	31	56	12	23	7	17
Y2: 2017 to 18	0	19	0	26	0	7
Y3: 2018 to 19	0	0	0	0	0	0

The final table here details the ages of service users receiving support across Cumbria

Year	16 to 24	25 to 34	35 to 49	50 to 64	65 to 74	75 +
Y1: 2016 to 17	157	99	87	35	0	0
Y2: 2017 to 18	178	88	94	31	0	0

From 2016 the number of supported housing units in the South Lakeland area more than halved, thus putting greater strain on SLDC to find housing solutions for those who previously would have been referred to supported housing providers.

2.5 Key Findings on Current Levels of Homelessness and Services Provided

Current levels of homelessness

The number of people presenting as homeless to the Housing Options Team has risen sharply since 2015 and in tandem with this the number of prevention and relief cases has equally risen. As mentioned elsewhere in this document it is expected that numbers will continue to increase.

Rough Sleeping

The official number of rough sleepers in the district has remained fairly static and the last declared figure was 3 in November 2017. We are aware that there are likely to be more across the district, but due to the rural nature of the area this is hard to assess.

Temporary Accommodation

Town View Fields is the main source of temporary accommodation in the area backed up by some bed and breakfast accommodation when TVF is full or is unsuitable for some reason. TVF is a mixed use hostel for families and singles, and we are currently considering procuring different accommodation for families as it is really not fit for purpose as mixed accommodation anymore.



Causes of homelessness

The main causes are relationship breakdown (violent and non-violent) and ever increasingly the loss of an Assured Shorthold Tenancy from the private rented sector. Knowing this information allows us to target our prevention budget as intelligently as possible.

Discharge from hospital, prison, armed forces

The numbers of people discharged from these areas directly to the HOT are few, but there is still room for improvement in working with these institutions to give us more notice before releasing them without trying to find service users possible housing solutions in advance.

Location of homelessness

Although the majority of people presenting as either homeless or potentially homeless are from the urban hubs of Kendal and Ulverston, there are still some pockets of homelessness from other more rural areas as well as the Windermere and Bowness areas.

Support Needs

The South Lakeland area has a higher than average population of older people and also of those with physical and health issues. There are also a significant number of people who are victims of domestic abuse and who are supported by either SLDC or by Springfield Refuge and outreach service. Finally, there are a notable group of people with drug and alcohol addictions.

Mortgage and Landlord Possession Claims

As set out above, figures for both landlord and mortgage possession claims have reduced in recent years, but changes to benefits have shown that in other areas where for example Universal Credit has been in place for some time that levels of rent arrears in particular have sharply risen, which will in turn have a knock on effect for presentations to the Housing Options Team.

3.0 Factors Affecting Homelessness

3.1 Migration and population figures

The most recent census data showed that the population of South Lakeland increased by 1394 or

1.36% over the 10 year period from 2001 to 2011. However the number of households increased by 2471 or 5.6% indicating a smaller household size, the majority of which were of the older age range. In the 10 year period there was an exodus of younger working age people under 40.



In terms of the effects of migration there was an increase in the older population of the area, but this has not had the effect of representing itself in an older demographic of homelessness presentations.

The most recent estimates on population come from the Cumbria Observatory website showing some Office for National Statistics (ONS) figures from 2017. The table below breaks down figures for South Lakeland compared against Cumbria and England.

Age Group breakdown estimates (2017)

Age	South Lakeland	Cumbria	England
Persons age 0 to 4 % 2017	4	4.9	6.1
Persons age 5 to 9 % 2017	4.7	5.3	6.3
Persons age 10 to 14 % 2017	5.1	5.2	5.7
Persons age 15 to 19 % 2017	5.2	5.1	5.6
Persons age 20 to 24 % 2017	4.2	5	6.3
Persons age 25 to 29 % 2017	4.3	5.4	6.9
Persons age 30 to 34 % 2017	4.4	5.2	6.8
Persons age 35 to 39 % 2017	4.8	5.2	6.6
Persons age 40 to 44 % 2017	5.4	5.5	6.2
Persons age 45 to 49 % 2017	7.1	7.2	6.9
Persons age 50 to 54 % 2017	7.9	7.9	7
Persons age 55 to 59 % 2017	7.8	7.6	6.3
Persons age 60 to 64 % 2017	7.3	6.8	5.4
Persons age 65 to 69 % 2017	7.7	6.9	5.2
Persons age 70 to 74 % 2017	7.4	6.2	4.7
Persons age 75 to 79 % 2017	5	4.4	3.3
Persons age 80 to 84 % 2017	3.7	3.2	2.5
Persons age 85 and over % 2017	3.9	3.1	2.4

Source: ONS

The figures for South Lakeland compared to both Cumbria and England show that South Lakeland has an older population than these two groups.

