Cumberland Council
General Housing Needs Study 2024

Cumberland Council

Final Report

March 2025

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Executive Summary

Introduction

The Cumberland Council General Housing Needs Study (GHNS) 2024 provides the latest available evidence to help to shape the future planning and housing policies of the area. This is part of a suite of evidence which includes a stock condition survey and supported housing need study.

The GHNS considers the size, type and tenure of housing needed for residents across Cumberland over period 2022 to 2039. The study provides an up-to-date analysis of the social, economic, housing, and demographic situation across Cumberland.

The GHNS 2024 includes:

- A comprehensive review of existing (secondary) data
- Engagement with community panels
- An online survey of stakeholders;

The findings from the study provide an up-to-date, robust, and defensible evidence base for policy development, in accordance with government policy and guidance.

Housing market context

House prices

In 2023, lower quartile prices across Cumberland were £98,500 (Cumbria £110,000, North West £125,000, and England £175,000) and median prices were £147,000 (Cumbria £214,475, North West £185,000, and England £275,000).

In 2023, lower quartile private rents across Cumberland were £520 each month (Cumbria £524, North West £693, and England £923) and median rents were £598 (Cumbria £624, North West £901, and England £1,473).

Dwelling stock

There are 138,080 dwellings (2023 MHCLG) and 125,458 households (2021 Census) across the Cumberland Council area. The dwelling vacancy rate is estimated to be 3.2% which is similar to the national rate (2.7%).

According to the latest 2023 Valuation Office Agency dwelling stock information:

- Most dwellings are houses (77.0%), 9.6% are flats, and 13.1% are bungalows. 68.5% of households are owner-occupiers, 14.1% privately rent, and 17.4% live in affordable housing.
- 5.3% of dwellings have one-bedroom, 30.8% have two or more-bedrooms, 49.0% have three-bedrooms and 14.9% have 4 or more-bedrooms.
- 26.8% of dwellings were built before 1919, a further 11.3% were built between 1919 and 1944, 20.7% between 1945 and 1964, 15.2% between 1965 and 1982, 11.7% between 1983 and 1999, and 14.3% have been built since 1999.

Regarding tenure of households, the 2021 Census reported that 68.5% of occupied households are owner-occupied, 17.4% are affordable, and 14.1% are private rented

Demographic drivers

The population of the Cumberland Council area is estimated to be 274,499 in 2022 (ONS 2018-based projections) and this is projected to decrease by -1.5% to 270,496 by 2039. Over the next few decades, there will be a marked increase in the number and proportion of older residents. The population aged 65+ years is expected to increase by 25.2% from 65,728 in 2022 to 82,269 in 2039.

Future dwelling mix and development priorities

The GHNS has carefully considered the future population and household projections over the period 2022 to 2039, the range of dwellings lived in by different households, and their dwelling aspirations (likes) and expectations. This helps to determine an appropriate mix of dwellings to inform future development priorities to better reflect the housing needs of communities across the Cumberland Council area.

The latest 2024 Standard Method calculation identifies a minimum annual housing need of 1,105 dwellings.

The GHNS analysis includes a detailed analysis of the relationship between households, their current housing circumstances, the range of affordable dwellings needed and using arc4 national data, a review of household aspirations and expectations. This helps to identify an appropriate range of dwellings by tenure and size across Cumberland over the period 2039 including the need for level-access homes.

Table ES1 illustrates the range of dwellings appropriate for the Cumberland Council area over the plan period. Modelling assumes 75% market housing and 25% affordable housing delivery, with the split of 75% social/affordable rented and 25% affordable home ownership. Table ES2 summarises the overall dwelling mix breakdown by area and tenure.

Table ES1 Summary of overall dwelling mix by tenure: Cumberland

Number of bedrooms	Market	Affordable Rented	Affordable home ownership	Overall range
1-bed	25-30%	30-35%	20-25%	25-30%
2-bed	25-30%	35-40%	35-40%	25-30%
3-bed	30-35%	25-30%	30-35%	30-35%
4+-bed	10-15%	5-10%	5-10%	10-15%

Table ES2 Summary of overall dwelling mix by tenure: sub-areas of Cumberland

Carlisle City

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	15-20%	25-30%	20-25%	15-20%
2	30-35%	35-40%	35-40%	30-35%
3	35-40%	25-30%	35-40%	35-40%
4	10-15%	5-10%	5-10%	10-15%
Level access				15-20%

Lakeland Fringe

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	15-20%	30-35%	15-20%	15-20%
2	35-40%	35-40%	35-40%	35-40%
3	30-35%	25-30%	35-40%	30-35%
4	10-15%	5-10%	5-10%	5-10%
Level access				15-20%

Millom

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	2-5%	20-25%	5-10%	5-10%
2	60-65%	35-40%	55-60%	55-60%
3	20-25%	25-30%	25-30%	20-25%
4	10-15%	5-10%	5-10%	10-15%
Level access				15-20%

Rural Carlisle

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	10-15%	20-25%	5-10%	10-15%
2	35-40%	30-35%	35-40%	35-40%
3	40-45%	35-40%	45-50%	40-45%
4	10-15%	5-10%	5-10%	10-15%
Level access				15-20%

Solway Coast to Lakes

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	10-15%	25-30%	10-15%	15-20%
2	50-55%	35-40%	40-45%	50-55%
3	20-25%	25-30%	35-40%	20-25%
4	10-15%	5-10%	5-10%	5-10%
Level access				15-20%

West Cumbria

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	15-20%	25-30%	15-20%	20-25%
2	20-25%	35-40%	35-40%	25-30%
3	45-50%	25-30%	35-40%	40-45%
4	10-15%	5-10%	5-10%	5-10%
Level access				15-20%

LDNP - North Lakes (West)

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	15-20%	30-35%	15-20%	20-25%
2	20-25%	40-45%	35-40%	25-30%
3	45-50%	20-25%	35-40%	40-45%
4	10-15%	2-5%	5-10%	5-10%
Level access				15-20%

LDNP - West Lakes

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	2-5%	20-25%	10-15%	5-10%
2	10-15%	30-35%	15-20%	15-20%
3	20-25%	40-45%	60-65%	25-30%
4	10-15%	2-5%	5-10%	5-10%
Level access				15-20%

Summary of policy recommendations

Theme	Data	Action
Overall housing need	Minimum local housing need using the 2024 NPPF standard method is method figure is 1,105 each year	Housing need figures to be noted.
Affordable housing need	Annual imbalance over the next 5 years of 676, which justifies need for robust affordable housing policy and delivery.	Affordable housing policy to maximise delivery on market sites subject to viability and consider new ways of delivering affordable, particularly social rented housing.
	Broad mix of affordable dwelling sizes is required (rented: 32% 1-bedroom, 36% 2-bedroom, 26% 3-bedroom and 6% 4 or more bedroom. Affordable home ownership: 24% 1-bedroom, 36% 2-bedroom, 33% 3-bedroom and 7% 4 or more bedroom.	Range of dwelling sizes to be delivered.
	Affordable tenure mix of 50% social rented, 25% affordable rented and 25% affordable homes.	The council should seek to maximise the delivery of additional affordable homes, including through Local Plan targets for the provision of affordable housing for sale and rent as part of market-led developments based on evidence relating to need and viability. Social rented delivery should be a particular priority

1. Introduction and Policy Context

Background

1.1 The Cumberland Council General Housing Needs Study (GHNS) 2024 provides the council with up-to-date evidence on housing need across all sections of the community over the period to 2039. The evidence will inform the update of the preparation of the Local Plan, other strategies, policies, and decisions of the council and its partners.

1.2 The GHNS considers the size, type and tenure of housing needed for residents across Cumberland over period 2022 to 2039. The study provides an up-to-date analysis of the social, economic, housing, and demographic situation across Cumberland.

1.3 The GHNS takes into account the requirements of the National Planning Policy Framework (NPPF). It is also prepared in compliance with the government's Planning Practice Guidance (PPG).

National Planning Policy Framework

1.4 The evidence base needs to take account of the requirements of the National Planning Policy Framework (NPPF). The latest version was published in December 2024 and is supported by Planning Practice Guidance (PPG). The NPPF 2024 sets out the government's planning policies for England and how these are expected to be applied. Paragraph 11 of the NPPF states that plans, and decisions should apply a *'presumption in favour of sustainable development'*. As part of this, in relation to plan-making, it sets out that this means that *'strategic policies should, as a minimum, provide for objectively assessed needs for housing…'*.

1.5 Paragraph 61 provides an important context to the policy for housing delivery, as follows:

'To support the Government's objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay. The overall aim should be to meet an area's identified housing need, including with an appropriate mix of housing types for the local community'

1.6 Paragraphs 62 to 64 relate to the evidence base requirements which underpin this study:

Paragraph 62: **'To determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment, conducted using the standard method in national planning guidance. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for.'**

Paragraph 63: **'Within this context, the size, type and tenure of housing need for different groups in the community should be assessed and reflected in planning policies. These groups should include (but not limited to) those who require affordable housing (including Social Rent); families with children; looked after children; older people (including those who require retirement housing, housing-with-care and care homes); students; people with disabilities; service families; travellers; people who rent their homes; and people wishing to commission or build their own homes.'**

Paragraph 64: 'where a need for affordable housing is identified, planning policies should specify the type of affordable housing required (including the minimum proportion of Social Rent homes required)'.

Paragraph 66: 'Where major development involving the provision of affordable housing is proposed, planning policies and decisions should expect that the mix of affordable housing required meets identified local needs, across Social Rent, other affordable housing for rent and affordable home ownership tenures. Note that the requirement to deliver a minimum of 25% of affordable housing a First Homes no longer applies. Delivery can continue where local planning authorities that they meet local need.

