

# Cumbria Housing Strategy 2006/2011

## Housing Market Assessment



### RURAL CARLISLE EAST



Cumbria Sub-Regional Housing Group

# Carlisle Rural East Housing Market Assessment

## Current Market Profile

Carlisle Rural East encompasses the greater part of Carlisle's rural district, including the key service centres of Brampton and Longtown. Property prices are significantly higher than in Carlisle Urban. Second homes are becoming more prevalent than in the rest of the Carlisle district (especially in the Brampton area) but are still relatively low compared to the rest of the county.

Although some people may commute as far as Newcastle (on the A69) most work locally or in Carlisle. The key service centres are the focus of employment within the area. Significant local industries include haulage and agriculture. The biggest threat to local employment is the anticipated loss of jobs at MOD Longtown.

## Headline Findings

- 106 households per year in need of affordable housing over the next five years (District Housing Survey 2006).
- Need identified is predominantly for larger 3+ bed general needs housing, with a greater level of need for social rented housing than intermediate.
- Earnings to property price ratio for Wetheral – 8 x (Housing Strategy for Carlisle 2005 – 2010).
- 97% of newly forming households unable to afford market prices (District Survey).

## Targets

The following targets have been devised for this market area. In order to achieve these appropriate actions from the Cumbria Housing Strategy Action Plan will be applied.

- To deliver more affordable housing – the results of the district survey represent a challenge, as they identify 106 households per year as being unable to buy on the open market. Delivering on this sort of level of need would be extremely difficult, due to planning policy focussing new build on key service centres and local service centres, with only 20% of new development allocated for Carlisle's rural areas, and the target for 40% brownfield development in rural areas. It is not a new phenomenon for people from Carlisle's rural districts setting up home from the first time to have to move into Carlisle urban due to the lack of affordable housing locally, however the position has got significantly worse over recent years due to the level of house price increases, which has been highlighted by the district survey.
- 100% of all social housing to meet the decent homes standard by 2010.
- 70% of all private sector homes occupied by vulnerable people to meet the decent homes standard by 2010.

## Key Issues

1. Lack of **affordable housing** (the main issue for this market)
  - House prices have risen significantly faster than incomes over recent years.
  - Shortage of social rented housing – especially family housing.
  - Resulting in significant need for new affordable housing.
  - Young people wishing to set up home independently unable to afford accommodation in the areas they grew up.
  - Particularly high level of need for larger 3+ bed accommodation (especially rented).
  - Need for both social rented, intermediate and locals-only housing.
2. Increasing **homelessness**
  - 25 people from Carlisle Rural East accepted as being homeless and in priority need in 2005/06.
3. **Supported housing** needs
  - Provision currently centred in Carlisle urban.
4. **Decent homes**
  - Plans in place to make all social housing decent by 2010
  - Significant proportion of private sector homes occupied by vulnerable people are already decent but more needs to be done to
  - When our Energy Advice Centre (EEAC) surveyors inspect for insulation measures they will also inspect for decent homes issues and report their findings to the City Council's Grants Team.

## Balanced Housing Market Indicators

Theme	Indicator
1. Buying a home	<b>Gross Household Income ratio for flat, terraced and semi-detached – based on median incomes and average house prices Jan-Mar 06 (Land Registry)</b>
	Semi-Detached                      Terraced                      Flat/Maisonette
	6.7x    4.2x    4.7x
2. Renting a home	<b>Weekly rent should equate to no more than 25% of weekly gross household income (private sector)</b>
	Less than 25% - see renting trends table.
	<b>Social housing rents should be less than private sector rents</b> Significantly less than private renting.
3. Accessibility of social rented housing	<b>50% of those on the waiting list housed during the year</b>
	No – can wait significantly longer – problem compounded by high levels of Right to Buy sales in recent years.
4. Empty properties	<b>No more than 3% of the housing stock empty for more than 6 months</b>
	OK – just under 2% per Council Tax figures.
5. Second homes	<b>No more than 10% of properties</b>
	Significantly lower – only 0.9%.
6. Housing the homeless	<b>No more than 0.3% of total households in the area accepted as homeless</b>
	Within target – just over 0.25%.
7. Creating decent homes	<b>100% of all social housing decent by 2010</b>
	On target.
	<b>70% of private sector housing providing homes for vulnerable people to meet Decent Homes Standard by 2010</b>
	On target.