Country of Birth in South Lakeland

Usual Residents whose country of birth is:	Number	Percentage
England	95,033	91.7
Scotland	2,329	2.2
Wales	870	0.8



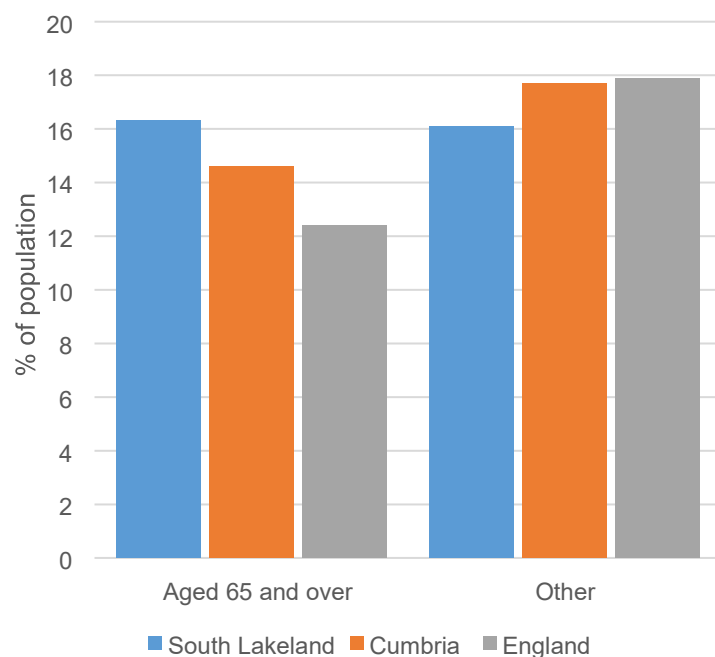
Usual Residents whose country of birth is:	Number	Percentage
Northern Ireland	408	0.4
UK not otherwise specified	9	0
Ireland	280	0.3
EU: Member in March 2001	898	0.9
EU Accession countries April 2001 to March 2011	1,303	1.3
Other countries	2,528	2.4

Ethnic makeup of South Lakeland

Ethnicity	Number	Percentage
White: British	99,089	95.6
White: Irish	355	0.3
Gypsy	36	0
Other White	2,482	2.4
White and Black Caribbean	165	0.2
White and Black African	91	0.1
White and Asian	233	0.2
Other Mixed	144	0.1
Indian	187	0.2
Pakistani	40	0
Bangladeshi	53	0.1
Chinese	267	0.3
Other Asian	240	0.2
Black African	106	0.1
Black Caribbean	67	0.1
Other Black	10	0
Arab	35	0
Any other ethnic groups	58	0.1

The tables above show that white British remains by far the majority ethnic group.

