



Housing Strategy 2016-2021

(Refreshed 2019)



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FOREWORD FROM HOUSING PORTFOLIO HOLDER



As the Executive Member and Housing portfolio holder, I am pleased to bring to you a refreshed housing strategy.

The strategy refresh comes at a time of innumerable changes in national policy that affect the housing sector. These changes have influenced the delivery of new homes, and the work carried out with key partners to manage existing housing stock and assist people who need support whether they are in social housing or the private sector.

I hope that by refreshing our housing strategy that we can continue to build upon our relationships with our key partners, and look at ways that enable our communities to have a greater say in what we do and how we work better together.

The Council is committed to supporting the key housing priorities, and where possible it will make the financial commitments needed to strengthen our ability to deliver. Despite the resource challenges that we may face we continue to be committed to ensuring that housing remains a key priority for this Council.

Councillor Stephen Stoddart

Executive Member: Housing Health and Wellbeing

“Improving Housing – Improving Lives”

Allerdale Housing Strategy

2016 - 2021

Executive Summary

The Housing Needs Study carried out in 2016 provided the Council with up to date evidence of the need and demand for housing across the borough, and has helped inform the development of the Housing Strategy and support the Local Plan.

The Study identified a need for 175 units of affordable housing year on year up to 2021.

The aim of this strategy is to respond to the challenges in the housing market. We will strive to improve conditions within existing housing stock, whilst at the same time, work with key partners to create a market that supports housing growth, and makes Allerdale a great place for people to live.

Providing access to good quality housing of a suitable type, size and tenure for all is an aspiration for Allerdale Borough Council. Our aim is to give residents of Allerdale a higher quality of life that provides opportunities for residents to live in mixed and sustainable communities. The local plans of Allerdale Borough Council and the Lake District National Park support us to achieve our aims.

Since the introduction of this strategy in 2016, there has been a significant amount of activity carried out to progress our aims and vision, and we continue to strive forward to increase and improve the housing stock across the borough and support our most vulnerable individuals.

The strategy has been refreshed in light of a number of government policy changes, although there are still some key elements that have remained. The issues set out in this document will continue to provide the Council with challenges, which we need to meet to deliver a service to residents over the remainder of this strategy. The provision of affordable housing continues to be a key priority and especially important for low-income households.

We now have a better understanding of the impact of welfare reform and how this affects both individuals and housing providers. Access to social housing is supposed to be the safety net for those on low incomes; however, even the cheapest social housing is now unaffordable to many.

We continue to tackle issues around the condition of housing stock, and take enforcement action where necessary, to improve standards especially within the private rented sector. Fuel poverty continues to be of concern primarily in pre 1919 dwellings, which prove hard to heat and we still have a high level of properties that are not on mains gas.

Allerdale has a super aging population providing the Council with major strategic challenges, and we need to ensure that we continue in our efforts to see appropriate housing being developed, and that we find ways to support those who require adaptations in their homes to help people remain independent, and stay at home for as long as possible.

The Council is committed to ensuring that the most vulnerable residents of Allerdale are protected. The introduction of the Homeless Reduction Act has changed the way in which the Council delivers its housing options service, and at the heart of this service we need to prevent homelessness in the first instance, and offer support to those who find themselves needing advice to address challenging situations.

The Council Plan 2020-2030 sets out the Council's high level ambitions around housing to ensure that there are suitable, affordable, decent homes for all. To develop a housing company to provide the right homes in the right places at the right prices.

This Housing Strategy is a framework in which to take forward our housing vision. We will continue to work with our key partners who have supported us to deliver some of the key achievements so far.

The Council continues to ensure that housing is a key priority for the borough, and a refreshed delivery plan will support the work needed to address the housing issues and challenges identified in Allerdale.

Our Vision: "Improving Housing - Improving Lives"

PEOPLE

Building stronger and healthier communities by ensuring housing that:

Is affordable and can meet the housing need

Is safe and warm

Empowers residents to thrive

Supports residents to live independently

Supports residents at risk of losing their homes



PLACE

Provide quality places to live through:

The development of new market and affordable housing

The provision of specialist accommodation

The development of balanced and sustainable communities

Supporting areas that may benefit from renewal or regeneration



1.0 Introduction

This is a refresh of the Housing Strategy 2016-2021, which sets out the Council's vision and priorities for the delivery and development of new market and affordable housing, and ensuring the availability of safe and suitable housing stock to meet the needs of all of our residents.

This document also provides a summary of some of the key issues faced by homeless services. A new homeless strategy will be developed in 2020, which aims to focus on the new duty to prevent, and reduce homelessness across the whole Borough (which includes part of the Lake District National Park) by 2021.

We believe that our partners play a key role in enabling us to achieve our vision. We also believe that there is an option to create an environment that allows new housing providers and/or developers to the market. This may also involve the



Council looking for opportunities to directly intervene, and create growth in the housing market.

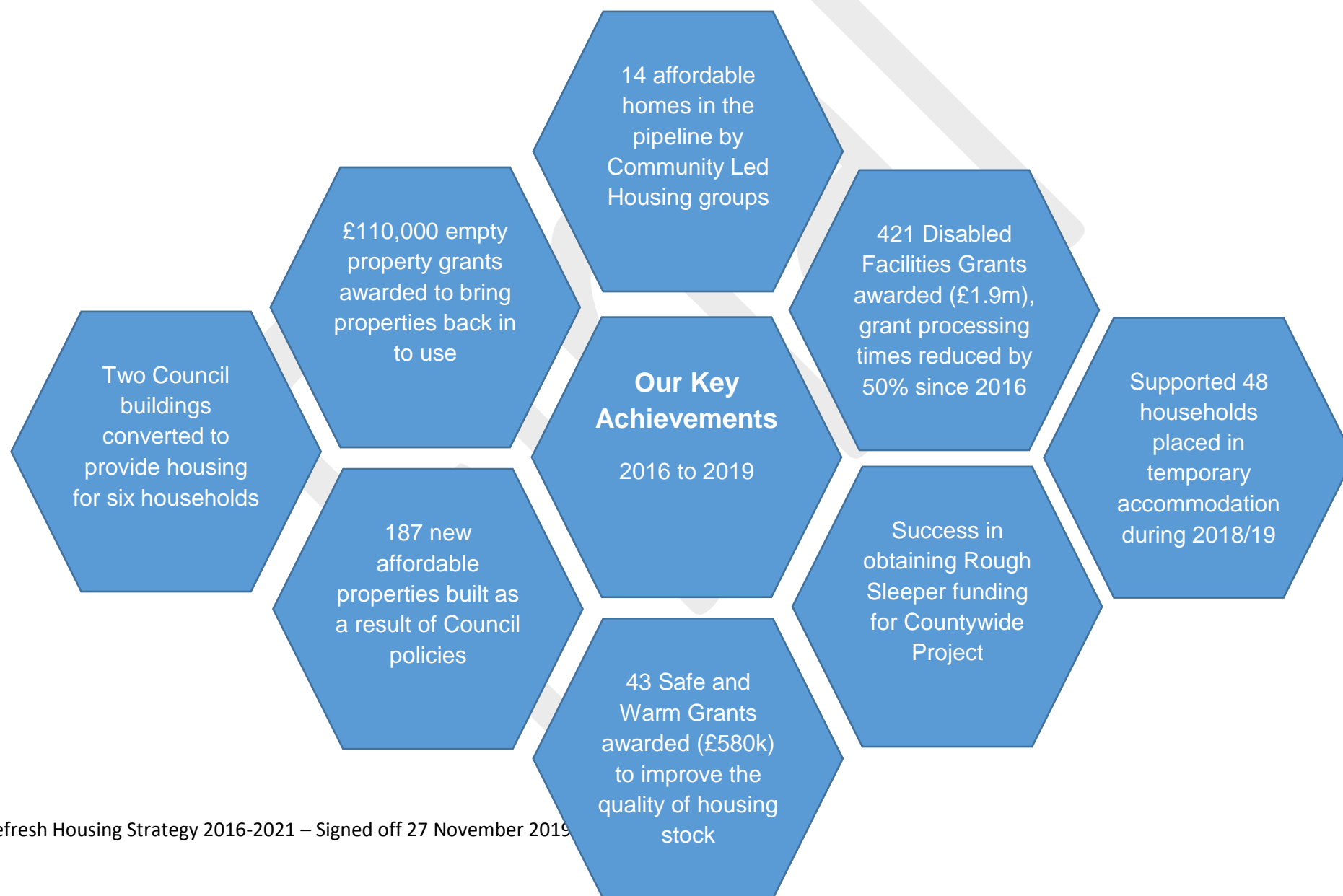
This strategy will enable the Council to identify the best way to engage with all sections of the community, and maximise opportunities to deliver housing that meets the needs of **all** our communities. It will allow us to identify solutions to the problems of a challenging housing market in all sectors and provide a strategic framework that assists us to meet our delivery plan.