## Market Drivers

- Key service centres of Brampton and Longtown are the main focus of employment.
- Range of shops and services – 52% of respondents to the District Survey felt these facilities were either very or fairly good – twice as many as the 26% who felt these were poor (significantly less than the 77.4% who felt shops were good in Carlisle urban – not surprisingly, as this is where all the large supermarkets are located).
- Overall 92.6% of respondents expressed overall satisfaction with their local neighbourhood (significantly higher than in Carlisle urban).
- Perceptions of policing, crime and anti-social behaviour: only 2.2% of survey respondents felt this was a serious problem – much lower than in Carlisle urban.
- Around 72% of respondents felt local schools were very or fairly good – a slightly higher satisfaction rate than in Carlisle’s other housing markets – however Lochinvar secondary school at Brampton is due to close in 2008, with pupils being bussed to William Howard at Brampton. Local estate agents confirmed that being in the catchment area of a good school was a determining factor in the decisions people make about where they choose to live.
- Outside the key service centres, a lot of properties in the owner-occupier sector are larger detached properties, beyond the remit of affordable housing. Estate agents have identified that a high proportion of properties sold for over £180k are purchased by incomers moving to the area for work.
- Estate agents have identified an increase in the second home market in the Brampton area, although this is still relatively minor compared to other areas of the county.

**In summary**, there is a major affordability issue in the Carlisle Rural East housing market. Based on a lower quartile house price of £125,000 (compared to only £76,499 in Carlisle Urban), 106 households per year were assessed as being in need of affordable housing by the District Housing Survey. This means that 97% of newly forming households could not afford to buy at responsible lending levels. This is compounded by the shortage of social rented housing (especially family housing, which has been depleted by high levels of Right to Buy sales) and affordable private sector rented accommodation.

It would be very difficult to meet the level of identified need due to local planning policy (summarised under Targets) which seeks to site new affordable housing in sustainable locations in reasonable proximity to services and facilities, and the difficulty of attaining affordable sites (especially brownfield sites) in rural areas.

Newly forming households have historically had to move into Carlisle to find affordable accommodation, however there is a real need for additional affordable units in Carlisle Rural East.

## Housing Stock and Tenure

**Please note: Due to LSVT overall Carlisle tenure at 2004 was: private sector 39,224; RSLs 7981; LA 16 (homeless accommodation). Carlisle tenure at 2004, means Carlisle District not the Housing Market Areas**

	Count	%	District %	Cumbria %	North West %
Owner Occupation	7793	77.1	70.87	72.3	69.3
Social Rented	1057	10.5	18.33	16.00	20.1
Private Rented	993	9.8	8.35	11.7	8.5
Rent Free	267	2.6	2.49	2.4	2.1
Total	10110	100	100.04	100	100

(Source: 2001 Census information)

Property Type	Count	%	District %	Cumbria %	North West %
ALL OCCUPIED HOUSEHOLD SPACES	10692	100	100	100	100
In an unshared dwelling	-	-	99.6	99.8	99.8
- House or bungalow - Detached	4978	46.56	23.5	25.5	18.0
- House or bungalow - Semi-detached	3139	29.36	36.1	33.0	37.4
- House or bungalow - Terraced (including end terrace)	1745	16.32	29.2	31.2	31.4
- Flat, maisonette or apartment	724	6.77	10.6	9.7	12.7
- Caravan or other mobile or temporary structure	94	0.88	0.2	0.4	0.3
In a shared dwelling : TOTAL	12	0.11	0.3	0.2	0.2

(Source, 2001 Census information)