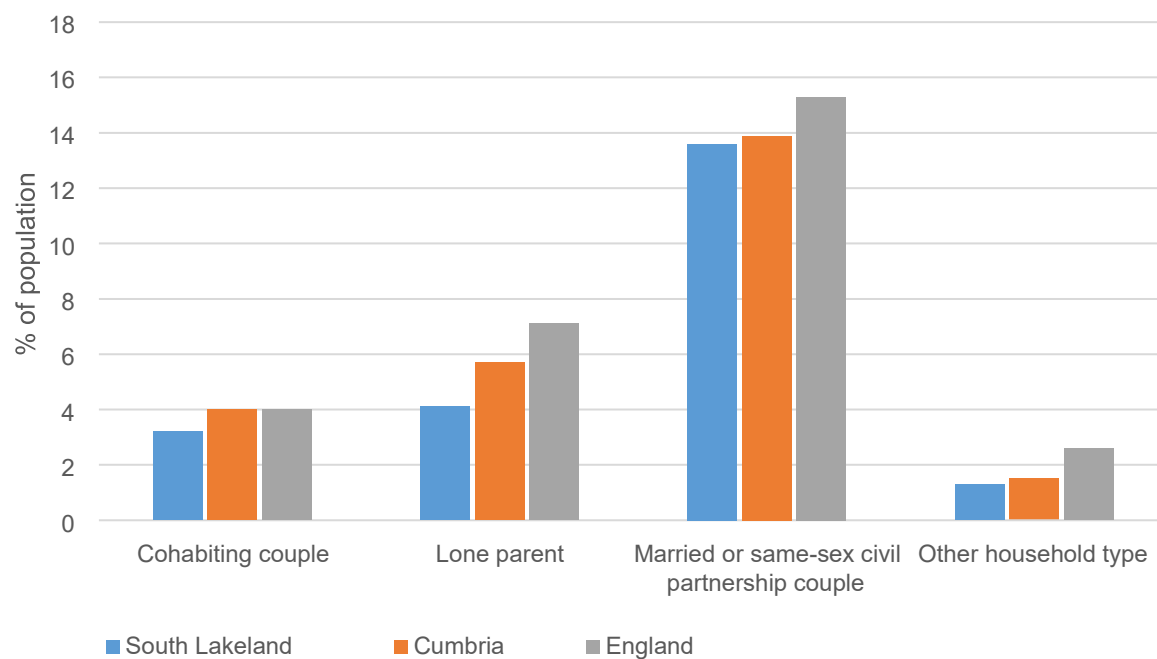
One Person Households (2011)



Source: ONS*

32.4% of the population of South Lakeland is made up of one person households, with this being by far the biggest of this demographic when compared to Cumbria and England.

Households with dependent children (2011)



Source:ONS

3.2 Constraints on Housing Supply

3.2.1 Empty Homes, second homes and holiday use homes

The total number of privately owned dwellings empty and unfurnished more than six months, which was 908 at the end of June 2018. This is a significant number of properties that are not being used and therefore is a challenge on how these can be brought back in to use.

As of August 2018 there was a total of 3836 second homes in the South Lakeland area. There were a further 23 annexes treated as second homes. There were also 2043 hereditaments listed as selfcatering holiday apartments.

3.2.2 Right to Buy

Since South Lakes Housing took over the Right to Buy function in March 2012 the total sales from then to 17th July 2018 was 116. These can be broken down by locality as follows:

Local Area	2012	2013	2014	2015	2016	2017	2018	Total:
High Furness	1	0	0	1	0	0	0	2
Ulverston & Low Furness	1	1	4	8	3	1	3	21
Grange & Cartmel	1	0	0	0	1	1	0	3
South Westmoreland	2	0	1	0	2	2	3	10
Sedbergh & Kirkby Lonsdale	0	0	1	1	0	2	0	4
Kendal	4	4	5	9	7	8	4	41
Upper Kent	0	2	2	2	3	0	0	9
Lakes	2	1	6	8	5	3	1	26
Total	11	8	19	29	21	17	11	116

Therefore although Kendal has the majority of Right to Buys, the Lakes and Ulverston areas also have seen significant numbers of purchases.

3.3 Housing Need

The 2017 South Lakeland District Strategic Market Assessment (SHMA) identified an annual housing requirement of 320 dwellings across the area with a need for 153 affordable homes per annum. It identified the predominant need as being for 2 and 3 bedroomed properties (anywhere between 65 and 85% of those being built), with a closer link between household composition and property size for affordable homes.

Earlier in this document the disparity between the numbers on the housing register for social housing compared to the numbers actually getting a new tenancy was highlighted. The growing pressures on those aspiring to social housing is due in no small part between house prices in the district and high private sector rent levels. For example the median price paid for a property in South Lakeland in 2017 was £225,000 compared to say £120,000 in Barrow. At the same time 1.4% of households were living in overcrowded accommodation.

3.3.1 Tenure levels

Type of ownership	South Lakeland	North West	England
Owned outright %	44.7	31.0	30.6
Owned with a mortgage or loan %	28.3	33.5	32.8
Shared ownership %	0.5	0.5	0.8
Private rented %	14.2	15.4	16.8
Social rented (local authority) %	6.8	7.7	9.4
Social rented (other) %	3.6	10.6	8.3
Living rent free %	1.9	1.3	1.3

When compared to both the North West and England, South Lakeland has by far the biggest number of people who own their own home outright or own with a mortgage or loan. The percentage of social rented properties is notably small.