By taking an active role in the housing market, we aim to be creative and find innovative ways to engage both internal colleagues and external partners to grow the housing market and deliver our strategy through the most effective means possible. We will strengthen the Council's Housing Board to drive forward the Housing Strategy.



1.1 Key achievements so far 2016/17 – 2018/19

This section provides an update of some of the key achievements that have been delivered since the introduction of the Housing Strategy 2016-2021. Appendix one provides an overview of all achievements since our Housing Strategy was introduced.



2.0 Context

2.1 National Context

Since the introduction of the housing strategy in 2016, there have been a number of changes, including the introduction of new legislation and national policy, which are beginning to have an impact on the services we provide locally.

Legislation:

- Housing and Planning Act 2016: introduced a number of measures to promote homeownership, including Starter Homes and an extension to Right to Buy.
- Self-build and Custom Housebuilding Act 2015: designed for housing development by individuals, or persons working with them or for them and to be occupied by that individual. Housing can be either market or affordable housing.
- Homeless Reduction Act 2017: has introduced new duties around preventing and relieving homelessness, which includes an extension to the period within which an applicant is considered threatened with homelessness, and new requirements around the provision of advice.
- Section 1 of the Localism Act 2011 gives local authorities the power to do anything that individuals generally may do, including the power to do it for a commercial purpose.

Private rented sector:

- Houses in Multiple Occupation Legislation - altered the existing definition of an HMO for licensing purposes to any property occupied by five or more people, forming two or more separate households.
- Changes to the buy-to-let tax system in 2017/18 means the amount of tax relief on rental income decreases and by 2020 all rental income will be taxable.
- The Housing and Planning Act 2016 contained a package of measures to help tackle rogue landlords in the private rented sector, including extended housing enforcement powers for local authorities.
- Tenant Fees Act 2019 – from 1 June 2019, landlords cannot require a tenant to make certain payments in connection with a tenancy and will be responsible for the costs involved in setting up, renewing or ending a tenancy.
- From 20 March 2019, the Homes (Fitness for Human Habitation) Act 2018 comes into force. It amends the current fitness for human habitation standard in the Landlord and Tenant Act 1985 and is designed to strengthen tenants' means of redress against landlords.
- Universal Credit: a means-tested benefit for people of working-age who are on a low income, it replaced individual payments of six legacy benefits, including housing benefit.
- Housing Revenue Account borrowing cap lifted to allow local authorities to borrow against housing revenue account assets in order to build homes.

Policy/Strategy:

- National Planning Policy Framework 2018: sets out a new affordable housing definition which has been broadened to include starter homes, discounted market sale properties and other affordable routes to home ownership such as low cost home ownership and rent to buy.
- National Rough Sleeper Strategy 2018: introduces the government vision to design out rough sleeping to include three core elements, which will prevent rough sleeping before it happens, intervene at crisis point, and help people to recover with flexible support that meets their needs.
- Better Care Fund: a programme spanning both the NHS and local government which seeks to join-up health, social care and housing, to allow people to manage their own health and wellbeing, and live independently in their communities for as long as possible. It has been created to improve the lives of some of the most vulnerable people in society and pooled budgets to allow for better integration.
- Homes England Strategic Plan 2018-2023: Homes England act as the government's housing accelerator, and have set out how the Government aims to improve housing affordability, helping people access better homes in areas where they are needed most.

Green/White Papers

- The Government's white paper Fixing Our Broken Housing Market (February 2017) sets out plans to boost the supply of new homes in England. It includes measures to ensure plans are made for the right homes in the right places, homes are built faster and to encourage diversity in the housing market.
- The Social Housing Green Paper: A new deal for social housing (August 2018) is based around five core themes - decent and safe homes, effective resolution of complaints, empowering residents and strengthening the regulator, tackling stigma and celebrating thriving communities.
- Domestic Abuse Bill 2019: designed to raise public and professional awareness, enhance the safety of victims and the support that they receive, prioritise victim safety in the criminal and family courts, and drive consistency and better performance in the response to domestic abuse across all local areas, agencies and sectors
- In April 2019, the Government outlined plans to consult on new legislation to abolish Section 21 evictions, this is aimed at giving tenants security of tenure.

2.2 Local Context

Cumbria in Brief

Cumbria is England's second largest county by area. It has a population of approximately half a million people and is the third sparsest county nationally. Over 60% of wards in Cumbria are classified as rural, and over half of the population live in rural communities. It contains the Lake District National Park, part of the Yorkshire Dales National Park and two parts designated as Areas of Outstanding Natural Beauty.

The average household income in Cumbria is just over £25,000 about £3,500 below the national average. The average house price is just under £140,000 well below the national average of £175,000. Therefore the ratio of average household income to average house prices locally is more favourable than the national average. However, in certain parts of the County, such as the Lake District National Park, prices can reach up to ten times local incomes.

Cumbria Housing Statement

Cumbria Housing Group (six district housing authorities, Cumbria County Council and the Lake District National Park Authority) produced the Cumbria Housing Statement to support a joint approach with partners. It aims to add value to creating and sustaining homes and communities across Cumbria to drive economic development and meets social needs.

The shared vision for housing in Cumbria is:

“Working together to drive housing and economic growth, transform poor housing and help people to live independently.”

The three key priorities of the Cumbria Housing Group are:

- Housing Growth, Affordability and Community Sustainability
- Housing Transformation
- Supporting Independent Living

The County Housing Statement is further adopted within the Public Health Strategy 2019.

Both the Cumbria Housing Supply Group and the Cumbria Housing and Wellbeing Group, support the work of the Cumbria Housing Group. These groups are led by the district councils with key partner participation. The aim of these groups are to facilitate the discussion and policy work relating to housing and wellbeing as well as facilitating the delivery of more affordable and market housing.

*A shared vision, a single voice for housing in
Cumbria*

Cumbria Housing Statement 2017
Updated October 2017



The Cumbria Housing Group is made up of the six district housing authorities, Cumbria County Council and the Lake District and Yorkshire Dales National Park Authorities.

Cumbria Extra Care Housing Joint Working Protocol

The new Extra Care Housing forum was set up in 2018, a partnership with the six local authorities, County Council, and two national park authorities. The Purpose of the group is to provide a forum, to enable focused discussion in a collaborative manner, ensure the correct stakeholders are engaged, to develop and agree on effective and workable procedures, and actively monitor the procedure.