Tenure	Count	%	District %	Cumbria %	North West %
All Occupied dwellings : TOTAL	10110	100	100	100	100
Owned - Owns outright	3833	37.91	30.4	35.0	29.8
Owned - Owns with a mortgage or loan	3938	38.95	39.8	37.0	38.9
Owned - Shared ownership	22	0.22	0.7	0.5	0.6
Social rented – (Council/Housing Association)	1057	10.45	18.3	16.0	20.1
Private rented - Private landlord or letting agency	809	8.00	7.1	7.8	7.7
Private rented - Employer of a household member	46	0.45	0.2	0.2	0.1
Private rented - Relative or friend of a household member	96	0.95	0.8	0.9	0.6
Private rented - Other	42	0.42	0.2	0.2	0.2
Lives rent free	267	2.64	2.5	2.4	2.1

(Source, 2001 Census information)

Occupancy Rates	Count	%	District %	Cumbria %	North West %
ALL HOUSEHOLDS	10112	100	100	100	100
Owned - occupancy rating of 0 or higher	7685	76.00	69.6	70.9	67.2
Owned - occupancy rating of -1 or less	118	1.17	1.3	1.4	2.0
Rented from council - occupancy rating of 0 or higher	642	6.35	14.0	8.3	12.2
Rented from council - occupancy rating of -1 or less	99	0.98	1.3	0.8	1.3
Other social rented - occupancy rating of 0 or higher	299	2.96	2.7	6.4	5.7
Other social rented - occupancy rating of -1 or less	6	0.06	0.3	0.5	0.8
Private rented or living rent free - occupancy rating of 0 or higher	1193	11.80	9.7	10.6	9.4
Private rented or living rent free - occupancy rating of -1 or less	70	0.69	1.2	1.1	1.3

(Source, 2001 Census information)

House Size	Count	%	District %	Cumbria %	North West %
ALL HOUSEHOLDS	10107	100	100	100	100
1 room	33	0.33	0.6	0.4	0.5
2 rooms	120	1.19	1.5	1.4	1.8
3 to 4 rooms	2058	20.36	30.0	25.0	26.9
5 to 6 rooms	4481	44.34	48.6	51.4	52.1
7 or more rooms	3415	33.79	19.3	21.8	18.7

(Source, 2001 Census information)

- Per the District Survey, the annual rate of household formation across our Housing Markets is 279 in Carlisle urban, 101 in Rural East and 29 in Rural West (a total of 409) compared to net housing completions of approximately 450.
- In Rural East most social rented accommodation is located in the key service centres of Longtown and Brampton, and there is a shortfall of affordable family housing due to Right to Buy sales.
- There are currently relatively few new affordable homes in the pipeline in Carlisle Rural East – nowhere near enough to meet demand identified in the District Survey, and hardly any of these units are outside the key service centres.
- Outstanding planning permissions – a rural moratorium was imposed between summer 2004 and early 2006 to reduce the backlog of permissions – this has now been reduced to 7 ½ years, which Planning Services consider manageable.

## Demographics

### Five Year Net Housing Projection

Carlisle District	2001	2006	2011	2016	2021	2026
<b>Total Dwellings</b>	45969	48232	50495	52758	55021	57284
<b>Total Households</b>	43963	46127	48293	50456	52622	54783
<b>Total Population</b>	100900	104544	107523	109899	113017	117286
<b>Net Migration</b>	N/A	4405	3190	2912	3379	4742

(Chelmer model, October 2006 – figures provided by Cumbria County Council)

### Five Year Migration Projections

Carlisle District	2001	2006	2011	2016	2021	2026
Total Dwellings	46024	49189	52453	55912	59151	61954
Total Households	44016	47042	50165	53472	56570	59251
Total Population	100900	104688	108504	112362	116188	119725
Net Migration	N/A	4660	4660	4660	4660	4660
<b>Annual Dwelling Requirement under this Scenario</b>						
	<b>2001-06</b>	<b>2006-11</b>	<b>2011-16</b>	<b>2016-21</b>	<b>2021-26</b>	
	633	652.8	691.8	647.8	560.6	

(Chelmer model, October 2006 – figures provided by Cumbria County Council)