Paragraph 67: "**As part of the 'Golden Rules' for Green Belt development set out in paragraphs 156- 157 of this Framework, a specific affordable housing requirement (or requirements) should be set for major development involving the provision of housing, either on land which is proposed to be released from the Green Belt or which may be permitted on land within the Green Belt. This requirement should:**

> **a) be set at a higher level than that which would otherwise apply to land which is not within or proposed to be released from the Green Belt; and**
>
> **b) require at least 50% of the housing to be affordable, unless this would make the development of these sites unviable (when tested in accordance with national planning practice guidance on viability)."**

1.7 Paragraph 69 requires that**: 'strategic policy-making authorities should establish a housing requirement figure for their whole area, which shows the extent to which their identified housing need (and any needs that cannot be met within neighbouring areas) can be met over the plan period. The requirement may be higher than the identified housing need, if for example, it includes provision for neighbouring areas, or reflects growth ambitions linked to economic development or infrastructure investment. Within this overall requirement, strategic policies should also set out a housing requirement for designated neighbourhood areas which reflects the overall strategy for the pattern and scale of development and any relevant allocations.'**

1.8 Paragraph 71 makes reference to mixed tenure sites: '**Mixed tenure sites can provide a range of benefits, including creating diverse communities and supporting timely build out rates, and local planning authorities should**

support their development through their policies and decisions (although this should not preclude schemes that are mainly, or entirely, for Social Rent or other affordable housing tenures from being supported). Mixed tenure sites can include a mixture of ownership and rental tenures, including Social Rent, other rented affordable housing and build to rent, as well as housing designed for specific groups such as older people's housing and student accommodation, and plots sold for custom or self-build.

1.9 The Localism Act 2010 introduced the 'Duty to Co-operate' as a replacement for Regional Spatial Strategy and this requirement is also established in National Planning Policy (NPPF 2024, Paragraphs 24-27). Section 110 requires local authorities and other bodies, including Local Enterprise Partnerships to co-operate in maximising the effectiveness of strategic matters within development plan documents. The provision of housing development is a strategic priority and the council will have to ensure that it is legally compliant with the Localism Act at Local Plan examination.

1.10 The NPPF 2024 sets out affordable housing definitions which are presented in Technical Appendix B.

General housing and planning policy context

1.11 The Labour Government's manifesto sets out the intention to:

- Update the NPPF, restore mandatory housing targets and introduce effective new mechanisms for cross-boundary strategic planning. Combined authorities will be given new planning powers, freedoms and flexibilities to make better use of grant funding.
- Take action to ensure that planning authorities have up-to-date Local Plans and reform and strengthen the presumption in favour of sustainable development.
- Further reform compulsory compensation rules to improve land assembly, speed up site delivery and deliver housing, infrastructure, amenity and transport benefits in the public interest.
- Ensure local communities continue to shape housebuilding in their area but use intervention powers to build the houses needed.
- Prioritise brownfield development and fast-track approval of urban brownfield sites. Take a strategic approach to greenbelt land designation and release to build more homes in the right places including the release of 'grey belt' land and introduce 'golden rules' to ensure development benefits communities and nature.
- Develop large-scale new communities through new towns, urban extensions and regeneration projects.
- Deliver the biggest increase in social and affordable housebuilding in a generation, with priority given to social rented housing and protecting existing stock with increased protections from Right to Buy.

- Strengthen planning obligations to ensure new developments provide more affordable homes and support councils and housing associations to build their capacity and make a greater contribution to affordable housing supply.
- Building more high-quality, well-designed and sustainable homes and creating places that increase climate resilience and promote nature recovery.
- Working with councils to give first-time buyers the first chance to buy homes through mortgage guarantee schemes to support those who struggle to save for a large deposit, with lower mortgage costs.

1.12 The government has published changes to the NPPF in December 2024 which includes a revised approach to establishing a minimum local housing need figure for each local authority.

1.13 The government has published changes to the **NPPF** in December 2024 which includes a revised approach to establishing a minimum local housing need figure for each local authority.

1.14 The **Planning and Infrastructure Bill** (https://bills.parliament.uk/bills/3946) was introduced to parliament in March 2025 and will see significant measures introduced to speed up planning decisions to boost housebuilding and remove unnecessary blockers and challenges to the delivery of vital developments like roads, railway lines, and windfarms. This will boost economic growth, connectivity, and energy security whilst also delivering for the environment.

1.15 Key provisions of the bill for housing delivery include:

- The bill aims to halve the time required for major housing projects to receive planning approval (reducing it from four years to under two).
- More decision-making power will shift from local councillors to planning officials to reduce delays.
- Changes to compulsory purchase rules will make it easier for local authorities and developers to acquire land at lower costs, speeding up housing projects.
- This may also limit landowner compensation, ensuring land values do not inflate project costs.
- A new "first ready, first connected" approach for grid connections will speed up energy access for new housing developments.
- By improving grid capacity, the bill supports the construction of homes in areas previously restricted by power supply issues.
- The bill supports the government’s target to deliver 1.5 million new homes during the current parliamentary term.

1.16 Labour's revisions have also reversed some of the controversial alterations made under the previous government in 2023, particularly around the Housing Delivery Test, where Labour aims to ensure that local authorities are held accountable for improving housing delivery, particularly in regions with acute housing shortages and the five-year housing land supply, where Labour’s commitment seems to focus on ensuring that Local Plans are not only current but also effective in meeting the housing needs of their communities. These changes are designed to streamline planning processes, ensuring that areas failing to meet housing delivery targets can more easily unlock new sites for development.

1.17 A notable reform is the introduction of "grey belt" land, which allows certain types of development on land that makes only a limited contribution to green belt purposes. This is part of Labour's effort to balance housing growth with environmental considerations. Moreover, the scrapping of the proposed Infrastructure Levy, which was widely criticized, signals a shift back to using Section 106 agreements to secure affordable housing.

1.18 The **Affordable Homes Programme 2021-2026** is a significant housing policy initiative aimed at boosting affordable housing supply. The government committed £11.5 billion over five years to support the construction of up to 180,000 affordable homes by 2026. The funding is targeted at a mix of affordable rent, shared ownership, and social rent homes, with a particular focus on rural areas.

1.19 The government announced a £350 million boost to affordable housing funding on February 12, 2025. This allocation includes £300 million for the Affordable Homes Programme, expected to deliver up to 2,800 additional homes, with half designated for social rent. An additional £50 million is earmarked for the Local Authority Housing Fund to improve temporary accommodation.

1.20 This funding supplements the £500 million top-up announced in the autumn Budget, bringing the total investment in housing supply for 2025/2026 to over £5 billion.

1.21 The government aims to build 1.5 million homes over the current parliament to address the housing crisis and reduce the number of households in temporary accommodation.

Cumberland Housing Strategy

1.22 The first Cumberland Council Plan outlines a four year focus. The unitary authority are keen to join up services and deliver at a scale that has not been available before.

1.23 The central aim of improving the health and wellbeing of our residents is supported by a focus in four key areas. By prioritising addressing inequalities, local economies that work for local people, environmental resilience and the climate emergency and delivering excellent public services, we can make an impact on the factors that improve health and wellbeing.

1.24 The work in these areas is underpinned by consistency in service delivery that is defined by the Cumberland Approach. By ensuring the council

- Provide accessible and trusted services that listen, involve and engage; Are driving change, learning and improving;
- Are driving change, learning and improving;
- Demonstrate leadership whilst working collaboratively;

- Think local first and sustainably;
- Focus on prevention and early intervention.

Homelessness Prevention and Rough Sleeping Strategy 2022-2027

1.25 This strategy is currently under review. A new single strategy is currently being developed for Cumberland Council following a review including input from our partners, stakeholders and customers. This strategy sets out an approach to reducing homelessness prevention and ending rough sleeping. Until the new strategy is established, the existing strategies remain active.

1.26 The impact of homelessness is devastating and can have long term consequences for those affected. This strategy sets out the council's vision for tackling homelessness and rough sleeping in the area over the next five years. It sets the scene for implementing strategic change, and for making it everyone's business to end homelessness for good.