3.3.2 Affordability

Buying a Home

The table below shows the mean, median and lower quartile values of; annual housing hold income, house values and affordability ratio of the districts across Cumbria compared with national and county figures.

District	Mean annual household income	Median annual household income	Lower quartile annual household income	Mean value (house price)	Median value (house price)	Lower quartile value (house price)	Mean affordability ratio (house)	Median affordability ratio (house)	Lower Quartile affordability ratio (house)
England	39,884	32,090	17,868	322,562	244,049	151,309	8.1	7.6	8.5
Cumbria	34,852	28,052	15,768	188,203	164,103	103,872	5.4	5.8	6.6
Allerdale	33,214	26,312	14,593	169,450	146,388	95,395	5.1	5.6	6.5
Barrow	32,058	25,493	14,456	134,256	120,220	80,685	4.2	4.7	5.6
Carlisle	32,044	25,448	14,370	150,714	132,894	93,143	4.7	5.2	6.5
Copeland	32,220	25,442	14,326	139,804	117,602	86,009	4.3	4.6	6.0
Eden	37,049	30,797	17,879	229,325	219,427	161,285	6.2	7.1	9.0
South Lakeland	41,737	34,706	20,256	290,921	257,447	191,320	7.0	7.4	9.4

Source: CACI 2018

Although average income figures for South Lakeland are higher than compared to other districts of Cumbria, house prices are significantly higher than other districts and as a result properties in the area are much less affordable than elsewhere in the county.

The SHMA report in 2017 stated that 29% of households have an income that is insufficient to afford social rent without some form of subsidy. A higher number still sit in the gap between affording the private rented sector and affording a starter home.

Area	Market purchase	Private rent	Social rent	Below social rent	Unable to afford market
South Lakeland	41.4%	26.1%	3.1%	29.4%	32.5%
Cartmel Peninsula	42.1%	27.2%	2.3%	28.4%	30.7%
Central Lakes	30.2%	36.3%	7.3%	26.2%	33.5%
Dales	31.2%	38.4%	0.5%	29.9%	30.4%
Kendal	42.5%	21.1%	4.0%	32.4%	36.4%
Kendal Rural	41.3%	31.4%	4.5%	22.8%	27.3%
Ulverston & Furness	52.9%	16.8%	0.9%	29.4%	30.3%
Lake District NP	30.1%	36.7%	6.4%	26.8%	33.2%
Yorkshire Dales NP	28.5%	39.9%	1.4%	30.2%	31.6%
SLDCPA	47.4%	20.4%	2.3%	29.9%	32.2%



The table below shows that affordability for buying a home is worst in the Central Lakes and Dales market areas. It also shows that Kendal is the least affordable area with Kendal rural being the most.

Affordability thresholds for different tenures of housing by sub area

3.4 Welfare Reform

Welfare reform has resulted in the biggest shake up of the benefits system for some time, which has resulted in challenges to its potential effects on homelessness and homelessness prevention.

Universal Credit is a single monthly payment for people in or out of work.

It replaces a number of benefits and tax credits that people previously received, including:

- Housing benefit.
- Child Tax Credit.
- Income support.
- Working Tax Credit.
- Income-based Jobseeker's Allowance.
- Income-related Employment and Support Allowance

It is being rolled out in the South Lakeland area during 2018 and based on what has happened elsewhere has had a marked effect on housing. In other areas that already have Universal Credit they have seen large increases in rent arrears, due in part to the way that it is paid and also to some extent because it is harder to get the housing element of Universal Credit paid direct to a landlord than is the case with Housing Benefit.