Age Range 2001	ALL PEOPLE	0 - 4	5 - 14	15 - 29	30 - 44	45 - 59	60 - 74	75 +
Count Carlisle Rural East	24323	1134	3070	3344	5354	5432	3936	2053
%	100	4.7	12.6	13.8	22.0	22.3	16.2	8.4

(Source, 2001 Census information)

Households	Carlisle Rural East Count	Carlisle Rural East %	District %	Cumbria %	North West %
All Households	10107	100	100	100%	100%
One person households	2752	27.23	32.1	30.1	30.9
- of which Pensioners living alone % of total households	1503	14.87	16.0	15.8	15.1
All other Pensioner households	1157	11.45	10.0	10.8	8.9
Households with dependent children	2872	28.42	27.3	27.5	30.4
- of which Lone Parent households with dependent children - % of total households	392	3.88	6.0	5.5	7.7
Households with non dependent children	1075	10.64	10.1	9.8	10.3
- of which Lone Parent households with non-dependent children - % of total households	281	2.78	3.2	3.0	3.5
Households with no children	2051	20.29	18.0	19.3	16.4
All other Households	200	1.98	2.7	2.5	3.0

(Source, 2001 Census information)

Ethnic Group	Carlisle Rural East %	District %	North West %	England and Wales %
All People	(24,318)	(100,711)	(6,729,766)	(52,041,916)
White - British	98.93	97.82	92.17%	87.49%
White - Irish	0.21	0.52	1.15%	1.23%
White - Other	0.55	0.77	1.11%	2.59%
Mixed - White and Black Caribbean	0.00	0.07	0.33%	0.46%
Mixed - White and Black African	0.10	0.05	0.15%	0.15%
Mixed - White and Asian	0.00	0.09	0.26%	0.36%
Mixed - Other	0.00	0.09	0.20%	0.30%
Asian or Asian British - Indian	0.10	0.09	1.07%	1.99%
Asian or Asian British - Pakistani	0.00	0.05	1.74%	1.37%
Asian or Asian British - Bangladeshi	0.00	0.08	0.39%	0.54%
Asian or Asian British - Other	0.00	0.06	0.22%	0.46%
Black or Black British - Black Caribbean	0.00	0.02	0.30%	1.08%
Black or Black British - Black African	0.10	0.04	0.24%	0.92%
Black or Black British - Other	0.00	0.01	0.08%	0.18%
Chinese or other ethnic group - Chinese	0.00	0.17	0.40%	0.44%
Chinese or other ethnic group - Other ethnic group	0.00	0.24	0.20%	0.42%

(Source, 2001 Census information)

- The Carlisle district is projected to experience relatively high growth with a projected increase of 10.8% from 101,800 in 2003 to 112,800 in 2028. (Cumbria's population is expected to grow by just under 1% every 5 years).
- In our rural areas many younger people have been unable to afford to remain in their communities due to affordability problems. At the same time many older people have retired to these rural communities, often from Carlisle urban – although the problem is not as bad as in some other areas of the county.
- The employment profile is significantly different to Carlisle urban, with more managers, professionals and skilled workers. The 3 most popular types of employment for people living in Carlisle Rural East per the 2001 census were: skilled trades (17.2%), managers and senior officials (15.6%) and associate professionals & technical occupations (13.1%).
- The prospective loss of MOD Longtown is the major threat to the local economy, but the new northern development route and potential for new employment at Kingmoor Park could provide enhanced employment opportunities to the North of Carlisle.

(Sources include Cumbria Economic Bulletin, Sep 2006, & Information & Intelligence, Policy & Performance Unit, Cumbria County Council).

