



Cumbria Housing Statement March 2020 Update

A shared vision - a single voice for Housing in Cumbria



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Cumbria Housing Statement

(March 2020 Update)

A shared vision – a single voice for Cumbria

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1. Cumbria Housing Statement Vision

Housing is the fabric of our society and the Cumbria Housing Group recognises that housing is central to improving people’s quality of life while simultaneously meeting our aspirations for economic growth. The manner in which our housing is designed, delivered and managed (including providing access to housing) has a significant impact on our health; wellbeing; the local economy; and therefore the extent to which communities can successfully thrive across Cumbria.

The Cumbria Housing Group is made up of the County’s six District Housing Authorities (Allerdale; Barrow; Carlisle; Copeland; Eden; and South Lakeland), Cumbria County Council, and the Lake District National Park Authority.

The Cumbria Housing Statement is the overarching strategic document for housing in Cumbria and has been produced by the Cumbria Housing Group. It aims to give a clear focus to housing priorities in Cumbria and to support investment and other funding opportunities that will add value and make a real difference. Whilst the Statement looks ahead as far as 2030, it will be updated on a regular basis, with an

annual assessment on whether it needs to be reviewed to reflect changes in legislation or the operating environment.

The Housing Statement does not stand alone. It complements and supports national and local strategies, reflecting cross-cutting priorities to achieve growth and resilient sustainable communities. Acknowledging both the national and local context is fundamental in helping mobilise partners to deliver our ambitions for housing in Cumbria. National drivers such as the National Planning Policy Framework (updated February 2019) and the Government's Green Paper *A New Deal for Social Housing* establish principles that underpin this Statement.

Our shared vision for housing is:-

Cumbria is a place with a range of good quality, energy efficient, affordable homes that meet the needs of our changing populations and growing workforce; helping people to live healthy happy lives, while supporting sustainable economic growth.

We will achieve our vision by: *working together to drive housing and economic growth; regenerating and improving poor quality housing; and supporting people to live independently.*

Through working together with our wider partnerships, including: the private sector, Registered Providers, statutory and voluntary sectors, Cumbria Health and Wellbeing Board; Homes England, Cumbria Local Enterprise Partnership (LEP) and all our local communities, we can add real value to creating and sustaining homes and communities across Cumbria – driving economic development while simultaneously meeting social needs.

The Cumbria Housing Structure chart, set out in *Appendix 1* of this document, demonstrates how the Cumbria Housing Group has set out to achieve its priorities and aspirations through an inter-connected network of delivery sub-groups.



2. Cumbria in Context – Issues and Opportunities

Background: situated at the centre of Great Britain, Cumbria is England's third largest county. It contains the Lake District National Park; part of the Yorkshire Dales National Park; and other Areas of Outstanding Natural Beauty (AONBs). It has a population of approximately half a million people and is the second least densely populated county nationally. Cumbria has a rapidly ageing population. Over 60% of wards in Cumbria are classified as rural, and over half of the population live in rural communities. The City of Carlisle is the largest settlement and County Town.

Property Prices and Affordability: whilst Cumbria has significant investment and growth potential, at present, the median household income is just over £28,000; approximately £4,000 below the English national average. The median house price is just over £164,000; well below the English national average of £244,000. However, in certain parts of the County, such as the Lake District, prices far exceed the national average and affordability is a major problem – house prices can be more than ten times local incomes. The County also contains large areas (mainly urban) of deprivation, for example Barrow falls within the 10% most deprived nationally for overall deprivation.

Demographic Change: the ageing population across Cumbria, and the corresponding decrease in the working age population, means the demographic make-up is changing. If a high proportion of the community is retired, this can threaten the sustainability of local services and facilities, including local schools, while making it more challenging for employers to recruit. It will be necessary to address this issue to maintain current employment levels.

Another dimension of how the housing market affects community vibrancy is prevalent in those areas where significant numbers of houses are used as second homes or for holiday letting, which has particularly impacted on community sustainability in parts of the Lake District. Both these examples are capable of offering local economic benefit; however, a high concentration of holiday accommodation can noticeably reduce the resident population of a local community. This additional demand also leads to house price inflation, which can price local people out of the market.

Housing and the Economy: Cumbria's economy is on the cusp of transformational growth over the coming years. Exciting opportunities include the important contribution Cumbria can make to: The Northern Powerhouse; Borderlands Inclusive Growth Deal; the Lancaster and South Cumbria Economic Region; as well as building upon international recognition as a centre of nuclear excellence, with ambitions to be at the forefront of significant investment for projects in West Cumbria and Furness. Cumbria also has the opportunity to improve its town centre living offer, as a number of towns in the County have benefitted from *Towns Fund* and *Future High Street* regeneration funding.