Geography

1.27 Map 1.1 illustrates the geographical context of Cumberland and the neighbouring local authorities.

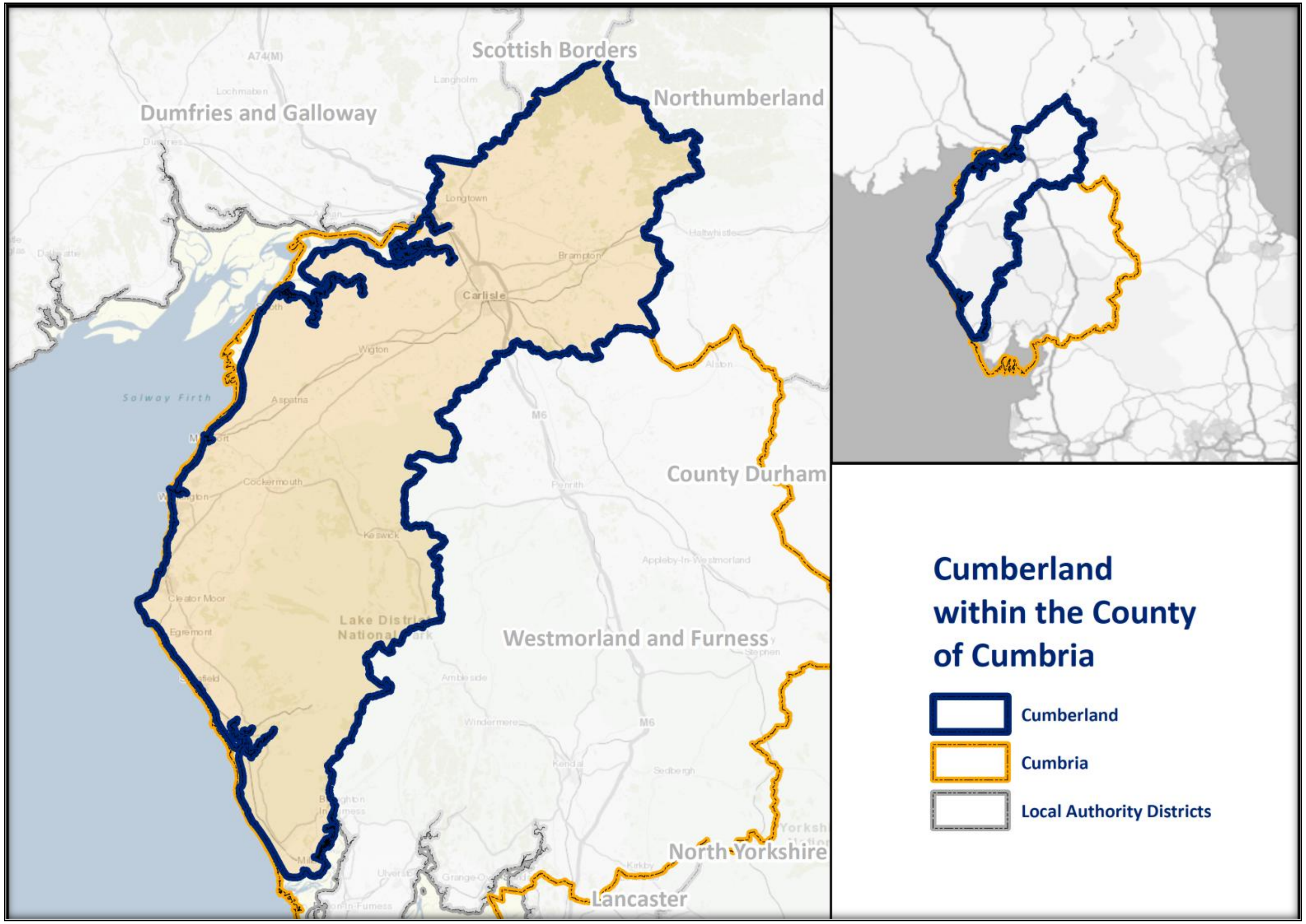
1.28 For planning policy purposes, Cumberland is divided between the Cumberland Local Planning Authority and Lake District National Park Planning Authority.

1.29 The Cumberland Council area is located in Northern England. It is positioned along the northwest coast of England, facing the Solway Firth and the Irish Sea. To the east, the Pennines form the border with Northumbria and Durham. The 2021 Census reported a population of 125,458.

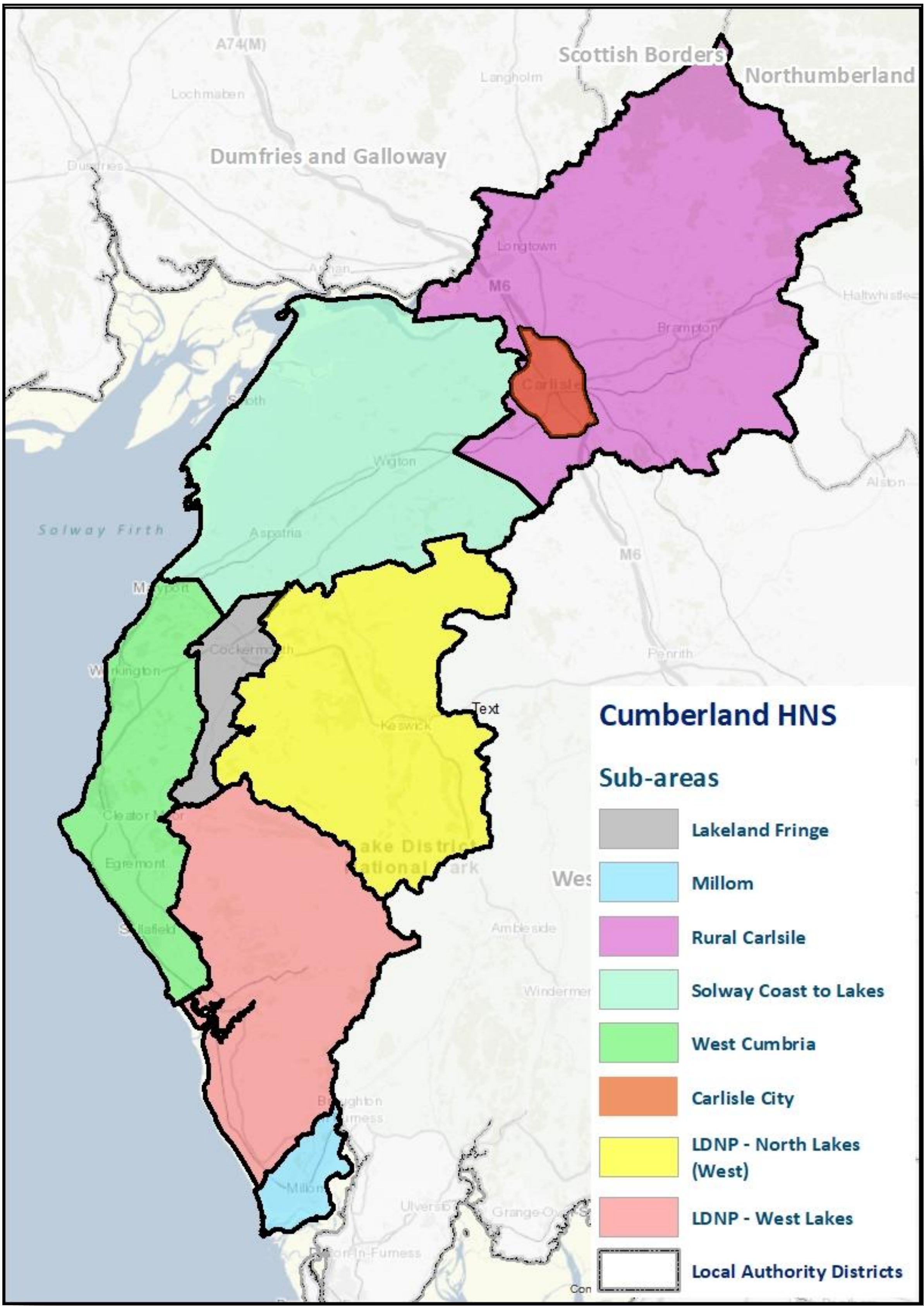
1.30 The Cumberland Council area is divided into eight sub-areas analysis for the GHNS: Carlisle City, Lakeland Fringe, Millom, Rural Carlisle, Solway Coast to Lakes and West Cumbria (which are all with the Cumberland Local Planning Authority area) along with Lake District National Park North West (West), Lake District National Park (West) in the Lake District National Park Local Planning Authority area. These are show on Map 1.2.

1.31 In terms of access, Cumberland is a rural county with limited alternative modes of transport and a high dependency on road travel. Cumberland is in close proximity to the M6 and is served by the A66, A595 and the A69. There is also a network of bus routes and train services.

Map 1.1 Geographical context of Cumberland Council



Map 1.2 Sub-areas within Cumberland



Research methodology

1.32 To deliver the GHNS 2024, a multi-method approach has been adopted, which comprises:

- A comprehensive review of existing (secondary) data including 2021 Census, house price trends, CORE lettings data, MHCLG Statistics and housing register data.
- Stakeholder consultation with a range of agencies and organisations.
- Estate agent.
- A review of secondary data provided by the council including housing register and information on groups with additional needs.
- A review of relevant secondary data including the 2021 Census, house price trends, CORE lettings data, and CLG Statistics.

1.33 Further information on the research methodology is presented in Appendix A.

Presentation of data

1.34 Data presented in this report has been 'triangulated' which means several sources are drawn upon to establish robust outputs.

Report structure

1.35 The Cumberland Council GHNS 2024 report is structured as follows:

- **Chapter 1** reviews the national and regional policy context within which the research needs to be positioned;
- **Chapter 2** considers the main features of the housing market dynamics including house price and rental trends, migration and travel to work patterns;
- **Chapter 3** reviews current rents, prices, and affordability;
- **Chapter 4** sets out an assessment of dwelling type and mix for future housing development within the area; and
- **Chapter 5** concludes the report with a summary of findings and a consideration of strategic issues.

1.36 The report includes a technical appendix, which provides detailed material that underpins the core outputs of the GHNS. The technical appendix material includes:

- Research methodology (Appendix A)
- Affordable Housing definitions (Appendix B)
- Housing need calculations (Appendix C)
- Dwelling mix calculations (Appendix D)
- Stakeholder consultation responses (Appendix E)

1.37 The stakeholder responses from the community panels provide a wealth of qualitative data which further informs the GHNS.

2. Housing Market and Key Drivers

Introduction

2.1 This chapter provides a detailed background to dwelling stock and tenure and the underlying economic, demographic, and household drivers across Cumberland.

Dwelling stock, vacant stock, and household estimates

2.2 Current estimates of dwelling stock, vacant stock, and households from multiple sources are presented in Table 2.1. For the purposes of the 2024 GHNS, the total dwelling stock base is assumed to be **138,080** and the number of households as **125,458.** Around 3.2% of dwellings are vacant compared with the national rate of 2.8% based on MHCLG data (2023 latest). Table 2.2 shows the number of dwellings and household estimates for smaller geographies.