## Housing Provision

### o Affordability

House Price/ Household Income 2005	House Prices (£)		Income (£)		Ratio	
	Mean	Median	Mean	Median	Mean	Median
<b>Housing Market Area</b>	191668	192000	31848	27331	6.0x	7.0x
<b>District</b>	143,028	137,318	26886	23106	5.3x	5.9x
<b>Cumbria</b>	162,647	146,000	27617	23648	5.9x	6.1x

(Source: CACI Street Value/ CACI Paycheck supplied by Cumbria County Council)

### o New build

Housing Planning Permissions	2005-06 @Feb.06	2004-05	2003-04	2002-03	2001-02	2000-01	Total	Annual Rate
Carlisle Rural East	55	162	N/A	N/A	N/A	N/A	217	109
Combined Rural East & Rural West (2000-2004)	N/A	N/A	86	141	161	63	251	113
<b>Total</b>	<b>55</b>	<b>162</b>	<b>86</b>	<b>141</b>	<b>161</b>	<b>63</b>	<b>468</b>	<b>222</b>

(Source, planning departments and County Council monitoring database. NOTE: **Combined East and West Figures for previous years**)

Housing Completions	2005-06 @Feb.06	2004-05	2003-04	2002-03	2001-02	2000-01	Total	Annual Rate
ALL HOUSEHOLDS	102	120	78	115	131	136	682	114

(**Combined East and West Figures** - source, planning departments and County Council monitoring database. Unable to break down to room level – figures will be disaggregated in future research)

○ **Affordable Housing**

<b>Development of affordable housing units</b>	<b>2005-06</b>	<b>2004-05</b>	<b>2003-04</b>	<b>2002-03</b>	<b>2001-02</b>	<b>2000-01</b>
Total number of affordable housing units granted planning permission	2	6	0	0	0	0
Affordable Housing as % of total new dwellings granted planning permission	4%	4%	0%	0%	0%	0%
Total number of affordable housing units completed	4	0	0	No info	No Info	No Info
Affordable Housing as % of total new dwellings completed	4%	0%	0%	-	-	-

(Source, planning departments and County Council monitoring database)

- The employment profile (at the end of the Demographics section) highlights a significantly higher proportion of professionals and managers living in Rural East than Carlisle urban. Estate agents have identified that professional households moving into Carlisle's housing markets account for a high proportion of buyers over £180k – under £180k most are local.
- A significant proportion of people living in Rural East commute to Carlisle for work.
- The Income required to purchase the average mean property in Rural East would be £54,762 – compared to only £29,522 in Carlisle urban (based on 3.5 x salary – assuming no deposit).
- In the case of the City Council's low cost home ownership scheme, around 50% of applicants (mostly first-time buyers) receive help towards their deposits from parents etc.
- Affordability is a key issue in most settlements within the Market Area - the Housing Strategy for Carlisle 2005-10 identifies a property price to income ratio in Wetheral of 8:1 (compared with DCLG guidelines of 3.5:1).

○ **Right to Buy**

<b>Right to Buy</b>	<b>Actual Sales</b>
2001-02	22
2002-03	29
2003-04} 2004-05}	71
2005-06	11

(Sources: Carlisle City Council and Carlisle Housing Association - combined figures for 03-04 and 04-05 due to backlog at stock transfer)

- Most family properties have long since been lost to Right to Buy, although there was a further more recent surge on the remaining stock generated by stock transfer.
- The resale value of ex-Right to Buy properties would usually be higher outside the keys service centres, although there is a significantly market for them.
- The Right to Acquire only applies to Brampton as all other settlements in the Carlisle Rural East market area have a population of less than 3,000.

○ **Renting trends**

Annual salary for Carlisle District £23,106 (Median)

Annual Median for Carlisle Rural East Income £27331

<b>Rent Costs</b>				
<b>House Type</b>	<b>Housing Association Weekly Rent (£) 2005/2006</b>	<b>Rent as a % of average weekly in-work income £525.60 (exc. hb)</b>	<b>Private Sector Weekly Rents (£) 2005/06</b>	<b>Rent as a % of average weekly in-work income £525.60 (exc. hb)</b>
One bed flat	54.28	10.3	75.00	14.3
Two bed flat	60.19	11.5	90.00	17.1
Two bed house	57.91	11.0	85.00	16.2
Three bed house	59.74	11.4	100.00	19.0
Two bed bungalow	62.00	11.8	110.00	20.9

(Source, Rent Service information)