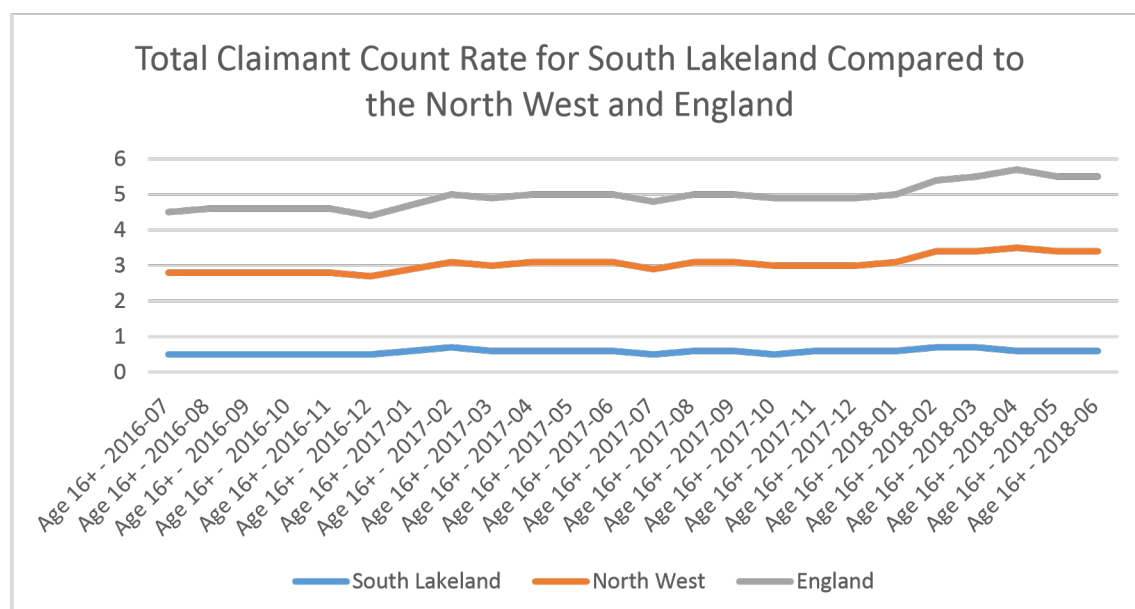
Other welfare reforms that have had an effect include the benefit cap under Universal Credit, which places a limit on the maximum that claimants can receive. For a couple this was £20,000 for couples or single people with children and £13,400 for single people.

Finally, the Local Housing Allowance, which is the maximum amount of support a household can claim in Housing Benefit and is dependent on where someone lives, the minimum number of bedrooms they need and their income. The LHA was frozen for four years from April 2016. This happened at a time when private sector rents have been sharply rising and therefore placed further limitations on what properties people who are benefit dependent could afford to access.

3.4.1 Housing Benefit and Council Tax Reduction cases

Date	Housing Benefit ('HB') ONLY	Council Tax Reduction ('CTRS') ONLY	HB & CTRS	Total
29/10/2014	264	1788	4066	6118
30/10/2015	239	1405	4119	5763
31/10/2016	397	1627	3422	5446
31/10/2017	397	1618	3285	5300
18/07/2018	394	1582	3263	5239

Numbers claiming Housing Benefit and Council Tax Reduction have slowly reduced since 2015, but since 2017 have been fairly static prior to the implementation of Universal Credit.



Numbers of claimants for South Lakeland compared to the North West and England are low.

3.4.2 Local Housing Allowance figures

Local Housing Allowance as described above was frozen for four years from April 2016 against a backdrop where private sector rents have risen dramatically. The freeze on LHA rates makes moving on customers of the Housing Options Team and other third sector groups into the private sector a much harder task. Local Authorities will find it increasingly difficult to persuade private landlords to house people as the gap between Housing Benefit and market rents grows wider every year. Research done by Shelter showed that rent levels rose by 79% from 2011 to 15, thus showing the problem between rising rent levels whilst having the LHA freeze.



The Local Housing Allowance rates applicable in South Lakeland at the time of writing are as follows:

Broad market area	Shared room £pw	1 Bed £pw	2 Bed £pw	3 Bed £pw	4 Bed £pw
Kendal	£62.50	£96.91	£123.58	£145.67	£174.81
Barrow (includes Ulverston)	£67.50	£78.00	£92.05	£110.47	£136.93

3.4.3 Private rental figures as a comparison with LHA amounts above

Lower quartile private rents by size and location (to September 2016 – figures per calendar month)

Area	Room Only	Studio	1 Bed	2 Bed	3 Bed	4+ Beds	All dwellings
South Lakeland	£301	£345	£425	£545	£630	£795	£515
Cartmel Peninsula	NA	NA	£375	£510	£645	£765	£505
Central Lakes	NA	NA	£450	£575	£695	£845	£565
Dales	NA	NA	£390	£470	£535	£780	£480
Kendal	NA	NA	£455	£565	£645	£875	£510
Kendal Rural	NA	NA	£385	£540	£600	£710	£515
Ulverston & Furness	NA	NA	£370	£510	£580	£830	£490
Lake District NP	NA	NA	£450	£565	£670	£810	£555
Yorkshire Dales NP	NA	NA	£395	£465	£525	£755	£480
SLDCLPA	NA	NA	£415	£545	£620	£795	£505