Refugees in Cumbria

The Government has set up a number of separate schemes to support refugees and asylum seekers. In Cumbria following discussions with a wide range of organisations through the Cumbria Leadership Board, partners across Cumbria have pledged to take a small number of refugees over the next 3 years - starting in April 2017.

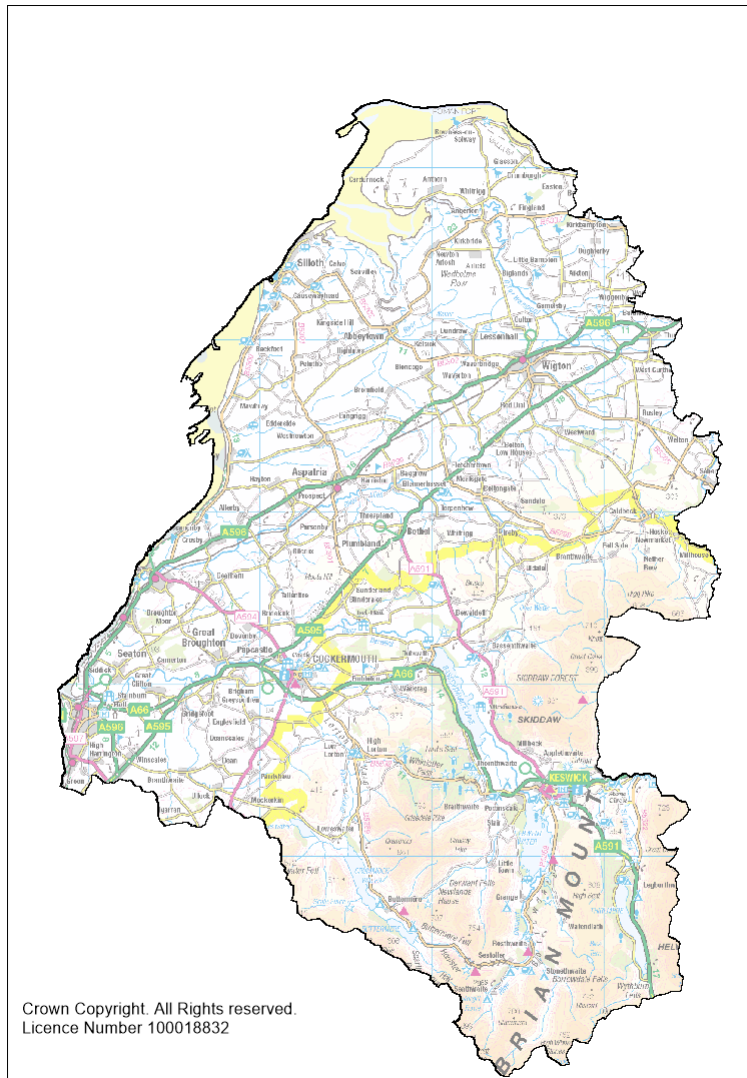
The Council has made a pledged to support the refugee resettlement programme in Allerdale. Our aim is to ensure the future sustainability and integration of refugees into the communities in which they are living in the borough.

Community Led Housing Hub

A Cumbria and Lancashire Community Led Housing Hub has been set up with Allerdale and representatives from neighbouring Local Authorities and is being managed by Action for Communities in Cumbria (ACT).

The Hub will represent a single point of contact across the geographically defined region. It has a dedicated website and encompasses a promotional role in respect of Community Led Housing, raising awareness, engaging more individuals and groups, supporting capacity building within communities and growth of numbers of homes within the sector.

Allerdale



Allerdale is located in West Cumbria bordered by the Solway Firth and Irish Sea as well as the city of Carlisle and three other district councils. The south east part of the Borough is covered by the Lake District National Park and the Borough has a population of approximately 97,000 living in roughly 48,000 homes.

Allerdale is predominately rural in nature, in the north settlements are small and dispersed while the south contains the main urban centres. Approximately two thirds of the population live in the seven towns in Allerdale - Workington, Keswick, Cockermouth, Maryport, Wigton, Aspatia and Silloth.

Within Allerdale there are towns and villages which have been a flooded. Following storm Desmond in late 2015, the Household Flood Resilience Grant Scheme made grants of up to £5,000 available to flooded properties to make them better prepared to cope with future flooding.

There has been the wider engineering works around improved flood defences to protect communities as well as individual approaches.

2.3 Council Plan commitments 2020-2030:

The key priorities within the Council Plan 2020-2030 are set out below;

Our priorities:

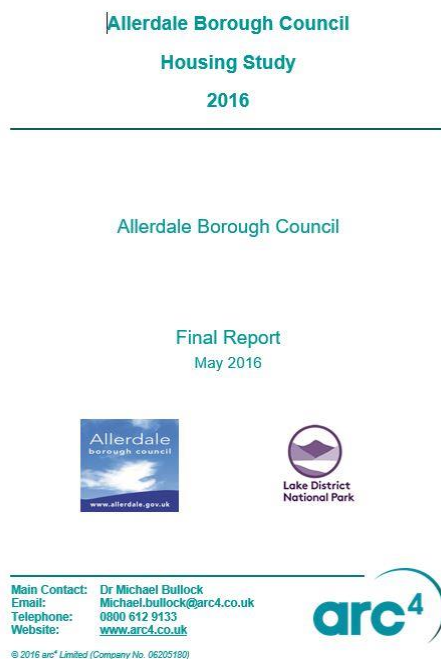
- A financially secure council
- Outstanding local services
- Thriving towns and villages
- Invest to grow
- A cleaner, greener Allerdale
- Resilient communities



Evidence of need and condition of housing stock

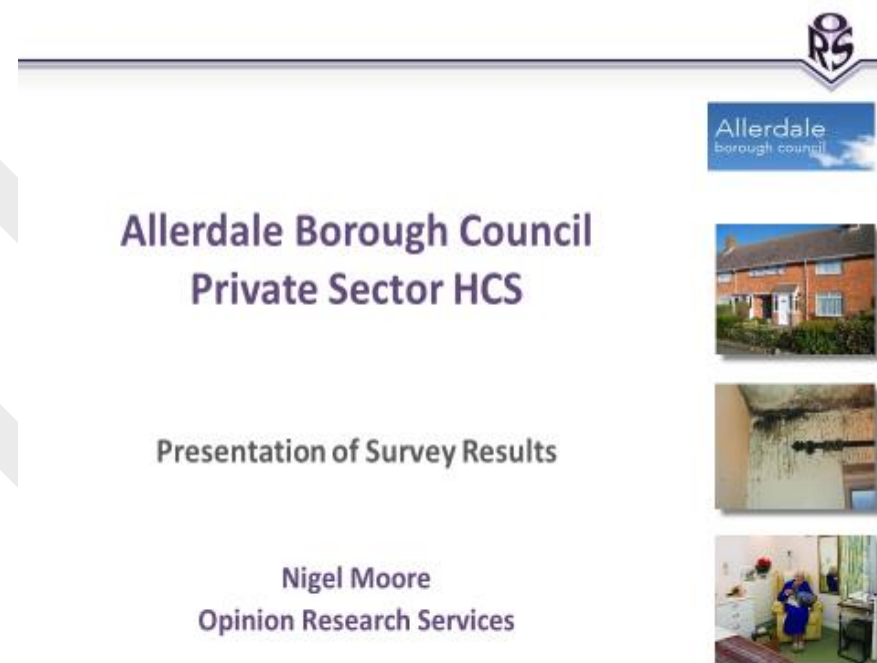
In 2015, the Council commissioned two major studies that would help to better understand the housing market in terms of need and demand for housing in the area, as well as being more informed about the condition of the housing stock in the private sector.