Table 2.1 Dwelling stock and household estimates

Dwelling stock	Dwellings	Source
2023 Valuation Office Agency (all dwellings)	137,010	VOA Table CTSOP3.0
2023 Valuation Office Agency (excluding annex and unknown)	129,270	VOA Table CTSOP3.0
2023 MHCLG Dwelling Stock Estimates	138,080	MHCLG Live Tables
Vacant stock	**Dwellings**	**Source**
2023 MHCLG Vacancy estimate (all dwellings)	4,366 (3.2%)	MHCLG Table LT_615
2023 MHCLG Long-term vacancy estimate (all dwellings)	1,745 (1.3%)	MHCLG Table LT_615
Households	**Households**	**Source**
2014-based DCLG Household Projections 2022 figure	125,594	MHCLG
2018-based ONS Household Projections 2022 figure	123,634	ONS
2021 Census	125,458	ONS

Dwelling type and size

2.3 The 2023 Valuation Office Agency data provides details on overall dwelling stock by type, number of bedrooms, and council tax band. Table 2.2 presents the overall dwelling stock profile and household estimate by sub-area. Table 2.3 summarises dwelling type and size data for Cumberland.

2.4 In summary, Tables 2.2 to 2.4 show:

- 66.6% of dwellings in Cumberland are council tax band A or B properties and 33.5% are band C or above;
- 77.0% of dwellings are houses (31.7% terraced, 30.2% semi-detached, and 15.1% detached), 9.6% are flats and 13.1% are bungalows; and

- 5.2% of dwellings have one bedroom, 30.8% two bedrooms, 49% three bedrooms, and 14.8% four or more bedrooms.

2.5 Map 2.1 illustrates the predominant dwelling type and size by LSOA based on 2023 Valuation Office Agency data.

Table 2.2 Dwelling stock and household estimate by sub-area

Sub-area	Dwellings	Households
Carlisle City	42,280	40,323
Lakeland Fringe	7,500	7,214
Solway Coast to Lakes	11,990	12,282
West Cumbria	47,150	46,048
Rural Carlisle	10,630	10,351
Millom	3,880	3,768
LDNP – North Lakes (West)	4,710	4,631
LDNP – West Lakes	1,130	1,111
Cumberland	**129,270**	**125,458**
	*LSOA-based (VOA)	*OA-based

Source: Dwellings 2023 VOA: households 2021 Census

Table 2.3 Dwelling type, number of bedrooms, and council tax band for Cumberland and comparator areas

Dwelling type and number of bedrooms	CT Band A	CT Band B	CT Band C-E	CT Band F+	Total dwelling stock Cumberland	Total dwelling stock Cumbria	Total dwelling stock North West	Total dwelling stock England
Bungalow 1-bedroom	0.9%	0.0%	0.0%	0.0%	0.9%	1.0%	1.0%	1.1%
Bungalow 2-bedrooms	1.8%	1.8%	2.8%	0.0%	6.4%	1.0%	4.0%	4.6%
Bungalow 3-bedrooms	0.2%	0.3%	4.4%	0.1%	5.0%	5.8%	2.7%	3.0%
Bungalow 4 or more -bedrooms	0.0%	0.0%	0.7%	0.1%	0.8%	1.3%	0.6%	0.6%
Flat 1-bedroom	3.7%	0.3%	0.0%	0.0%	4.0%	5.0%	8.6%	11.0%
Flat 2-bedrooms	3.5%	1.3%	0.6%	0.0%	5.3%	5.9%	8.2%	10.7%
Flat 3-bedrooms	0.2%	0.0%	0.0%	0.0%	0.3%	0.8%	0.8%	1.8%
Flat 4 or more-bedrooms	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.4%	0.5%
Terraced house 1-bedroom	0.3%	0.0%	0.0%	0.0%	0.3%	0.6%	0.3%	0.5%
Terraced house 2-bedrooms	10.8%	1.4%	0.4%	0.0%	12.5%	13.4%	12.8%	8.7%
Terraced house 3-bedrooms	11.6%	2.8%	1.5%	0.0%	15.9%	15.8%	16.2%	14.8%
Terraced house 4 or more-bedrooms	1.3%	0.7%	1.0%	0.0%	3.0%	3.6%	2.2%	2.4%
Semi-detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Semi-detached house 2-bedroom	3.8%	1.8%	0.4%	0.0%	6.0%	5.0%	4.0%	3.8%
Semi-detached house 3-bedroom	9.3%	7.6%	4.9%	0.0%	21.7%	19.9%	21.7%	17.6%
Semi-detached house 4 or more-bedrooms	0.4%	0.4%	1.6%	0.1%	2.5%	3.1%	3.0%	2.7%
Detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Detached house 2-bedrooms	0.0%	0.1%	0.5%	0.0%	0.6%	1.1%	0.4%	0.7%
Detached house 3-bedroom	0.0%	0.2%	5.5%	0.3%	6.0%	6.7%	5.0%	5.9%
Detached house 4 or more-bedroom	0.0%	0.0%	6.8%	1.7%	8.5%	9.7%	8.1%	9.5%
Cumberland	47.7%	18.9%	31.2%	2.3%	100.0%			
Cumbria	38.2%	19.4%	36.8%	5.6%		100.0%		
North West	40.0%	20.5%	34.5%	5.0%			100.0%	
England Total	23.5%	19.7%	47.6%	9.2%				100.0%

Base: Cumberland 129,270; Cumbria 232,700; North West 3,369,320; England 24,596,090 (excludes annex, other and missing)

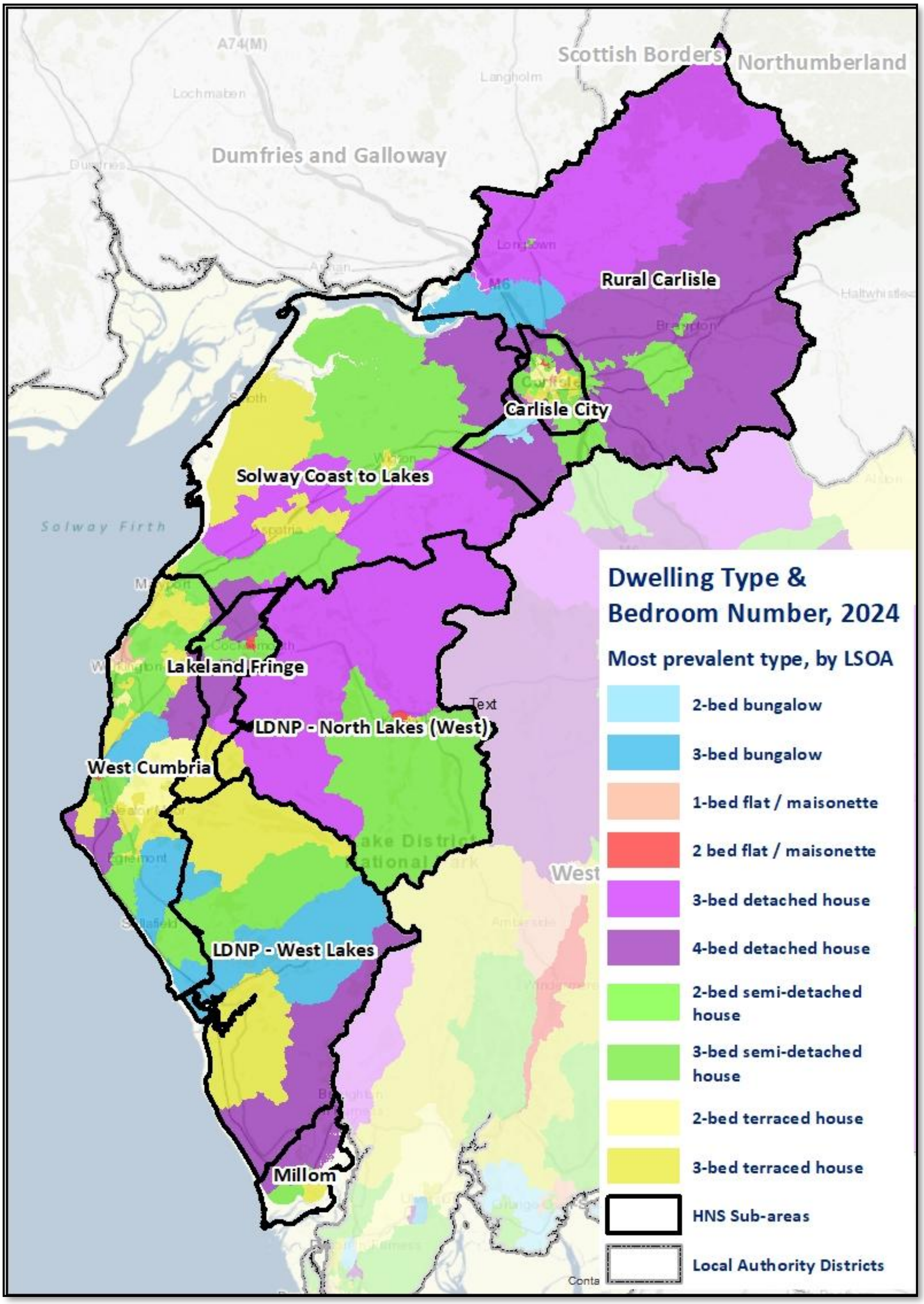
Source: VOA 2023

Table 2.4 Dwelling type, number of bedrooms, and council tax band summary

Dwelling type	Council Tax Band A	Council Tax Band B	Council Tax Band C-E	Council Tax Band F+	Cumberland Total
Bungalow	2.8%	2.2%	8.0%	0.2%	13.2%
Flat	7.3%	1.6%	0.7%	0.0%	9.6%
Terraced	24.0%	4.9%	2.9%	0.0%	31.8%
Semi-detached	13.5%	9.8%	6.9%	0.1%	30.3%
Detached	0.1%	0.4%	12.7%	2.0%	15.1%
Total	47.7%	18.9%	31.2%	2.3%	100.0%
Number of bedrooms	**Council Tax Band A**	**Council Tax Band B**	**Council Tax Band C-E**	**Council Tax Band F+**	**Cumberland Total**
1-bedroom	4.9%	0.4%	0.0%	0.0%	5.3%
2-bedrooms	19.8%	6.4%	4.6%	0.0%	30.8%
3-bedrooms	21.2%	11.0%	16.4%	0.4%	49.0%
4-bedrooms	1.8%	1.1%	10.2%	1.8%	14.9%
Total	47.7%	18.9%	31.2%	2.3%	100.0%

Source: VOA 2023

Map 2.1 Predominant dwelling type and size by LSOAs: Cumberland Council



Source: VOA 2024

2.6 There are 404 licensed houses in multiple occupancy (HMOs). Most are located in LDNP – North Lakes (West), Carlisle City and West Cumbria.