	<b>Private Sector Rents</b>	<b>Social Housing Rents</b>
1 bed flat	£75 pw	£54.28 pw
2 bed flat	£90 pw	£60.19 pw
<u>Terraced House</u>		
2 bed	£85 pw	£57.91 pw
3 bed	£100 pw	£59.74 pw
<u>Semi - Detached</u>		
2 bed	£100 pw	£58.13 pw
3 bed	£115 pw	£61.26 pw
4 bed	£125 pw	£62.13 pw
<u>Detached House</u>		
3 bed	£125 pw	N/A
4 bed	£140 pw	N/A
<u>Bungalow</u>		
1 bed	NA	£55.00 pw
2 bed	£110 pw	£62.00 pw
3 bed	£130 pw	£65.45 pw
	Source: Rent Service 2005	Source: CHA, Impact & Two Castles Mean Rents 2005

(Source, Rent Service 2005 and RSL Mean Rents)

Impact HA rents for 2 & 3 bed houses not broken down by type, assumed 50% terraced and 50% semi-detached.

<b>Access to Social Rented Housing</b>		
<b>Household Type</b>	<b>Number of lettings 2005/6</b>	<b>%age of empty properties as at 31<sup>st</sup> March</b>
1 Bed flat	22	11.1
2 Bed flat	4	4.9
2 Bed house	12	7.4
3 Bed house	10	1.4
4 Bed house	0	-
1 Bed bungalow	13	3.1
2 Bed bungalow	1	-
3 Bed bungalow	0	-

(Source, RSLs).

- The main reasons for people terminating their tenancies over the last twelve months as identified by CHA (the largest landlord in Carlisle) were tenants being deceased and moving into residential care (particularly in the case of elderly tenants). This is prevalent in Rural East due to the disproportionate level of elderly accommodation managed by the Association due to Right to Buy sales. Another common cause was tenants moving in with friends or relatives.
- The majority of people who terminated their tenancies to buy an alternative property bought in Carlisle urban due to the lower house prices. Across the Carlisle district tenants were more likely to buy their existing home under the Right to Buy than give up their tenancy to buy a property
- There is not a significant problem with difficult-to-let properties, although flats – especially one-beds are less popular than other property types.

- Duration of time a client would need to wait for an appropriate housing association tenancy: across the Carlisle district CHA have indicated this could vary significantly depending on the property type and area, from only a few weeks for a priority homeless case to over 10 years if an applicant was waiting for a family house in a high demand area (on some popular estates. CHA estimated that the average waiting time could be around 4 years – although this would be significantly longer for a family property in the rural areas – possibly in excess of ten years – as they are in short supply. Some lower demand properties are advertised so some people may be able to access a property sooner, although very few of these would be in rural areas.
- The District Survey highlighted the need for more affordable smaller properties in Rural East. Districtwide, there is an under supply of affordable properties in the following categories: adapted properties for larger households, and larger family homes (4 or more bedrooms), while there is also a low turnover of two or more bedroom bungalows - presenting difficulties for tenants with care needs.
- The turnover of RSL properties is very low in the case of family homes.
- Housing association rents are significantly more affordable than private sector rents.

### Affordable housing requirements

*(Based on DCLG Housing Needs and Market Assessment Model)*

Market Area	Tenure	Annual Affordable Housing Requirement				Total
		General		Older		
Carlisle Rural East		Smaller 0-2 Beds	Larger 3+ Beds	1 Bed	2+ beds	
	Intermediate	14	29	3	2	48
	Social Rent	7	55	(17)	13	58
	<b>Total</b>	<b>21</b>	<b>84</b>	<b>(14)</b>	<b>15</b>	<b>106</b>
	5 Year Requirement					530

### Existing households in need of alternative accommodation (5 year requirement)

Type of Household	Count
General	419
Older Person	64

### Proportion of existing households unable to move to alternative accommodation, due to cost of buying or renting

Type of Household	%
General	97%
Older Person	100%

### Newly forming households in need of alternative accommodation (5 year requirement)

Type of Household	Count
General	404
Older Person	101

### Proportion of newly arising households unable to buy or rent in the market.

Type of Household	%
General	97%
Older Person	100%

NB. The DCLG Housing Needs and Market Assessment model takes into account committed supply of affordable housing units, resale of affordable housing units and turnover of social rented properties to determine the annual requirement of 106 units for the Carlisle Rural East market area.