The Housing Study was carried out by Arc4 Ltd in March 2016 and provided the Council with its evidence of need and demand for housing across Allerdale.



Opinion Research Services completed the Stock Condition Survey in March 2016, and the key findings form an evidence base on the condition of housing stock in the area.

Both of these studies have helped shape housing priorities for the Council over the next 5 years up to 2021.



3.0 Housing in Allerdale – The Facts

3.1 Housing Need and Demand

The evidence from the 2016 Housing Study tells us that the population of Allerdale overall is relatively unchanged. However, by 2037 it will see a predicted shift in the age profile, with 33.3% of all residents being aged 65 and over and a corresponding population decline in the 15-64 age group.

A household income of £40,000 is required to afford a home that costs on average £140,000 in Allerdale. However, the Office of National Statistics annual survey 2015 suggests that the average household earnings in Allerdale is £26,325, making it difficult for residents to afford to buy a home.

There is insufficient stock of affordable housing to meet demand within the Borough; this applies across all tenures. The Housing Study has identified a net annual affordable housing need of 175 properties. In addition, we need to meet open market demand over the next 5 years.



Key Data from the Housing Study 2016

Households and Dwellings

Population 97,000	Dwellings 48,434	Households 46,396	Second Homes 1,181	Vacant Homes 857
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Tenure

% Owner Occupiers in Allerdale 69.5%	% Private Rented in Allerdale 11.3%	% Social Housing 19.2%
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House Prices and Affordability

Average house price: £140,000	Lower quartile house price: £93,000	Average household earnings: £26,325	Lower quartile household earnings: £18,523
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Population Projections

Population in Allerdale up to 2037 equates to a decrease of 1.1%	Population 15-39 age group projection by 2037 is expected to decline by 8.0%	Population 40-64 age group is projected to decline by 17% by 2037	Percentage of Allerdale household projected to be aged 65 and over by 2037 is 33.3%
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**Annual Affordable Housing Need by
Housing Market Area in Allerdale**

*(This takes into consideration the
Total number of households in
need of affordable housing
AFTER likely
available stock is considered)*

**Total of 175
New affordable homes
needed per annum by
2021
(Figures have been
rounded)**

Cockermouth:

General Needs

10 x 1 bed
properties

3 x 3 bed
properties

8 x 4+bed
properties

**Older person
properties**

3 x 1+ bed
properties

North Lakes:

General Needs

25 x 1 Bed
properties

26 x 2 bed
properties

17 x 3 bed
properties

7 x 4+ bed
properties

**Older person
properties**

14 x 1+ bed
properties

Wigton:

General Needs

13 x 1bed
properties

8 x 2 bed
properties

15 x 4+ bed
properties

**Older person
properties**

8 x 1+ bed
properties

Workington and
Maryport:

General Needs

52 x 4+ bed
properties

**Older person
properties**

53 x 1+ bed
properties

3.2 Private Sector Housing Stock

In Allerdale two fifths of dwellings in the private sector were constructed before 1919, this is higher than the national average. The proportion of dwellings built post 1990 is also below the national average.

This pre-1919 housing stock plays a significant factor in the condition and decency of homes within the borough. Whilst the overall condition of the housing stock has significantly improved since 2011, there are still 22% of dwellings, which fail to meet the Decent Home Standard. This is in line with the national trend.

Private Rented Sector has seen an increase from 9% of housing stock in 2011 to 11.3% in 2016.

The number of households in fuel poverty remains an area of concern. Allerdale has a high proportion of hard to treat dwellings along with a high percentage of properties not on mains gas therefore we need to be committed to tackling fuel poverty.