Table 2.5 HMO distribution across Cumberland

Sub-area	Number of HMOs Licenced
Carlisle City	111
Lakeland Fringe	6
Millom	0
Rural Carlisle	1
Solway Coast to Lakes	0
West Cumbria	95
LDNP - North Lakes (West)	187
LDNP - West Lakes	4
Cumberland	**404**

Source: Council HMO Registers

Property age and condition

2.7 The age profile of the dwelling stock in the county is summarised in Table 2.6. 38.1% of dwellings were built before 1945, 35.9% between 1945 and 1982 and 26.0% since 1983.

Table 2.6 Age of dwelling

Age of Dwellings	Number	%
pre-1919	35,940	26.8%
1919-44	15,210	11.3%
1945-64	27,790	20.7%
1965-82	20,320	15.2%
1983-99	15,640	11.7%
post 1999	19,200	14.3%
Total	134,100	100.0%
Unknown	2,660	
Grand Total	136,760	

2.8 Property condition is considered in a separate study.

2.9 The tenure profile by sub-area is presented in Table 2.7. This is based on the 2021 Census. Overall, 68.5% of occupied dwellings are owner-occupied, 14.1%

private rented, and 17.4% are affordable (including social rented from a council or housing association and shared ownership).

Table 2.7 Tenure profile by sub-area

Sub-area	% Owner occupied	% Private rented	% Affordable	% Total	Total households
Carlisle City	65.1%	18.2%	16.7%	100.0%	40,323
Lakeland Fringe	72.0%	12.3%	15.7%	100.0%	7,214
Millom	72.6%	13.7%	13.6%	100.0%	3,768
Rural Carlisle	75.2%	15.2%	9.6%	100.0%	10,351
Solway Coast to Lakes	74.0%	12.8%	13.3%	100.0%	12,282
West Cumbria	67.3%	11.0%	21.7%	100.0%	46,048
LDNP - North Lakes (West)	69.9%	14.0%	16.2%	100.0%	4,361
LDNP - West Lakes	75.4%	14.6%	10.0%	100.0%	1,111
Cumberland	**68.5%**	**14.1%**	**17.4%**	**100.0%**	**125,458**

Source: 2021 Census TS054

2.10 The latest Regulator of Social Housing Statistical Data Return (SDR) 2023 identified a total of 23,119 units of affordable housing across Cumberland. Of these, 21,070 were general needs units, 561 were supported housing, 1,050 were housing for older people and were 438 units of low-cost home ownership.

Variations in dwelling types and households by tenure

2.11 The 2021 Census provides a useful insight into the characteristics of dwellings and households by tenure which are now presented.

Dwelling size – number of bedrooms

2.12 Table 2.8 summarises the number of bedrooms by tenure across occupied dwellings in Cumberland. Across the owner-occupied sector, 77.5% of dwellings have 3 or more bedrooms; 58.3% of social rented dwellings and 57.9% of private rented dwellings have 1 or 2 bedrooms.

Table 2.8 Dwelling size by tenure

Number of bedrooms	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
1 bedroom	5.4%	1.2%	17.1%	11.8%
2 bedrooms	28.1%	21.3%	41.2%	46.1%
3 bedrooms	46.8%	51.5%	38.9%	33.0%
4 or more bedrooms	19.7%	26.0%	2.8%	9.1%
Total	100.0%	100.0%	100.0%	100.0%

Source: 2021 census table RM136

Age profile and household type

2.13 Table 2.9 sets out the age profile of residents living in different tenures. It uses a ‘row %’ figure which indicates the proportion of household reference people (HRP) by age group in different tenures: for instance, 79.4% of all people aged 65 and over live in owner occupied properties, 14.2% live in social rented accommodation and 6.4% live in private rented accommodation.

Table 2.9 Age profile by tenure

Age group	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Aged 16 to 64 years	64.0%	18.0%	18.0%	100.0%	83728
Aged 65 years and over	79.4%	14.2%	6.4%	100.0%	41691
Total	69.1%	16.8%	14.1%	100.0%	125424

Source: 2021 census table RM201

2.14 Table 2.10 considers the general profile of household types by tenure. For instance, across the owner-occupied sector, 25.4% are families with children and 29.3% are singles; and 22.7% of social renter households are lone parent families; and 16.0% of households in the private rented sector are couples with children.

Table 2.10 Household type by tenure (column %)

Household types	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
Singles	19.3%	14.0%	26.5%	36.3%
Single 66+	15.0%	15.3%	18.9%	9.3%
Couples (no children)	18.5%	21.6%	8.2%	15.4%
Couples (with children)	22.5%	25.4%	16.2%	16.0%
Single family household (66 and over)	11.2%	14.6%	4.1%	2.9%
Lone parent family	9.9%	5.9%	22.7%	14.2%
Other	3.6%	3.2%	3.4%	6.0%
Total	100.0%	100.0%	100.0%	100.0%
Base	125,424	86,686	21,013	17,725

Source: 2021 census table RM135).

2.15 Table 2.11 provides household type information in a different way. It considers how different household types are distributed across different tenures. For instance, 90.3% of all single-family households age 66 or over live in owner occupied dwellings and 59.0% of lone parents rent from a social or private landlord.

Table 2.11 Household type by tenure (row %)

Household types	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Singles	50.2%	23.1%	26.7%	100.0%	24,145
Single 66+	70.2%	21.1%	8.7%	100.0%	18,876
Couples (no children)	80.8%	7.4%	11.8%	100.0%	23,189
Couples (with children)	78.0%	12.0%	10.0%	100.0%	28,270
Single family household (66 and over)	90.3%	6.1%	3.6%	100.0%	14,007
Lone parent family	41.1%	38.6%	20.4%	100.0%	12,396
Other	60.9%	15.7%	23.4%	100.0%	4,541
Total	69.1%	16.8%	14.1%	100.0%	125,424

Source: 2021 census table RM135

Economic activity and tenure

2.16 Table 2.12 shows that most owner occupier HRPs are either in employment or retired; 40.0% of social renter HRPS are in employment but 30.0% are economically inactive; and for private renters, most are economically active.

Table 2.12 Economic activity by Household Reference Person and tenure

Economic activity (by household reference person)	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
Economically active (in employment)	58.6%	61.2%	40.0%	68.4%
Retired	30.3%	35.2%	25.0%	12.6%
Economically inactive (including looking after home/family and long-term sick/disabled)	8.9%	2.8%	30.0%	13.3%
Student	0.7%	0.2%	1.0%	2.7%
Unemployed	1.5%	0.6%	4.0%	3.1%
Total	100.0%	100.0%	100.0%	100.0%
Base	125,422	86,685	21,014	17,723

Source: 2021 census table RM133

2.17 Table 2.13 illustrates that of all economically active household reference people (HRP), 72.1% own and 16.5% rent privately. 77.9% of economically inactive HRPs and 72.7% of unemployed people rent. 53.6% of student HRPs live in private rented accommodation. 80.3% of retired HRPs are owner occupiers.

Table 2.13 Household type by tenure (row %)

Economic activity	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Economically active (in employment)	72.1%	11.4%	16.5%	100.0%	73,552
Retired	80.3%	13.8%	5.9%	100.0%	37,961
Economically inactive (including looking after home/family and long-term sick/disabled)	22.1%	56.7%	21.2%	100.0%	11,105
Student	23.1%	23.2%	53.6%	100.0%	895
Unemployed	27.2%	44.4%	28.3%	100.0%	1,909
Total	69.1%	16.8%	14.1%	100.0%	125,422

Source: 2021 census table RM133

Overcrowding and underoccupancy

2.18 Table 2.14 shows that 1.2% of all households are overcrowded and this was most pronounced in social rented accommodation. Underoccupancy was most apparent in owner occupied households with 90.2% having at least one spare bedroom.

Table 2.14 Occupancy by tenure (column %)

Occupancy	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
Overcrowded	1.2%	0.7%	2.6%	2.0%
Sufficient bedrooms	17.1%	9.0%	40.8%	28.2%
Under occ +1	38.3%	34.9%	43.4%	48.9%
Under occ +2 or more	43.4%	55.3%	13.1%	20.9%
Total	100.0%	100.0%	100.0%	100.0%
Base	125,424	86,690	21,014	17,720

Source: 2021 census table RM099

Note: Based on bedroom standard which applies assumptions regarding household structure and bedrooms needed

2.19 Just under a quarter of overcrowded households were in the private rented sector (Table 2.15), which also showed around 40.6% of overcrowded households were owner occupiers and 36.4% social renters. 88.1% of under occupancy with at least 2 spare bedrooms was in the owner-occupied sector.