Source: Valuation Office Agency (sub-area data derived from a number of sources)

When compared to the LHA rates in the table above this they demonstrate the difference between the rate allowed for Housing Benefit purposes and the average rental figures being charged in the district and sub district areas. It should also be noted that these figures are now two years old, so the difference between the two will have only been exacerbated in this time.

3.4.4 Affordable Housing

Affordable Housing Supply	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18
Total Completions	214	128	277	382	284	300
New affordable housing completions	69	85	170	96	86	111
Affordable housing granted planning permission	59	137	80	128	69	188

3.5 Key Findings from the data on Future Levels of Homelessness

The following key findings have emerged from the data that has been collected:

Sharp rise in homelessness applications

Since 2015 homeless applications have risen dramatically and there has also been a significant rise in the numbers of prevention and relief cases. This was prior to April 2018 when the Homelessness Relief Act came in to force, and at the time of writing it is still too early to assess the impact of this. During this time however average stays in Town View Fields Hostel have stayed very similar. This may change however as the ability to move service users on to sustainable long term housing becomes more and more challenging as described in this document.

Common causes of homelessness

The common causes of homelessness in the district are the loss of an Assured Shorthold Tenancy in the private rented sector, which is by far the biggest reason, along with the breakdown of relationships (violent or otherwise). This includes both young people being asked to leave home by a parent or guardian and victims of domestic abuse leaving their home.

Lack of availability of social housing

Figures for the year 2017 to 18 showed that there were just under 3,200 people on the housing register for social housing in the South Lakeland area, but that in the same period there were only 276 new lets. This emphasises that whereas more and more people are registering for social housing, many of these will never get a property, thus making the insecurity of the private sector their only outlet.

Complexity of issues of people needing services

A trend in presentations to not only SLDC, but other providers of supported housing services for some time now is that people are increasingly having more complex needs. Typically many will have a combination of drug and alcohol dependency issues combined with mental health problems. This makes it more difficult to work with service users to get them to a position where they will be able to sustain a tenancy and not be in a position of a “revolving door” syndrome whereby they continue to represent to services and where also the question of how best support is delivered and who will deliver that also.

Reduction in availability of supported housing

Since 2016 due to budget cuts the number of units of supported accommodation in the district have more than halved. This impacts on a number of vulnerable groups, including young people. This in turn impacts on SLDC who will pick up such vulnerable people, who increasingly have nowhere else to go. This obviously links to the point above.

Age of population

South Lakeland has an ageing population both in terms of regional and national figures and this inevitably has an impact both on support needs in keeping people in their own homes where possible, but when this isn't possible for supplying the right type of housing needed for this group.

Tenure types

There are very high levels of owner occupiers in the area compared to not only Cumbria, but the North West and England too. In contrast there are lower numbers of social rented accommodation and given the demands placed on this sector, plus affordability of housing in general this in turn places an ever increasing emphasis on the private rented sector and its fitness for purpose in delivering a housing solution to people unable to afford to buy and unable to access social housing.

Housing affordability

Affordability figures for South Lakeland show that it is by far the least affordable in Cumbria and England for house prices. Average private sector rental prices particularly in central Kendal and the national park areas where property owners can get a far higher income say



from holiday lets than in renting to people who are benefit dependent mean that it is a very challenging market in order to find a solution to people's housing needs.

Welfare benefit changes

As detailed in this document earlier, the changes to welfare benefits in recent years have also had an impact on the ability of people to find affordable, sustainable housing.

Constraints on Housing Supply

In-migration affects the number of properties that would have been available to households already in the locality. However, it also affects the number of older people that will reside within the district and this could in turn affect the number of older homeless households over time.

Second homes, holiday homes and empty homes put a further pressure on any available supply of homes to buy and rent privately. This is far worse in the rural localities than urban areas. However, the reverse is true of empty properties.

The Right to Buy has had a massive impact on the amount of low cost social rented properties available, with a loss of approximately 700 homes in the district since 1997.