Key Data from the Housing Stock Condition Survey 2016

Dwelling construction date

Pre 1919
Allerdale
40%
England
23%

Pre 1919
Tenure
35% owner
occupied
66%
Private
rented
stock

Post 1919
Allerdale
12%
England
16%

Post 1919
Tenure
41%
Owner
occupied
21%
Private
rented

Dwelling construction type and size

43%
Dwellings
have solid
walls

41%
Dwellings
have a
habitable
floor area
of 110m²

Larger
dwellings
more
prevalent
in owner
occupied

59%
Dwellings
have a
habitable
floor area
of less than
110m²

Smaller
terraced
housing and
flats more
prevalent
with private
rent

Housing Health and Safety Rating System

Category 1 Hazard

4,440 (11.58%)
Dwellings have a Category 1
Hazard

7.78%
Dwellings
have
Excess
Cold
hazards

3.2%
Dwellings
have Fall
on Stairs
hazard

0.85%
Dwellings
have Fire
hazard

9.7% of Owner occupied
dwellings have a
Category 1 hazard

21% of Private rented
dwellings have a
Category 1 hazard

Keswick
and North
Allerdale
have a
higher
proportion
of Category
1 Hazards

13.9%
Privately
Rented

6.63%
Owner
occupied

7.01%
Privately
Rented

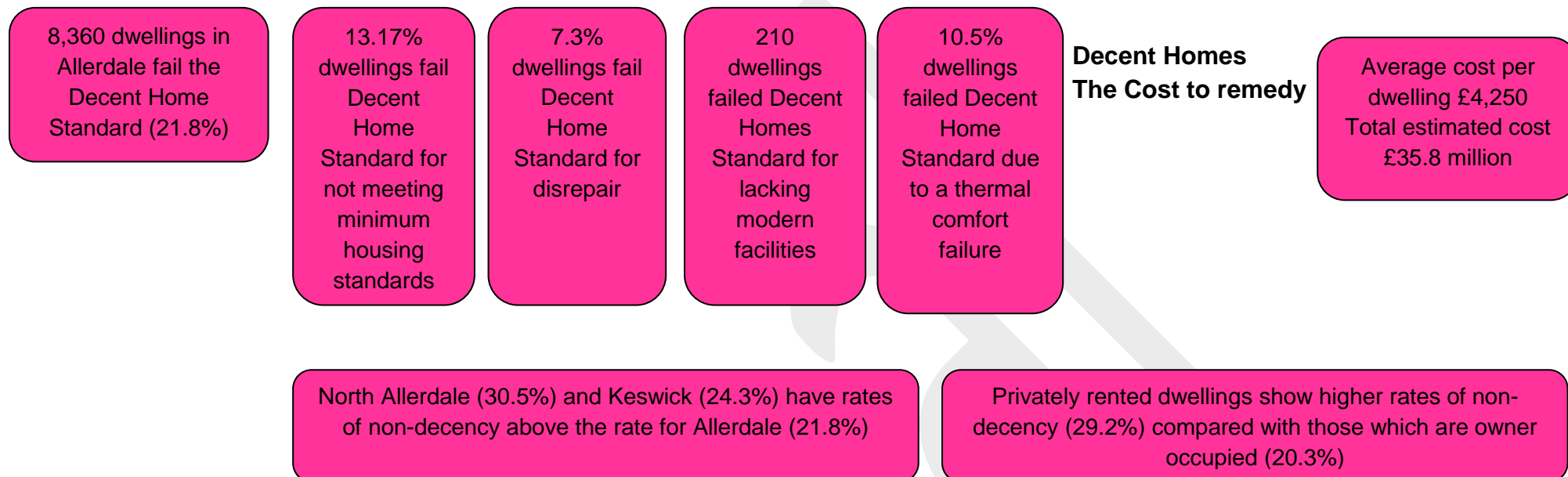
2.51%
Owner
occupied

0.32%
Privately
Rented

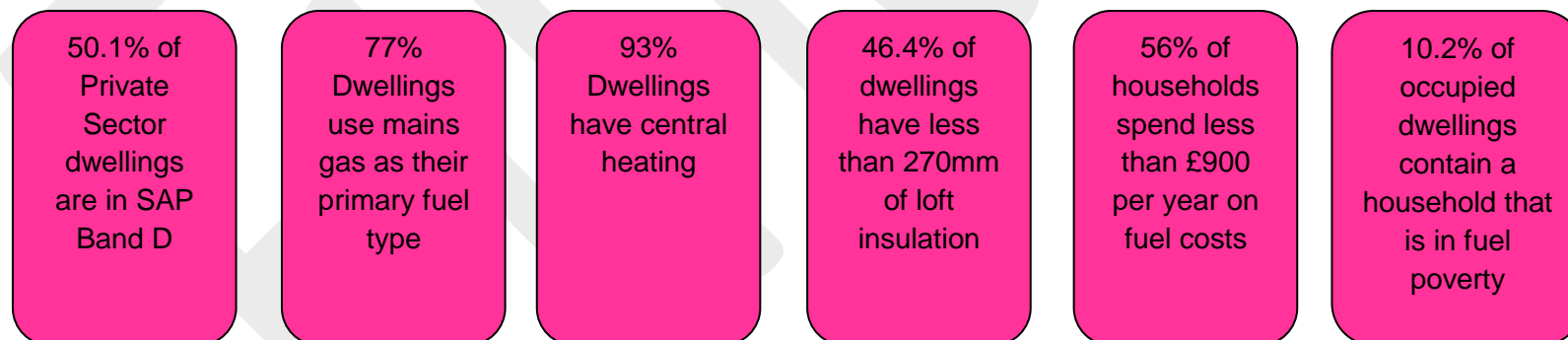
0.96%
Owner
occupied

Pre 1919
dwellings
significantly
more likely
to have a
Category 1
Hazard

Decent Home Standard



Energy Performance



4.0 Allerdale Housing Market

4.1 What are the issues?

PEOPLE

Population changes

The population of Allerdale was estimated to be 97,000 in 2015, and this projected a decrease by -1.1% to around 94,900 by 2037. Over the next decade, there will be a marked increase in the number and proportion of residents aged 65 and over, which is expected to increase by 39.8% from 22,600 in 2015 to 31,600 in 2037.

Affordability

The 2016 housing study showed that there was an affordable housing need for 875 units up to 2021. Since then 266 affordable homes have been created in Allerdale, which equates to 30.4% of the overall need. This includes newly built homes and existing stock that has been bought by housing provides and converted into affordable housing.

The average household earnings (£26,325) in the borough would allow a household to purchase a property on the open housing market in some areas. However, there are parts of Allerdale boundary, such as the Lake District National Park, where property of a similar nature would be unaffordable to the average household.

In addition, there are instances where those who are working but on a low income, may also find renting a house unaffordable. In Allerdale a minimum income of £17,541 is required for social housing to be affordable, and this rises to £18,432 for affordable rented housing.

Choice and aspirations

Households should have a choice about the type of housing that they live in. Affordable housing on new developments does provide that option but not in all cases, as we often see that the most affordable housing is unaffordable to low income households. Affordable and aspirational housing for the boroughs ageing population is often more limited than housing for the rest of the population. Older people often live in larger, under occupied and unsuitable housing, and we therefore need to create a housing market that ensures that the provision of bungalows and/or ground floor accommodation becomes the norm in all housing developments.

Key worker housing is limited, particularly in areas where the main industry is tourism. Housing for other professionals is also important, especially where industries such as health, primary care and nuclear rely on people moving into the area to work. Our key issue here is that we have to have a better understanding of what professionals really want from housing in the area, and understand how we can respond to meet that need and demand.

Choice in Social Rented Housing

Social rented housing in some cases is the only option for some households living in the borough. Allerdale has seen the merger of four of its larger Registered Providers in the last 18 months, thus reducing the number of social housing providers operating in Allerdale. At the same time, new registered housing providers are keen to work in the area offering different models of affordable housing such as providing properties for shared ownership. However, households choice in the social rented market is limited and in particular to only one or two providers in some areas.

Choice in the Private Rented Sector

In Allerdale the private rented sector equates to only 11% of the overall housing market. We often see that where households are unable to access social rented housing the private sector is often their only option of housing, particularly following incidents of financial difficulty, abuse, domestic violence, family breakdown, or substance addiction.

Private rented properties are not always available to those in receipt of universal credits, or other forms of welfare support. Some private landlords will not consider people who are in receipt of welfare support. The risk of lost rental income is too great and not an option particularly where there is a gap between the rent and the amount of local housing allowance available. This can become problematic particularly where people have no alternative housing option, creating challenges for the Housing Options team in preventing and/or relieving homelessness.

Tenants living in the lower end of the private rented sector are more likely to be living in worse conditions and are least likely to report them for fear of eviction.

The private rented sector can support those wishing to move into the area for short-term employment, particularly for large projects within the nuclear industry or west Cumbria's water supply project. We are aware that private sector housing in the more desirable areas has been acquired for workers on these projects and inflated rental prices in those places.

In areas where tourism is the key focus, we see housing being bought by private investors and then placed on the private rental market as holiday lets, creating limited housing for local people who genuinely need housing.

The Allerdale landlord forum provides an opportunity to landlords to understand their role and responsibility to their tenants, and bring them up to speed with changes in national and local policy. However, we know that not all landlords operating in Allerdale attend and it is likely that they may not fully appreciate their responsibilities.

Poverty and deprivation

Poverty prevents households accessing potential housing options, but poverty and deprivation also limit opportunities and prospects for children and young people, damage quality of life for families and harm long-term health and life expectancy. Allerdale has seven areas that rank within the 10% most deprived areas in England. These are all located within

Workington and Maryport. Good quality, low-cost housing would break the link between poverty and poor housing conditions.

Fuel poverty

12.3% (2016) of households in Allerdale are experiencing fuel poverty the National average is 11.1%. The current position in Allerdale suggests that this is increasing.

The drivers of fuel poverty, low income, poor energy efficiency, and energy prices are strongly linked to cold homes. Evidence shows that living in cold homes is associated with poor health outcomes.

Health conditions of those living in substandard accommodation

Poor housing conditions can impact on both physical and mental health. Overcrowding, damp, in-door pollutants and cold have all shown to be associated with physical illness. Defects in dwellings may also result in physical injury. Living in poor housing conditions has also shown to increase stress, and reduce an individual's feeling of being in control.

Increases in household formation

Based on a household formation rate of 1.688% an estimated 783 new households will be formed per annum in Allerdale. The total number of newly forming households who could not afford open market prices or rents across the borough is

calculated to be 572 each year. The current rate of housing growth is not enough to meet the need of newly formed households.

Homelessness

Everyone has the right to a place they can call home. Meeting the housing needs of all vulnerable groups is challenging and where there are multiple issues meeting the housing need can be complex. The introduction of the Homeless Reduction Act (HRA) places a greater duty on the local authority but at the same time places a responsibility on individuals to co-operate with the Local Housing Authority to allow it to prevent homelessness and discharge its homeless duty. However, since the inception of HRA the Council has seen a significant increase in the number of people presenting as homeless. The duty to refer also allows specific agencies/bodies to directly refer their clients to housing authorities' homelessness teams.

However, accommodating people who present themselves as homeless can prove difficult, particularly as the Council has limited temporary or permanent accommodation. Homelessness isn't a choice, it happens as a result of a range of different issues such as family breakdown, domestic violence, mental health, drug and alcohol problems, people leaving care/prison. Supporting a wide range of care support issues requires, in some cases, specialist housing but also requires great skill, knowledge and expertise from staff to support vulnerable people. Accessing suitable accommodation in Allerdale for those who have multiple support needs is

difficult as housing support providers are often not set up to deal with complex needs.