Table 2.15 Occupancy by tenure (row %)

Occupancy	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Overcrowded	40.6%	36.4%	23.0%	100.0%	1,523
Sufficient	36.6%	40.1%	23.3%	100.0%	21,421
Under occ +1	63.0%	19.0%	18.0%	100.0%	48,070
Under occ +2 or more	88.1%	5.1%	6.8%	100.0%	54,410
Total	69.1%	16.8%	14.1%	100.0%	125,424

Source: 2021 census table RM099

Note: Based on bedroom standard which applies assumptions regarding household structure and bedrooms needed

Past trends in housing delivery

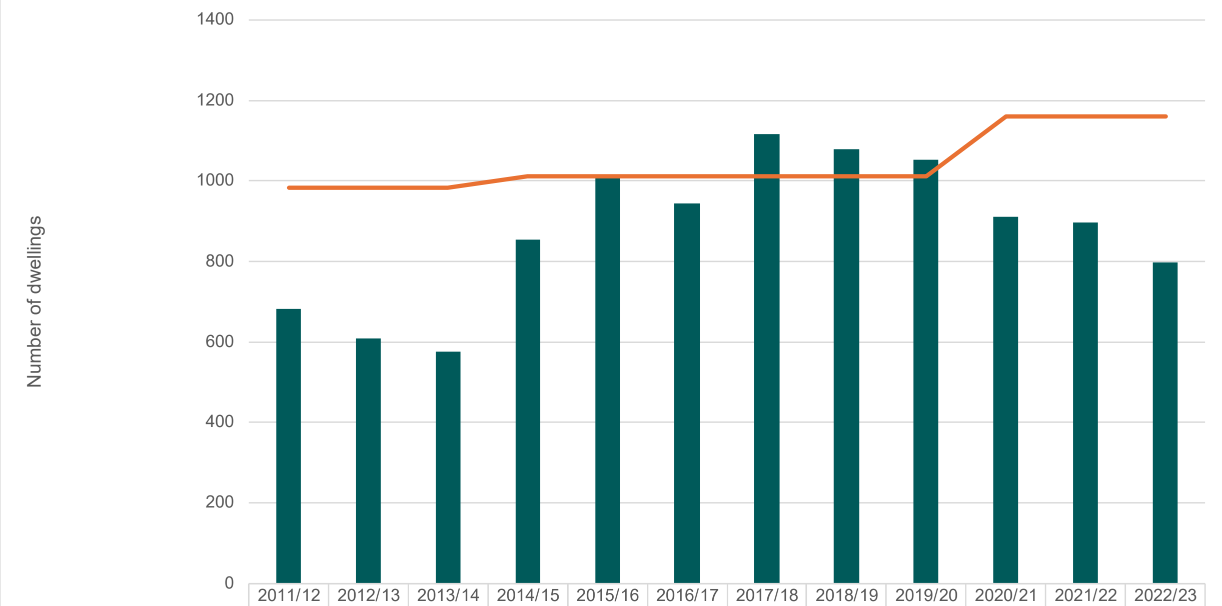
2.20 Data on housing delivery across Cumberland has been compiled from data for the former local authority areas. Over the past 12 years (2011/12 to 2022/2023) 10,530 net new dwellings have been built across Cumberland (Table 2.16). In the past 5 years, an annual average of 948 net completions has been achieved. A comparison of annual completions with the annual policy targets is presented in Figure 2.1. Over the past 12 years, the overall shortfall of delivery relative to targets has been 1,986 dwellings. The distribution of new build activity since 2007 is shown in Map 2.2.

Table 2.16 Dwelling completions 2011/12 to 2022/2023

Year	Total net completions	Housing Requirement	Gross affordable completions Affordable
2011/12	681	984	300
2012/13	608	984	151
2013/14	576	984	170
2014/15	854	1012	202
2015/16	1011	1012	123
2016/17	945	1012	206
2017/18	1117	1012	121
2018/19	1079	1012	116
2019/20	1053	1012	182
2020/21	912	1160	216
2021/22	896	1160	234
2022/23	798	1160	148
2011-2023 (Total 12 years)	10,530	12,504	2,169
Total (past 5 years)	4,738	5,504	896
Annual average (past 5 years)	948	1101	179

Source: AMR; MHCLG Affordable housing supply statistics (AHS) 2022-23 (Allerdale, Carlisle, & Copeland); MHCLG Housing Supply: net additional dwellings

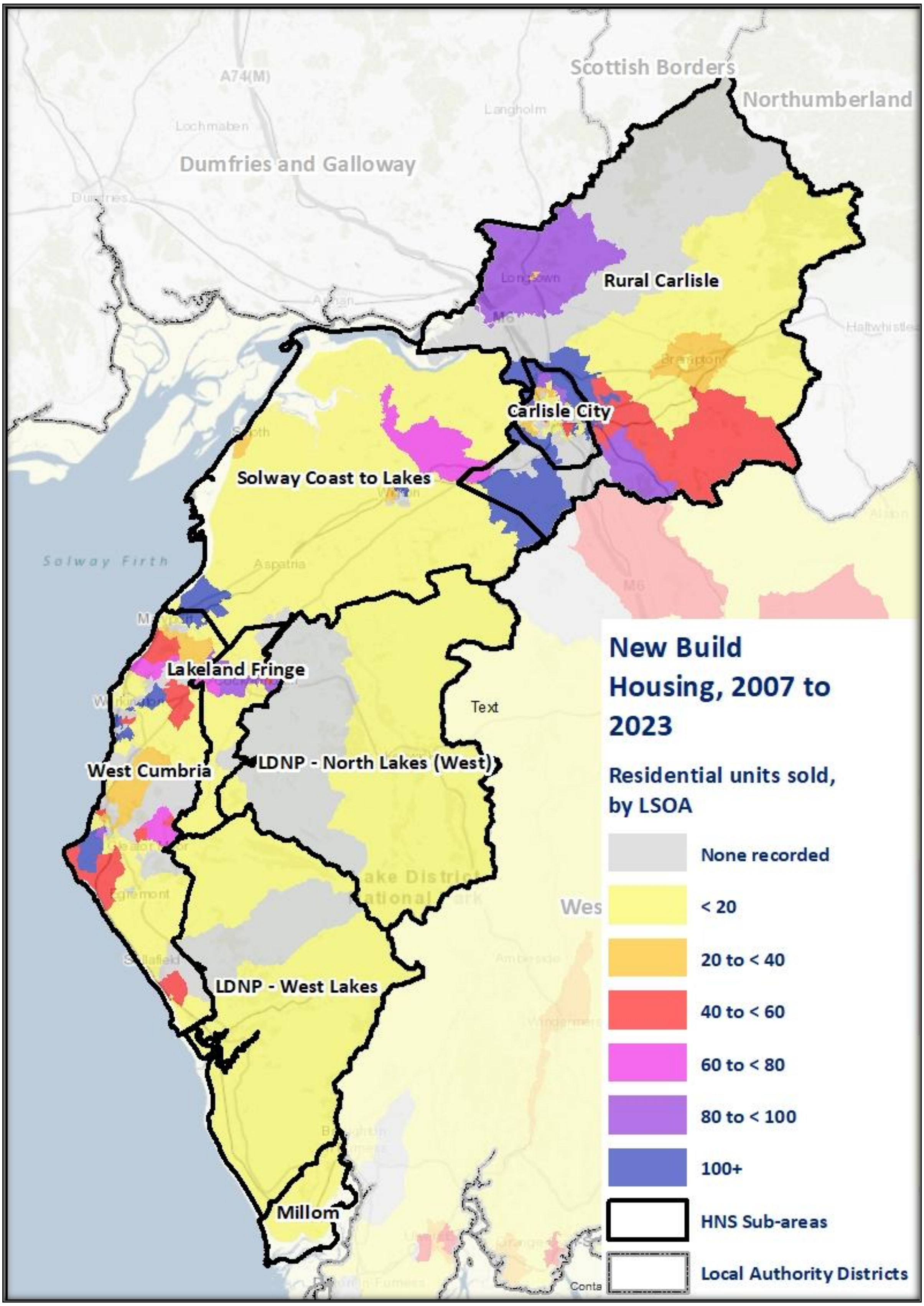
Figure 2.1 Comparison of annual completions with annual housing requirement



	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23
Net completions	681	608	576	854	1011	945	1117	1079	1053	912	896	798
Housing Requirement	984	984	984	1012	1012	1012	1012	1012	1012	1160	1160	1160

Source: Annual Monitoring Returns, MHCLG Housing Supply: net additional dwellings

Map 2.2 New build dwellings by LSOA over period 2007-2023



Source: Land Registry © Crown copyright 2007 to 2023

Demographic drivers: population, migration, and households

Population projections

2.21 National population projections are produced by the ONS regularly and the latest ones are 2018-based projections (Table 2.17)

Table 2.17 Change in population 2022-2039 by age group

Age groups	2022	2039	Number change 2022-2039	% change 2022-2039
0-19	57,538	51,747	-5,791	-10.1%
20-39	57,931	54,945	-2,987	-5.2%
40-54	51,103	48,361	-2,742	-5.4%
55-64	42,199	33,174	-9,025	-21.4%
65-74	34,340	38,840	4,501	13.1%
75-84	22,765	29,766	7,000	30.8%
85+	8,623	13,663	5,040	58.4%
All Ages	274,499	270,496	-4,003	-1.5%
2014-based ONS population projections				
All Ages	274,062	271,150	-2,912	-1.1%