### Homelessness (Carlisle District)

Homeless Cases	Presentations	Acceptances
<b>2004- 05</b>		
January - March	115	40
April - June	142	69
July - September	121	71
October - December	143	103
Total	521	283
<b>2005 - 06</b>		
January - March	158	98
April - June	151	98
July - September	114	59
October - December	102	70
Total	525	325

(Source, district councils NB District figure - unable to breakdown to HMA level)

<b>Causes of Homelessness For applicant households found to be eligible, unintentionally homeless in priority need</b>	<b>2004 - 05</b>		<b>2005 - 06</b>	
	<b>Number</b>	<b>% of total acceptances</b>	<b>Number</b>	<b>% of total acceptances</b>
Parents no longer willing or able to accommodate	45	16.0	68	21.0
Other relatives or friends no longer willing or able to accommodate	35	12.4	36	11.0
Non violent breakdown of relationship with partner	20	7.0	54	16.6
Violence	44	15.5	48	14.8
Harassment, threats or intimidation	7	2.5	9	2.8
Mortgage arrears (repossession or other loss of home)	11	3.9	8	2.5
Rent arrears	3	1.0	2	0.6
Loss of rented or tied accommodation	73	25.8	70	21.5
Required to leave National Asylum Support Service accommodation	0	0.0	0	0.0
In institution or care	11	3.9	11	3.4
Other (e.g. homeless in emergency, ex-HM forces, returned from abroad, sleeping rough or in hostel)	35	12.4	16	4.9

(Source, District Councils – NB District figure)

- Property prices (purchase and private sector rents) are a cause of homelessness - e.g. mortgage defaults and repossessions, people unable to make their own housing arrangements etc.
- People have been using the homelessness system as a means of 'jumping the queue' – not just exclusively in areas of high demand, although they are normally 'weeded out' by the homelessness team. Part of the reason for this is the move from need to choice-based allocation systems, meaning some applicants who were previously given priority on needs grounds now have to wait longer for accommodation.
- In Rural East there is a chronic shortage of family housing (especially outside the key service centres) for priority homeless households who have a need to be in a the Housing Market, due to the impact of Right to Buy sales.
- In all 25 of the 326 acceptances for 2005/06 in the district table above related to households from Carlisle Rural East.

## Second Homes and Empty Properties

Second and Vacant Properties	Housing Market Area		District		Cumbria		North West	
	All household spaces: With residents	12383	95.00%	43963	95.31%	209,027	92%	2,812,789
All household spaces: With no residents: Vacant	441	3.38%	1966	4.26%	9,443	4.2%	124,600	4.2%
All household spaces: With no residents: Second residence / holiday accommodation	211	1.62%	195	0.42%	7,374	3.2%	12,852	0.43%

(Source, 2001 Census information and council tax data)

Number of properties empty for more than six months as of March 2006	% of properties empty for more than six months as of March 2006
Carlisle Rural East = 194	0.9

(Source, Council tax records)

- Local estate agents have identified an increasing incidence of second homes in the Brampton area, although this is relatively insignificant compared to other areas of the county.
- Some incidences of empty properties (as identified by local authority enforcement officers) are due to people inheriting properties and not wanting to let them out for fear of them being damaged, so they end up leaving them empty.

## Supported Housing (Carlisle District)

Key priority group	No. of supported housing units	Requirements
Learning disabilities	41	(Currently there are 146 persons in Carlisle with Learning Disability some of these receive Floating Support and some may be in generic services)
Mental health	36	No additional comments made by Supporting People
Young people	38	*
Teenage parents	6	No additional comments made by Supporting People
Substance misuse	12	*
Offenders and ex-offenders	16	Possibly increasing by another 10
Domestic violence	32	Figure may include some floating support
Refugees and asylum seekers	0	0 (awaiting report from the Research and information Group survey currently being carried out by Salford University)
Physical disabilities	14	Further 25 units possibly required
Older people	408	Currently under review

(Source: Supporting People Cumbria – unable to break down to Housing Market Area)

\* Some people within this client group are in accommodation classed as generic services - although support is given to those within the client groups mentioned, they are not recorded specifically as that particular client group but are classed within the generic services grouping.