In addition, individuals and families also face other issues include outstanding debt/former tenant arrears, which often results in people being evicted from their homes, which leads to sofa surfing, or sleeping rough and ultimately they are deemed to be intentionally homeless. The outcome in these situations are that people often end up in poor quality housing within the private rented sector and their other needs are not addressed.

The local authority is no longer a stock holding authority. It often finds it challenging to temporarily accommodate people despite it having the statutory duty for housing and meeting the housing needs of its community. The Council relies upon social housing providers and the private rented sector to discharge its homelessness duty.

Juggling finances to meet the range of housing need in a time of cut back and constraints on Local and County Councils is problematic. Specialist housing in Allerdale is scarce. Meeting the housing need with limited resources, without sufficient specialist housing stock will be challenging and will have an impact on the Council's ability to prevent or discharge homelessness duties.

Meeting the needs of vulnerable client groups

Cumbria has a 'super-ageing' population. This means that there is an increase in the number of people in the older age groups, and a decrease in the number in the younger age groups. By

2037 there is a predicted shift in the age profile, with 33.3% of all residents being over the age of 65 and a corresponding population decline in the 15-64 age group.

At the same time, younger people with disabilities are surviving into adulthood and old age, and more people are living for longer with complex needs, frailty, long-term conditions and/or dementia. As result the demand for more aids and adaptations has increased in Allerdale.

There is a community of Gypsy and Travellers living in the Borough, who are either transient or residents. The Council has a responsibility to assess the housing need and demand and identify suitable sites to meet that identified need. To enable the Council to appreciate the housing need it needs to find ways of engaging with the community to address the house requirement.

Welfare Reform

In 2011, we saw the introduction of Welfare reform and in particular, the freezecuts in local housing allowance rates. The new limits on total benefits and on the amount of rent eligible for housing benefit has impacted on low income households and social landlords. Affordability and size of accommodation have been key factors for people in Allerdale either not being able to access social housing or being forced to consider relocating to small accommodation. In some instances the changes to household income has resulted in some households not being able to afford to pay their rent on properties that are

too large for them, due to under-occupancy charges (“bedroom tax”)

Market conditions and uncertainty

Since 2016, the housing market has been relatively steady and buoyant across Allerdale. However, since August 2018 the market is showing some signs of slowing down on some new developments and within the second hand market in certain areas. The slowdown appears to focus on the higher and lower value homes in particular, whereas the middle range housing market appears to remain buoyant.

We believe a slowdown in the market could be a result of uncertainty around job security, over development in some areas, developers relying upon local households to buy their product and struggling to attract people from outside the area.

Additionally, there is some anecdotal evidence that suggests that Brexit uncertainty is also causing concern amongst households, who may be holding back on buying or selling homes.

Figure 1: House price growth in the UK has generally slowed since mid 2016

Annual house price rates of change, UK all dwellings, January 2006 to July 2019



Source: HM Land Registry, Registers of Scotland, Land and Property Services Northern Ireland, Office for National Statistics – UK House Price Index

Risk of losing private rented sector accommodation

Changes to tax relief, the introduction of new legislation and the possibility of further legislation as a result of current consultations may lead to private landlords choosing to leave the private rental market. This sector accounts for only 11.3% of housing stock in Allerdale, and a reduction in the market will have consequences for households currently living in privately rented accommodation.

PLACE

Different housing markets exist across the borough

There is no single housing market in Allerdale; levels of demand, the demographics of those wanting to buy or rent, and house prices vary widely across the Borough. The most marked difference is between the industrial areas of the west coast and the part of Allerdale situated in the Lake District National Park. For example, figures from 2018 show that the median house price in Maryport is £93,320 whilst in Keswick it is £283,382. The north-west of Allerdale is most likely to attract buyers who want to be near Carlisle, whereas Silloth and its surrounding communities operate as a single housing market entity.

Pockets of second home ownership, holiday lets and empty homes

Properties which are not permanently occupied can lead to unsustainable communities. Unoccupied properties have a detrimental effect on community vibrancy and often encourage anti-social behaviour, which further impacts on the desirability of an area. In Allerdale, second homes and holiday lets are mainly situated in Keswick and its surrounding parishes, as well as some coastal localities. In contrast, empty properties are concentrated in the towns of Allerdale. The 2016 Housing Study identified approximately 850 unoccupied homes in the borough, and whilst the percentage of empty homes is below the national average, it still concerns individuals and communities when they are trying to access affordable housing. We are aware that holiday-let properties are often used for

short-term lets, as opposed to long-term housing for local people.

Insufficient/under delivery of new homes

In recent years housing developments have been predominantly focused in a number of the larger towns in the borough. However, there are areas where there is evidence of a need and demand for housing, but where sites are more likely to be undeveloped. These sites tend to be in smaller towns and rural areas. Reasons for the lack of development include low market values leading to limited interest from developers, contamination and a small amount of land available for housing. Viability creates financial challenges for developers in respect of profit margins. Often viability issues mean that developers negotiate down the number of affordable homes that are delivered. Viability also creates issues on sites where work has started and can lead to them stalling particularly where affordable housing has been approved. As the market changes, house sales are not as buoyant as originally planned, and development is slower than expected.

There is a limit to the amount of land available in high demand/high value areas.

Financial constraints for RPs to develop housing

In Allerdale registered housing providers acquire new affordable housing delivered on new housing developments in the private sector through the Council's use of section 106 planning obligations. The financial constraints placed on housing associations over the last 4 years has led to them rethinking their business plans and evaluate their ability to be developers in their own right. However, the issue is potentially further exacerbated by lack of resource/capacity/skills knowledge and expertise within existing resources to develop. As such smaller associations are more likely to rely upon other associations or local authorities to assist in delivering affordable housing programmes, through joint venture initiatives. Housing providers in Allerdale could benefit from greater partnership working to bring affordable housing to the market.



Balancing communities

In Allerdale, of the 266 new affordable properties that have been developed so far, 232 are two and three bedroom houses. However, affordable housing that would support an ageing population and larger families has been limited within these developments.

Whilst the developer is meeting some housing need there are, however, issues around providing affordable housing for particular client groups. There is an increasing need for more bungalows and other types of older person's accommodation to be built. However, there is a reluctance from developers to provide bungalows. This is because the land required to build bungalows is greater than a general needs house, the costs are higher, and profits on developments lower. Volume building is becoming the norm, and developers need to place emphasis on creating balanced communities and developing the right type and tenure of housing in the right place.

Self-build housing development is often driven by households who can cater for themselves and without the intervention of local authorities. However, self-building should be highlighted as an alternative option for communities and individuals who would not necessarily believe that they are able to afford to build their own home.

Community led housing in Allerdale predominately operates in the national park where house prices and demand is particularly high. However, there is much more that needs to be done and creating communities willing to embark on becoming a housing provider is not easy.

In the first instance groups need to recognise the need and demand in their community for housing now and in the future. This requires dedication and drive from willing volunteers, but it also requires resources and support from the local authority and others to assist in getting community groups together and encouraging, and nurturing them so they want to be the next community-housing group in Allerdale and serve their local area. Community led housing often takes longer to develop because of it being small scale.



Standards and quality of housing stock varies from site to site, including within existing stock/ low demand areas

The 2016 Stock Condition Survey highlighted key areas where the housing stock contained a range of category 1 hazards, there continue to be issues regarding compliance with the Decent Homes Standard, and Cat 1 hazards in the private rent sector, in particular in North Allerdale and Keswick.