Providing a strong housing offer - delivering both market and affordable homes in sustainable locations - is central to the County's economic aspirations and has a key role in addressing the reduction in the working age population.

Climate Change: is already having a direct impact upon what Cumbria looks like and how its environment, society, and economy will function in the future. Housing, in particular, will need to embrace the principles of modern methods of construction, including using low-embodied carbon building materials, and achieving the highest practicable energy efficiency. As a county, Cumbria has a large proportion of hard to treat homes in rural areas. These properties often fail to meet minimum energy efficiency standards, without significant investment. The older profile of some of the stock contributes towards the problem of 'Excess Cold'. Some homes are poorly maintained with lower energy efficiency, which can increase the potential for households to fall into fuel poverty (including vulnerable low-income households). Excess Cold can impact on health and wellbeing and contribute towards excess winter deaths. There needs to be focus on improving existing homes in partnership with others.



3. Links to Other Documents and Strategies

Local Industrial Strategy: Cumbria Local Enterprise Partnership (LEP) 's *Local Industrial Strategy* (LIS) adopted March 2019 sets out the economic vision for the County. The LIS promotes the co-ordination of local economic policy and national funding streams, through establishing new ways of working between national and local government, and the public and private sectors. Increasing the range and type of new housing to meet the needs of the economy, particularly new forms of housing that could attract demographic groups featured in the LIS. A key target, in this respect, is a reduction in the decline in Cumbria's working age population – reducing the decline to around 5% or less would require at least 10,000 additional working age people by 2029.

The LIS highlights that 21,000 people are employed in the construction sector across Cumbria, with the industry contributing £800 million in GVA - 8% of the total. Housing is recognised as a key economic driver both in terms of the jobs it supports and to the economy as a whole.

Local Plans: All of the Cumbrian Districts have adopted *Local Plans* (although some of them are currently being updated) which set out the number and proposed spatial distribution of housing across Cumbria. These are key strategic documents, which facilitate the delivery of housing aspirations across the County.

Joint Cumbria Public Health Strategy: the 2019 to 2029 Strategy, developed by the Cumbria Public Health Alliance, aims to tackle the wider determinants of health, of which housing plays a key role. The Implementation Plan aims to promote healthy town and country planning and to ensure high quality and safe housing with appropriate support for the most vulnerable and those in poverty to ensure everyone can reach their potential.

4. Priorities for Housing in Cumbria

The Cumbria Housing Statement supports three key strategic priorities:-

4.1 Housing Growth, Affordability and Community Sustainability

4.2 Improving Living Conditions and Creating Thriving Communities

4.3 Supporting Independent Living and Helping People Achieve Healthier, Happier Lives.



4.1 Housing Growth, Affordability and Community Sustainability

Housing is a cornerstone of Cumbria's economic ambitions. Investment and growth will bring many more people into the County. Employers need to be able to attract and retain talent. This means that affordable housing is needed for employees and to enable young people to take up jobs locally. High quality market housing is also needed to attract skilled people to come and work in Cumbria, generating wealth and spending - sustaining and developing our local services and town centres.

The Cumbria Housing Statement is supportive of Homes England's five-year Strategic Plan to 2023 '*Making Homes Happen*', and reflective of the Plan's key priorities:-

- Unlocking land
- Unlocking investment
- Increasing productivity

- Driving market resilience
- Supporting local areas
- Delivering home ownership products,

We intend to accelerate the rate of housing growth which drives a growing economy where affordable and market housing, both urban and rural, are delivered. By working collectively, our aspiration is to increase the rate of current housing growth, particularly where major economic investment is expected along the M6 corridor, and with the potential for large scale future investment in West Cumbria and BAE Systems in Barrow, around the nuclear agenda.

We aim to enable delivery of a range of affordable housing and community-led housing to meet locally evidenced needs - both for sale and rent; in urban and rural locations.

We will support the delivery of new energy-efficient housing to play a key role in creating and sustaining communities where housing imbalances are addressed; enabling the delivery and retention of services and infrastructure. We also want to establish mechanisms ensuring that second homes and holiday homes do not dominate local housing markets; helping to sustain our communities - particularly in rural areas.

We will support and encourage measures that improve energy efficiency and reduce emissions of greenhouse gases, associated with residential development.