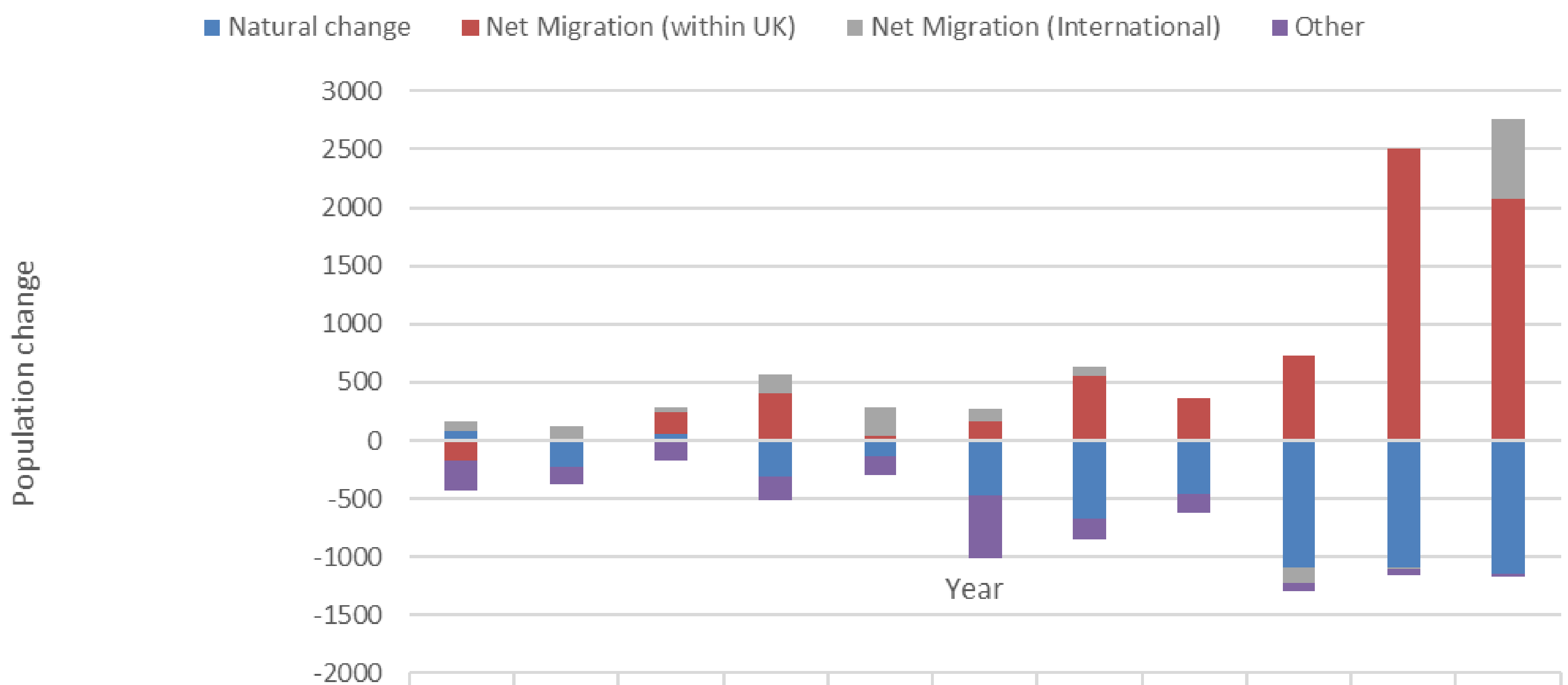
Source: ONS, 2018-based population projections

Components of population change

2.22 The ONS publish mid-year population estimates at local authority level which includes an analysis of components of population change, that is natural change (births minus deaths), national migration, and international migration. The component analysis also includes ‘other’ change which can include boundary adjustment and military population moves. The data for Cumberland 2012-2022 is shown in Figure 2.2. Over this period, population change has been increasingly impacted by an excess of deaths over births which has reduced the population. Most notably, in the years 2020 to 2022, the population has declined by an annual average of 1,100 due to natural change. Net migration from elsewhere in the UK has been another key driver and the scale of population movement increased in recent years, with an average of 1,769 people moving into Cumberland. Net international migration has also had a positive impact on population, with modest net inflows over most of the period although in 2022, numbers increased with a net 694 people moving into Cumberland from outside the UK.

2.23 In summary, the existing population has been declining due to natural change but this has been counteracted by migration from elsewhere in the UK and from international migration.

Figure 2.2 Components of population change 2012 to 2022



	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Other	-258	-136	-178	-208	-155	-537	-172	-155	-71	-47	-28
Net Migration (International)	79	118	48	167	252	114	82	-2	-132	-12	694
Net Migration (within UK)	-169	-9	185	403	36	162	558	368	732	2500	2074
Natural change	87	-226	52	-306	-136	-473	-670	-458	-1094	-1097	-1138

Source: ONS Population estimates and components of population change.

Migration trends 2014-2022

2.24 Table 2.18 presents a detailed analysis of internal and international migration by year and Table 2.19 summarises the data by broad age and year groups. The base numbers may differ slightly from the ONS components of change analysis due to rounding but provides useful insight into the age group of migrants, their origins and destinations and the relative importance of international migration.

2.25 Key trends in migration over the period 2014 to 2022 include:

- Overall annual net inflows in each year, averaging 954 each year of which 819 was from elsewhere in the UK and 135 from outside the UK.
- Some net out-flows to County Durham and Scotland.
- Most notable net in-flows from the rest of England (678 annual average) and from Westmorland (125 annual average).
- International net inflow averaging 135 each year, with a pronounced increase in net international migration of 694 people in 2022.
- In terms of migration by age group over the period 2014 to 2022:
    - For under 30s, an annual average net outflow of 175, mainly to the rest of the North West outside Cumbria and County Durham; with a net inflow from Westmorland.
    - The largest inflows were people in 30-64 age groups from the rest of England (1,870 annual average) and the rest of the North West (380 annual average)
- Net international migration of younger age groups has been a driver of population increase over the period and over the period 2022-2022 there was a net inflow of 344 under 30s from outside the UK.

2.26 An analysis of migration flows indicates that considerable net inflows and lower levels of net outflows have helped to increase population levels across the Cumberland Council area.

Table 2.18 National and International Migration by year

YEAR	Cumberland	WESTMORLAND & FURNESS				OTHER NEIGHBOURING			ELSEWHERE UK				TOTAL (UK internal)	International	TOTAL (internal & international)
		Barrow-in-Furness	Eden	South Lakeland	TOTAL	Rest of North West	County Durham	Northumberland	Rest of ENGLAND	NI	SCOTLAND	WALES			
2014	*Migrated OUT to*	126	462	226	814	3,425	122	155	3,004	33	847	171	8,571	597	9,168
	Migrated IN from	137	529	246	911	3,316	120	143	3,313	70	608	169	8,649	645	9,294
	NET	11	67	20	98	-109	-2	-12	309	36	-239	-2	78	48	126
2015	*Migrated OUT to*	120	445	284	850	3,396	131	143	2,882	38	701	136	8,276	577	8,853
	Migrated IN from	147	546	274	966	3,167	136	200	3,249	54	689	133	8,595	744	9,339
	NET	27	101	-11	117	-229	5	57	367	16	-12	-2	319	167	486
2016	*Migrated OUT to*	119	494	218	831	3,310	177	138	2,901	39	686	110	8,193	609	8,802
	Migrated IN from	139	531	232	902	3,350	114	162	2,945	55	707	122	8,358	861	9,219
	NET	19	37	14	71	40	-62	24	44	16	21	11	165	252	417
2017	*Migrated OUT to*	158	537	240	935	3,590	151	160	3,029	48	697	116	8,726	629	9,355
	Migrated IN from	157	565	211	933	3,433	155	180	3,533	47	641	132	9,055	743	9,798
	NET	-1	28	-29	-2	-156	3	20	505	0	-56	16	329	114	443
2018	*Migrated OUT to*	136	448	228	812	3,691	165	165	3,042	43	690	159	8,767	696	9,463
	Migrated IN from	138	575	278	991	3,619	129	179	3,621	46	727	155	9,466	778	10,244
	NET	2	127	50	179	-72	-37	14	579	3	37	-3	699	82	781
2019	*Migrated OUT to*	143	458	207	809	3,749	173	191	3,166	49	660	120	8,916	745	9,661
	Migrated IN from	157	577	231	966	3,724	143	191	3,630	34	598	136	9,420	743	10,163
	NET	14	119	24	157	-25	-30	0	464	-15	-62	16	504	-2	502
2020	*Migrated OUT to*	119	454	201	774	2,977	224	133	2,595	43	549	122	7,417	764	8,181
	Migrated IN from	141	452	205	798	3,180	157	170	3,220	22	462	112	8,120	632	8,752
	NET	22	-2	4	24	203	-66	36	625	-21	-87	-11	703	-132	571
2021	*Migrated OUT to*				869	1,518	254	190	3,007	34	724	170	6,767	643	7,410
	Migrated IN from				1,138	1,869	280	200	4,720	66	836	158	9,267	631	9,898
	NET				269	351	26	10	1,712	32	112	-12	2,500	-12	2,488
2022	*Migrated OUT to*				849	1,574	317	204	2,952	27	596	144	6,662	591	7,253
	Migrated IN from				1,064	1,933	260	186	4,446	44	634	169	8,736	1,285	10,021
	NET				215	359	-57	-18	1,495	17	38	25	2,074	694	2,768

Source: ONS migration data

Table 2.19 Summary of national and international migration by year group and age group