Poor energy efficiency in older stock

Allerdale has a below average private sector domestic energy efficiency rating compared to the national average. Energy efficiency is affected by the age of dwellings, their heating types, fuel, insulation and exposure levels. Allerdale has a higher proportion of older dwelling stock compared to the national average; 29.6% of properties were built before 1919. The pre-dominantly rural nature of the borough and a lack of mains gas in some areas (20% of Allerdale does not have mains gas) can lead to an increased rate of energy efficiency issues, and raises the potential for households to live in fuel poverty.

Private rented sector accommodation

Changes to tax relief, new legislation and potential legislation from current consultations may lead to private landlords choosing to leave the private rental market. This sector accounts for only 11.3% of housing stock in Allerdale, which is significantly below the national average. While it is important that this market grows there is the potential for a reduction in the private sector housing market as a result of the changes

being made by central government. This will have consequences for those areas where the private rented sector is concentrated. An over-supply of homes coming on to the market as a result of landlords selling-up will lower house prices through over supply, and if these properties are unsold/unlet, community sustainability and desirability may decline.

Recent discussions with local estate agents highlighted some issues that may potentially have an impact upon communities.

The first time buyer market has changed and people are no longer buying traditional terraced housing in some areas of Allerdale, and instead they are buying new build properties. However, the impact on those areas is that the older properties are staying on the market for much longer and remaining empty or, are being bought by investors attracted by low prices. Where there is private investment, some investors will just carryout the minimum repairs and maintenance, but not necessarily to a good standard and place them on the rental market, whilst others will do nothing and leave the property empty.

As a result, tenants living in these properties are less likely to see it as a long-term home, or become socially integrated within their community. The turnaround in people and properties within the rental market in some areas is likely to be higher where landlord investment has been limited. The impact of lack of investment means that there are some communities beginning to decline, and the area becoming a last resort for housing.

Areas where communities are declining often find it difficult to attract additional public/private investment, and are falling further down the list of desirable locations in Allerdale.

Funding/Investment

Homes England administer the funding programmes made available by central government to address housing issues. Whilst there are opportunities for registered housing providers and local authorities to access funding, these programmes are often financially limited and operate under strict short-term time constraints. Housing providers and local authorities are sometimes unable to realistically apply for short-term funding without a long-term plan for the future and may not be able to use the available funding to their full advantage.

The Council has land assets that may have the potential to be developed for housing, however, most of these sites have not been assessed to determine their suitability or whether they would be viable to bring forward as housing developments. Site investigations are often costly and with minimum Council financial resources the Council hasn't carried out detailed investigations to determine the opportunities available.

Funding streams to support the improvement of homes in the private sector and owner occupied have diminished, resulting in poor quality/standards with no likelihood of being improved.

Seeking suitable land/accommodation to meet the housing need and engaging with hard to reach community groups

There is no provision in Allerdale for the Gypsy & Travellers community despite there being evidence that there is a clear need for transient and permanent pitches. A site has been identified in the local plan, however it would need to be deliverable in terms of build and on-going management costs.

Flooding

We know that there are areas vulnerable to flooding in Allerdale. Flooding can cause major problems on the fabric of the building, and despite putting in flood prevention measures these can't guarantee that homes are fully resilient.



Flooding can and does impact on communities. In the recent floods (2009 and 2015) we saw streets left derelict for long periods of time. This led to homes being left empty due to the time it was taking to bring properties back into use. In addition, flooding led to a shortage of available private rented housing, an increase in rents due to supply and demand, and households moving in with their friends and families. Flooding history is now a major consideration for those wanting to buy.



The Local Plan identifies key areas susceptible to flooding, the plan tries to ensure that new housing is located in areas of low flood risk, and where there is flood risk, appropriate mitigation forms part of the design. However, we need to ensure that the plan policy framework is implemented to minimise risk on new developments being built out in flood risk areas.

4.2 PEOPLE – Build Stronger and Healthier Communities

What are the Challenges and What do we need to do?

Theme 1 - Is affordable and can meet the housing need		
Theme 2 - Is safe and warm		
Theme 3 - Empowers residents to thrive		
Theme 4 - Supports residents to live independently		
Theme 5 - Supports residents at risk of losing their homes		
What are the Challenges?	What do we need to do?	Theme
<ul style="list-style-type: none"> Engagement from the community to better understand what their needs and demand is for housing Understanding the need and demand for housing within the Gypsy and Traveller communities so that we can strategically plan to meet that need Providing access to affordable housing that allows young people to live and work in the area. Making the housing market accessible to allow households on low incomes the ability to afford housing that does not create financial challenges in the future. Ensuring that the most vulnerable people in our society can access housing that is safe, secure and warm 	Review the housing need and demand for all households in Allerdale, and work towards meeting that need.	1
<ul style="list-style-type: none"> Providing opportunities for key workers to live and work in the area 	Ensure the delivery of key worker housing.	1
<ul style="list-style-type: none"> Accessing support services to assist vulnerable people. Having a good understanding of the causes of homelessness and finding ways to prevent homelessness. 	Review homeless services following the introduction of the Homeless Reduction Act, and develop a new strategy to support delivery.	5
<ul style="list-style-type: none"> Create flexible and affordable housing sufficient that will allow older people to downsize and move into more suitable accommodation that helps them to retain their independence and stay local. 	Work with developers to encourage and promote homes for life that will provide better housing options for an ageing population.	4
<ul style="list-style-type: none"> People are fully aware of the rent with confidence scheme, and feel confident that they would be renting a home with a landlord who meets the required standards. 	Evaluate the pilot "Rent with Confidence" in St.Michael's ward, and consider the feasibility of delivering the "Rent with Confidence" scheme to the rest of Allerdale	3
<ul style="list-style-type: none"> Preventing Private Sector landlords self-regulating Private Rented Landlords unclear about their role and responsibilities in line with the law. 	Engaging Private Landlords in the Allerdale Private Sector Landlords Forum by providing information, advice and training, and giving an opportunity for landlords to network and share good practice, and build confidence in the market.	3
<ul style="list-style-type: none"> Working with landlords of existing stock to encourage them to improve house conditions that negatively impact on the tenants health and wellbeing Giving people the confidence to report concerns about their living conditions. Ensuring that the most vulnerable people in our society can access housing that is safe, secure and warm Addressing the issues of substandard housing and engagement with the owners 	<p>Pro-actively tackle sub-standard housing to improve residents' health and wellbeing.</p> <p>Making people aware of the help available and what we can do</p> <p>Work with housing landlords to ensure that homes are suitable to live in.</p>	2 & 3
<ul style="list-style-type: none"> Reducing the number of households in fuel poverty 	Tackle sub-standard housing to help address fuel poverty	2

<ul style="list-style-type: none"> Working with key partners to address financial challenges for tenants on low incomes 	Work with key partners to find ways to support households who are financially challenged.	1
<ul style="list-style-type: none"> Having enough affordable housing available for older people to want to move in to. 	Work with RPs, developers and other key agencies to review allocations policies that support people to move into more suitable accommodation as they get older.	4
<ul style="list-style-type: none"> Supporting individuals and families who require aids and adaptations to allow independent living. 	Make best use of financial resources to ensure that individuals, families can be supported to live at home with appropriate aids and adaptations.	4
<ul style="list-style-type: none"> Ensuring that people are able to aspire to housing of their choice. Creating a rental market that allows people to have greater choice in which landlord they rent from. 	Influencing a market that allows households to have a choice about the type/tenure of housings that they live in.	3
<ul style="list-style-type: none"> Having sufficient and appropriate move-on accommodation for vulnerable clients that enables them to live in our communities 	Work with housing associations and the private housing sector to ensure that there is appropriate levels of move-on accommodation.	4
<ul style="list-style-type: none"> People engaging with the Council on issues/concerns in their communities, about landlords and services. 	Engagement with communities/community groups to influence decision making	3
<ul style="list-style-type: none"> Keeping abreast of Brexit within limited resources. 	Monitor the impact of Brexit and the effect this may have on building stronger and healthier communities.	