Cumbria has an ambitious development pipeline - the following list of priority sites has been approved by the Cumbria Chief Executive's Group:-

- Former Corus site, Workington (600)
- Derwent Forest, Allerdale (200)
- Marina Village, Barrow (650)
- St Cuthbert's Garden Village, Carlisle (10,325)
- Carlisle Station Gateway (TBD)
- Harras Moor, Whitehaven (370)
- Former Marchon site, Whitehaven (500-600)
- Moor Farm, Millom (200)
- Carleton Strategic Development, Penrith (839)
- North Penrith Strategic Development (653)
- Orrest Head Farm, Windermere (c.150)
- Sheepdog Field extension, Keswick (c.100)
- Wellbank, Bootle (50)
- Croftlands, Ulverston (1022)
- North East Kendal – broad location (400)
- Kendal Town Centre (400).

Cumbria is one of the few areas in England where all our local housing targets significantly exceed the Government's standard methodology for estimating housing needs. The LIS recognises an annual requirement for 2,000 new homes per annum across Cumbria (1,854 were delivered in 2018/19) in a range of sustainable locations and meeting a range of housing needs, delivering the requirement for workforce growth.

New development also provides affordable homes; specialist housing (including Extra Care); apprenticeships; and Section 106 planning gain contributions towards infrastructure delivery.

4.2 Improving Living Conditions and Creating Thriving Communities

We will collectively explore opportunities and initiatives, with partners and funders, to improve the quality of Cumbria's housing. Working collaboratively with owners and landlords (enforcing housing standards where necessary) we will ensure that housing across Cumbria is of a good standard: warm, safe and decent. Regenerating our poorest housing and town centres will improve the quality of housing and increase choice and demand in these areas. We will endeavour to bring empty homes back into positive use and improve the energy efficiency of our homes.

We aim to:-

- Deliver a Private Rented Sector that is warm, safe and meets minimum housing standards
- Significantly reduce the number of long-term empty homes
- Improve the energy efficiency of our homes
- Implement and share best practice on Energy Company Obligation (ECO) statements, through ECO flexibility
- Regenerate our housing areas to drive economic growth
- Support those who want to remain independent in their home for longer; providing safer warmer homes
- Continue to monitor the profile and condition of our existing housing stock.

4.3 Supporting Independent Living and Helping People Achieve Healthier, Happier Lives

Poor quality neighbourhoods, unsuitable living conditions, and at its extreme, homelessness, can contribute to a range of health conditions. These all have a long-term impact on groups of people who are often seen as vulnerable or socially excluded (including older persons, disabled people, or those with a mental health problem). This inevitably has consequential impacts for Adult Social Care and acute

hospital services, and connotations for children and young people's life chances and employment prospects, owing to the negative effect on learning and education.

Traditionally, the needs of disabled people have often been met through residential care. For many disabled people a key element of their right to citizenship is linked to having a home. We will undertake reasonable adjustments to ensure that those people who have previously been disadvantaged are able to have full access to the information and support they need to access appropriate accommodation. To these ends, we will work with developers, statutory partners and third sector organisations to increase the supply of specialist housing for groups with specific unmet needs. We will also ensure that those people with support requirements, who can and wish to remain in their own homes, can do so safely, through maximising the impact of grants and programmes to deliver adaptations to existing properties.

For Cumbria to grow the skills of its workforce, we will work with partners to ensure that people in Cumbria can share the benefits of economic growth; enabling them to access safe, warm affordable housing with the support they need.

We will endeavour to deliver appropriately designed housing that can be easily adapted to meet the life changes of occupiers; enabling them to live independently.

Our aspirations for delivery:-

- A programme of new Extra Care housing and supported living
- Appropriately designed housing that can be more easily adapted over the lifetime of the occupier
- Robust and fit for purpose individual Regulatory Reform Order (RRO) Housing Assistance policies, ensuring a best local fit, that delivers on communities needs for disabled adaptations; providing efficiency and value for money in delivering Disabled Facilities Grants, with adoption of flexible RRO policies
- The prevention of rough sleeping and homelessness in line with additional statutory duties (Homeless Reduction Act 2017); ensuring a sufficient supply and range of suitable accommodation (emergency, supported and long-term) alongside satisfactory provision of support for people across the County to meet all local needs identified including from marginalised communities.