- The most vulnerable groups of people are not only more likely to come through the homelessness system, but also more frequently find themselves in the poorest quality private sector accommodation.
- The lack of housing options available to vulnerable people is a result of poverty and low incomes, compounded by the housing benefit system.
- Levels of owner occupation among the most vulnerable groups are very low.
- CHA have sheltered schemes for the elderly at West Hill House (Brampton) and Ladyseat (Longtown). Anchor (Union Court) and Housing 21 (Townfoot Court) also have sheltered schemes for the elderly in Brampton – Anchor additionally has 4 supported bungalows at Castle Carrock.
- Support and accommodation for other groups is located in Carlisle urban.
- The lack of support available locally for vulnerable people, as well as the low supply and turnover of social housing means the associated problems become more 'invisible' in areas such as Carlisle Rural East.

## Additional Tables

### Homeless Accommodation Available

<b>Homelessness Provision across the Carlisle District</b>			
<b>Project</b>	<b>Client Group</b>	<b>Accommodation/ Service</b>	<b>No. of Places</b>
<b>Carlisle City Council</b>			
London Road	Families	Hostel Old property – H & S issues Mix of singles/ family rooms Fully staffed 24 hour cover	10
John Street	Single men; Offenders, drug/ alcohol problems, mental health	Hostel Fully staffed 24 hour cover Residency < 9 months	21
Homeshare	Single men	7 satellite properties <ul style="list-style-type: none"> <li>• Owned by CCC</li> <li>• Leased by CCC from CHA</li> <li>• Leased from Impact</li> </ul>	22
		Long stay (John St Annex)	7
<b>Impact Housing Association</b>			
Arnwood House	Single men 18 years +	24 hour cover	16
Aglionby Street	Older men	9-5pm support	5
Lindisfarne Street	16 years +	24 hour cover	10
Close Street	16-25 years, mixed	24 hour cover	8
		Move on houses, floating	2
Supported Flats (CASS partnership)	Young people	Assisting clients to access employment and education.	10
Women's Refuge	Domestic violence	24 hour cover (plus 4 move on floating support places)	7
<b>CASS</b>			
Temporary accommodation	offenders/young people	Quick access	13
Supported tenancies	Ex-offenders	Supported	3
SMART Project (partnership with Croftlands Trust)	Substance misuse	Drug & alcohol housing support	14
<b>Croftlands Trust</b> (referrals are through Community Mental Health team)			
Durranhill Road	Mental health care	Hostel (rehabilitation)	9
		Respite (24 hour staff cover) (+ out of hours support service)	1
Botcherby Avenue	Mental health care	Supported housing (5 bedsits/ 12 1-bed flats) Staff cover 9am-9pm	17
Carranmore	Mental health care (longer stay residential)	Hostel (24 hour staff cover)	6
Stratheden	Mental health care	Hostel (24 hour staff cover)	9
		Supported housing (24 hour satellite cover)	4
Dispersed housing	Mental health care	Accommodation based support across Carlisle.	39

## Homeless Provision Across the Carlisle District (continued)

### **Additional Homeless Services**

**Floating Support:** provided in the district by CHA (vulnerable tenants); Impact HA (young people, domestic violence, teenage pregnancy); CASS (ex-offenders, young people, vulnerable tenants); Glenmore Trust (learning disabilities); Croftlands Trust (mental health clients).

**Other Homelessness Services** include: Care and Repair (preventative project); Nightstop (emergency overnight accommodation for young people), Croftlands projects: Spencer Street day centre & Co-opewrate (supported employment scheme).

(Main source: Cumbria homelessness strategy 2003-2008 – although some of the information is now out of date so had to be updated based on discussions with service providers. NB district figures).