4.3 Place – Provide quality places to live

What are the challenges and what do we need to do

Theme 1 - The development of new market and affordable housing		
Theme 2 - The provision of specialist accommodation		
Theme 3 - The development of balanced and sustainable communities		
Theme 4 Supporting areas that may benefit from renewal or regeneration		
What are the challenges?	What do we need to do?	Theme
<ul style="list-style-type: none"> Identifying financial resources to investigate the viability of Council owned land that can be brought forward for housing development 	Make use of Council assets to deliver housing and access appropriate funding opportunities as they arise.	1
<ul style="list-style-type: none"> Creating a housing market where new and existing landlords, community groups and developers are able to evolve and offer different housing options. 	Explore opportunities for the Council to directly intervene in the housing market to deliver housing which is appropriate to local incomes, and supports growth in the housing market.	1
<ul style="list-style-type: none"> Enabling communities to become housing deliverers. 	Support local communities to develop Community Land Trusts.	3
<ul style="list-style-type: none"> Identifying the need and availability of land for self-build house building. 	Promote self-build developments as an option for communities and individuals.	3
<ul style="list-style-type: none"> Maximising new market and affordable housing to meet the objectively assessed need. Creating mixed and balanced communities Understanding the land requirements for Gypsy, Travellers and Show people 	<p>Influence developers to provide housing that is attractive, in the right place, meets local need and, is affordable to those who want to work and live in the area.</p> <p>Identifying suitable land that is deliverable for short and longer term accommodation for gypsy and travellers and show people</p>	1 & 2
<ul style="list-style-type: none"> Supporting Small Medium Enterprises to progress stalled sites where affordable housing is proposed and understanding the barriers. 	Investigate the reasons behind stalled sites and seek to work with developers to overcome the barriers to ensure land is developed and new housing is delivered, e.g. including signposting developers to Homes England funding programmes.	1
<ul style="list-style-type: none"> Understanding the need and desire for regeneration/renewal programmes and public/private investment. 	Continue to develop strong, long lasting partnerships with external providers/developers/investors, to support growth in housing as well as finding ways to retain and or regenerate existing housing stock.	4
<ul style="list-style-type: none"> Maximising affordable housing in a climate of policy changes Developing affordable housing where land is scarce Developing housing where remediation of land and infrastructure is costly and is done at the expense of delivering affordable housing provision. Preventing the loss of affordable housing on new developments due to viability issues, particularly where remediation and infrastructure issues arise 	Build upon our relationships with existing partners and find ways to develop new relationships to develop and deliver effective initiatives and projects to make sure that the right type of housing is available in the right place.	1

<ul style="list-style-type: none"> Addressing concerns about high levels of second homes in some rural areas Reducing the number of empty properties and second homes. Securing the on-going use of housing stock, that may otherwise become holiday lets 	<p>Investigate the issues around empty homes, second homes and holiday lets.</p> <p>Develop a plan/framework to tackle empty homes and second home ownership and holiday lets</p>	3
<ul style="list-style-type: none"> Understand resource requirements and constraints, whilst making the business case to regularly review the condition of housing stock in Allerdale Improving the quality of existing housing stock, particularly in areas where decent homes standards are low 	Refresh the stock condition survey and work to address the issues highlighted	3
<ul style="list-style-type: none"> There is not enough housing being developed to support an ageing population Developing new and affordable lifetime homes to support individuals and families to live independently Developing specialist housing to meet the needs of an ageing population can be costly and resources may be limited. 	<p>Work with key partners to identify the need and demand for specialist accommodation.</p> <p>Work with developers to look at solutions to bringing new housing provision to the market.</p> <p>Review existing housing stock including empty homes and find ways to support re-modelling or regeneration programmes.</p>	<p>2</p> <p>1</p> <p>3&4</p>
<ul style="list-style-type: none"> Contributions are often too small to make any great impact on affordable housing provision. 	Develop plans to use Off site contributions in line with Council Policy.	3 & 4
<ul style="list-style-type: none"> Keeping up to date with Brexit with limited resources, and understanding how this may impact upon housing markets and housing growth in the future. 	Monitor the impact of Brexit and the effect this may have on providing quality places to live.	

Appendix One Overview of Key Housing achievements 2016/17 – 2018/19

Objective 1 – Develop New and Affordable Housing

- 933 homes completed in Allerdale, including 187 affordable homes
- Grant funding of over £220,000 given to community- led housing groups to support the provision of 14 affordable homes
- Contributed £10,000 to the development of a Community Led Housing Hub for Cumbria and Lancaster
- Owners of 20 stall sites contacted and referred to Homes England if appropriate
- Regular meetings with developers, housing associations and other partners working in Allerdale
- 2 council buildings converted to housing and a funding bid submitted to bring 2 council owned sites up to a developable standard
- 2 Policies and procedures reviewed to make sure they continue to be relevant
- 2 Policies introduced
- Introduced a new register for those interested in discounted sales which assist the Council to identify demand for low cost home ownership across Allerdale. 118 applications to be certified as eligible to occupy a discounted sale property assessed, 103 applications led to certification.

Objective 2 – Provide better housing options for our vulnerable and ageing population, helping them to remain independent

- Over £1.8m spent on DFG's since 2016/17
- Average number of months from initial OT assessment to grant completion has fallen from 23 months in 2013/14 to 6 months in 2018/19
- Working within the county-wide framework for disabled adaptations
- Housing is now included within the Joint District Public Health Strategy, and recognised as a key area in improving population health.
- Lead authority of the Cumbria Central Heating Fund, 79 first-time central heating systems installed in properties in Allerdale – all households saw an increase in the properties' energy efficiency after having a central heating system fitted
- Housing related support delivered to 48 households placed in temporary accommodation during 2018/19, funded through the Supporting People programme.
- Housing OT has assessed over 250 households since November 2017
- Affordable bungalows and flats provided on new housing developments in Cockermouth and Wigton
- Investigations to identify sites suitable for G&T accommodation completed

Objective 3 – Raising the standards in the private rented sector

- 2 landlord forums held and 1 National Landlords Association training event provided
- Successful bid for £42,000 funding to tackle rogue landlords which is being used to fund the Rent With Confidence scheme
- 2 policies introduced (Housing Enforcement and Civil Penalties)

Objective 4 – Improving the quality of housing stock

- 3 discretionary grant programmes introduced (Discretionary Disability, Safe & Warm, Top Up) – over £940,000 spent since 2017/18
- Over £85,000 spent in partnership with RP's to future proof homes with disabled adaptations

Objective 5 – Reducing the number of long-term empty homes

- Empty Homes grant introduced – £110,000 spent resulting in 17 grants due for completion during 2018/19
- 2 key worker housing projects delivered in partnership with RP's

Objective 6 – Reducing or preventing homelessness

- The Housing Options team are meeting the targets of the Homeless Reduction Act 2017 to prevent homelessness when it is threatened within 56 days despite a 40% increase in presentations as a result of the introduction to the Act.
- Working with third sector agencies through Cumbria Homeless Forum to develop protocols and practices
- 7 temporary accommodation units are currently in use, with a 95% occupancy rate
- Worked with other LA's on a county-wide rough sleepers funding bid, which is aimed to see a temporary post to work directly with rough sleepers / hidden homeless and to carry out research to better understand rough sleeping in Allerdale