5. Cumbria Housing Group's Ethos

We will:-

- Speak with a single voice to influence at a local and national level, enabling delivery of our priorities
- Work together to find innovative solutions to local housing problems as they arise
- Actively encourage greater investment in housing; including from the private sector, alongside promoting the economic benefits
- Work in partnership to access funding opportunities to unlock stalled housing sites
- Collaborate with Cumbria Local Enterprise Partnership to ensure 'Housing' is given a higher profile on the political agenda and assist in the implementation of the Cumbria Local Industrial Strategy
- Engage with the Cumbria Public Health Alliance to ensure 'Housing' is given a higher profile in the health and wellbeing of residents and to implement the Cumbria Public Health Strategy
- Proactively liaise with Government to help deliver our priorities and, where appropriate, national priorities such as housing growth
- Work collaboratively in technical working groups to share best practice and share information and guidance on new legislation in the private rented sector
- Ensure that housing-related information is fully accessible to everyone living in Cumbria.



6. Key Achievements

Significant successes (since the publication of the previous update of the *Cumbria Housing Statement* in October 2017) include:-

i) Housing Growth, Affordability and Community Sustainability

- Completion of 1,854 new homes in 2018/19 (including 354 affordable homes)
- £4.3 million secured through the *Community Housing Fund* (in Allerdale; Copeland; Eden; and South Lakeland) for delivery of new community-led homes and joint actions agreed
- £102 million Housing Infrastructure Fund (HIF) monies received to fund Carlisle Southern Link Road (CSLR) which will facilitate the development of St Cuthbert's Garden Village
- Borderlands Growth Deal – heads of terms signed 1 July 2019. Borderlands will bring in up to £350 million from the UK and Scottish Governments, supported by up to £44.5 million from the local authority partners (Carlisle; Cumbria; Northumberland; Dumfries & Galloway; Scottish Borders). Borderlands priorities include increasing the working age population and delivering inclusive growth – with a focus on improving transport, skills, place and regeneration, digital infrastructure, energy, business growth, rural innovation, cultural and tourism. It is predicted that the proposed interventions (including Carlisle Station Gateway) will generate approximately £1.1 billion of Gross Value-Added uplift, delivering around 5,500 jobs, which is significant for Cumbria's housing requirements
- Town Centre regeneration:-
 - Five Cumbrian towns (Barrow-in-Furness; Carlisle; Cleator Moor; Millom; and Workington) have benefitted from a share of the Government's £3.6 billion *Towns Fund*; &
 - Three Cumbrian towns (Barrow; Carlisle & Mayport) have received a share of £1 billion Future High Street Funding.

This funding will enable the delivery of new initiatives, including improved transport and access into town centres, and converting retail units into new homes and workplaces, alongside investment in vital infrastructure, such as improved broadband connectivity
- Cumbria and Lancaster Community-Led Housing Hub established (managed by ACT – Action with Communities in Cumbria) to facilitate and enable increased levels of community-led development. This project has initially been funded for 12 months, with a view to securing longer-term funding through a bid to the Government's Enabler Hub Grant Programme.

ii) Improving Living Conditions and Creating Thriving Communities

- *Completion of the Cumbria Central Heating Scheme*
- *Cumbria Disabled Facilities Grant (DFG) procurement framework completed and implemented for three Districts, with a new round completed in 2019 for four years*
- *New Housing Assistance policies introduced in several Districts to add flexibility to the traditional DFG spend, whilst still meeting the requirements of the Better Care Fund (BCF) criteria. Most areas have seen a continued uplift in DFG allocation since the introduction of the BCF.*

iii) Supporting Independent Living and Helping People Achieve Healthier, Happier Lives

- Cumbria Extra Care housing framework introduced, and a pipeline of schemes put in place (first two schemes in Carlisle and Cleator Moor)
- A successful funding bid has secured £730,000 over 2 years to increase specialist accommodation-based support and services for people suffering domestic abuse, across the County. The funding will be used to enhance crisis and preventative services; and meet the strategic priorities within HM Government's Ending Violence against women and Girls Strategy Action Plan 2016-20, and local Homelessness Strategies
- Almost £312,000 (countywide) has been awarded from the Ministry of Housing, Communities and Local Government (MHCLG) to fund supported lettings and local lettings agencies
- MHCLG has committed £80,000 (supported by an additional £36,000 from the Districts, through external homelessness grant funding) to establish three full-time Rough Sleeper Co-ordinator posts (on a 12-month fixed-term basis) forming part of the commitment to tackle and end rough sleeping, outlined in the Government's *Rough Sleeping Strategy*.



7. Why Does Housing Matter?

Housing is more than just bricks and mortar – there are strong links between our wellbeing and having a decent quality home. Housing is more than shelter, and provides access to community, employment, and services.

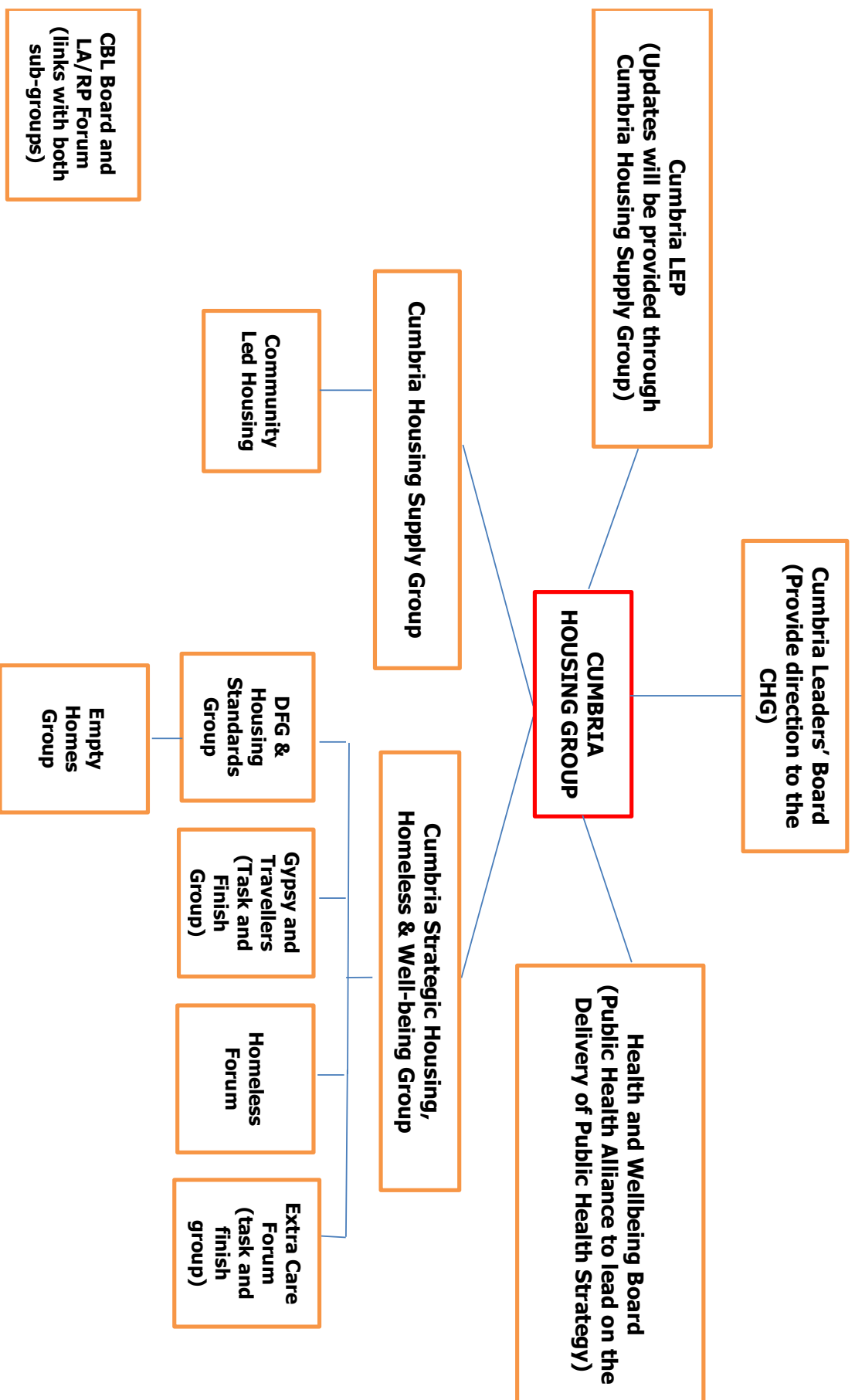
The Cumbria Housing Group is taking a positive lead in promoting the requirement for additional and accelerated housing growth in those areas of the County where there is a strongly identified need; while simultaneously underpinning economic growth.

Cumbria's local authority Housing teams help local people (including the most vulnerable people in society, such as homeless, older, or disabled people) to make informed choices - allowing them to access services, while simultaneously enabling them to live independently, in decent quality warm, affordable homes.

The Cumbria Housing Group will keep this Housing Statement under review to ensure it continues to support our key priorities and remains up to date with new Housing-related legislation and the latest good policy and practice.



CUMBRIA HOUSING STRUCTURE 2020



Appendix 1