PERIOD	AGE GROUP	Cumberland	WESTMORLAND & FURNESS				OTHER NEIGHBOURING			ELSEWHERE UK				TOTAL (UK internal)	International	TOTAL (internal & international)
			Barrow-in-Furness	Eden	South Lakeland	TOTAL	Rest of North West	County Durham	Northumberland	Rest of ENGLAND	NI	SCOTLAND	WALES			
2014-2016	<30	Migrated OUT to	185	565	341	1,091	5,543	262	205	5,436	65	1,036	247	13,885	1,133	15,018
		Migrated IN from	219	691	334	1,244	5,167	241	247	5,035	111	992	238	13,276	1,397	14,673
		NET	34	126	-7	153	-377	-21	41	-401	46	-43	-8	-609	264	-345
	30-64	Migrated OUT to	152	691	295	1,138	3,718	134	183	2,590	46	956	133	8,898	587	9,485
		Migrated IN from	167	681	333	1,182	3,813	111	217	3,687	63	845	152	10,069	836	10,905
		NET	15	-10	39	44	94	-23	33	1,097	17	-111	19	1,171	249	1,420
	65+	Migrated OUT to	29	145	92	266	870	33	47	761	0	243	37	2,257	63	2,320
		Migrated IN from	37	233	84	354	860	18	42	751	8	139	39	2,210	17	2,227
		NET	8	88	-8	88	-10	-15	-5	-9	8	-104	1	-47	-46	-93
2017-2019	<30	Migrated OUT to	232	622	297	1,151	5,870	294	220	5,703	83	908	204	14,432	1,352	15,784
		Migrated IN from	238	710	293	1,241	5,452	258	249	5,503	82	882	210	13,878	1,419	15,297
		NET	7	88	-5	90	-418	-36	29	-199	0	-26	6	-554	67	-487
	30-64	Migrated OUT to	165	673	272	1,110	4,061	157	211	2,746	51	920	148	9,403	658	10,061
		Migrated IN from	181	703	334	1,218	4,271	146	220	4,404	40	841	158	11,298	831	12,129
		NET	16	29	63	108	210	-10	9	1,658	-11	-79	11	1,895	173	2,068
	65+	Migrated OUT to	41	148	106	295	1,098	39	85	788	7	220	43	2,574	60	2,634
		Migrated IN from	33	305	93	430	1,048	22	81	855	4	181	55	2,675	14	2,689
		NET	-8	157	-13	135	-50	-17	-4	67	-3	-39	12	101	-46	55
2020-2022	<30	Migrated OUT to				1,059	3,544	470	207	5,081	51	761	240	11,412	1,177	12,589
		Migrated IN from				1,120	3,500	362	223	5,707	79	857	202	12,050	1,521	13,571
		NET				61	-44	-108	15	626	28	96	-37	638	344	982
	30-64	Migrated OUT to				1,137	1,963	258	218	2,617	42	893	155	7,282	799	8,081
		Migrated IN from				1,381	2,830	268	246	5,471	40	857	168	11,261	947	12,208
		NET				244	867	11	28	2,854	-2	-36	13	3,979	148	4,127
	65+	Migrated OUT to				297	562	67	101	856	11	216	41	2,152	22	2,174
		Migrated IN from				499	652	68	86	1,208	13	218	68	2,812	80	2,892
		NET				202	89	1	-15	351	2	2	27	660	58	718

Source: ONS migration data

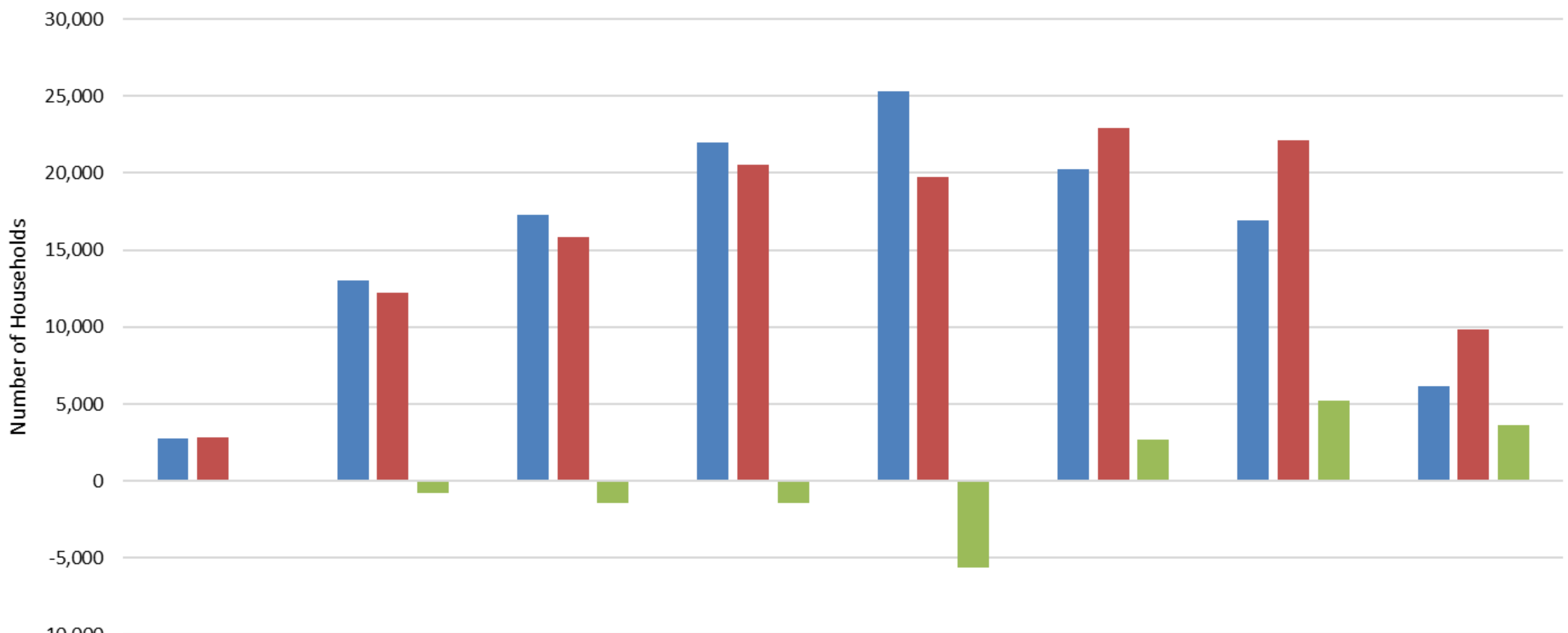
Household projections

2.27 The latest ONS 2018-based household projections provide estimates of the proportions of people who are likely to be Household Reference People by age, gender, and household type based on census data. Variant household projections are also produced.

2.28 According to the 2018-based projections, the total number of households in 2022 was projected to be 123,634 and expected to increase to 126,038 by 2039.

2.29 Table 2.20 provides a detailed breakdown of household type by the age of Household Reference Person to 2040 using 2018-based household projections. Currently available data shows that the overall household type profile is not expected to change over the 2022 to 2039 period, with the dominant household types being 'one person' and 'other households with two or more adults', with the proportion for both 'one person' and 'other households with two or more adults' expected to significantly increase. Additionally, as illustrated in Figure 2.3, there will be a marked increase in the number of households where the Household Reference Person is aged 65 – 74, 75 – 84 and 85 or over.

Figure 2.3 Profile of households by age of Household Reference Person in 2022 and 2040 projections



	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
2022	2,721	13,014	17,259	21,997	25,309	20,255	16,909	6,170
2039	2,838	12,240	15,806	20,563	19,714	22,928	22,137	9,813
Change	117	-774	-1,453	-1,434	-5,595	2,672	5,227	3,643

Source: 2018-based ONS household projections

Table 2.20 Household types and change 2022 to 2039 (by age of household reference person (HRP)

Year and household type	Age of household reference person (HRP)									
2022	**15-24**	**25-34**	**35-44**	**45-54**	**55-64**	**65-74**	**75-84**	**85+**	**TOTAL**	**%**
One Person	719	3,824	4,651	5,987	7,903	7,689	7,794	3,953	42,520	34.4%
Household with 1 dependent child	725	3,018	4,014	4,095	1,832	345	141	51	14,221	11.5%
Household with 2 dependent children	298	2,188	4,095	2,991	707	69	16	4	10,369	8.4%
Household with 3 or more dependent children	116	963	1,436	847	176	15	1	0	3,555	2.9%
Other households with two or more adults	862	3,021	3,062	8,077	14,691	12,137	8,957	2,161	52,969	42.8%
Total	2,721	13,014	17,259	21,997	25,309	20,255	16,909	6,170	123,634	100.0%
2039	**15-24**	**25-34**	**35-44**	**45-54**	**55-64**	**65-74**	**75-84**	**85+**	**TOTAL**	**%**
One Person	745	3,602	4,216	5,540	6,160	8,743	10,235	6,187	45,428	36.0%
Household with 1 dependent child	756	2,843	3,677	3,897	1,414	381	180	90	13,239	10.5%
Household with 2 dependent children	314	2,048	3,769	2,934	541	75	20	7	9,708	7.7%
Household with 3 or more dependent children	121	898	1,318	824	130	16	2	0	3,309	2.6%
Other households with two or more adults	901	2,849	2,827	7,369	11,469	13,711	11,700	3,527	54,353	43.1%
Total	2,838	12,240	15,806	20,563	19,714	22,928	22,137	9,813	126,038	100.0%
Change 2022-2039	**15-24**	**25-34**	**35-44**	**45-54**	**55-64**	**65-74**	**75-84**	**85+**	**TOTAL**	**%**
One Person	26	-222	-435	-447	-1,743	1,054	2,441	2,234	2,908	121.0%
Household with 1 dependent child	31	-175	-338	-198	-418	37	39	40	-982	-40.9%
Household with 2 dependent children	17	-140	-327	-57	-166	6	4	3	-660	-27.5%
Household with 3 or more dependent children	5	-65	-118	-23	-45	1	0	0	-245	-10.2%
Other households with two or more adults	38	-172	-236	-708	-3,222	1,574	2,742	1,366	1,383	57.6%
Total	117	-774	-1,453	-1,434	-5,595	2,672	5,227	3,643	2,404	100.0%

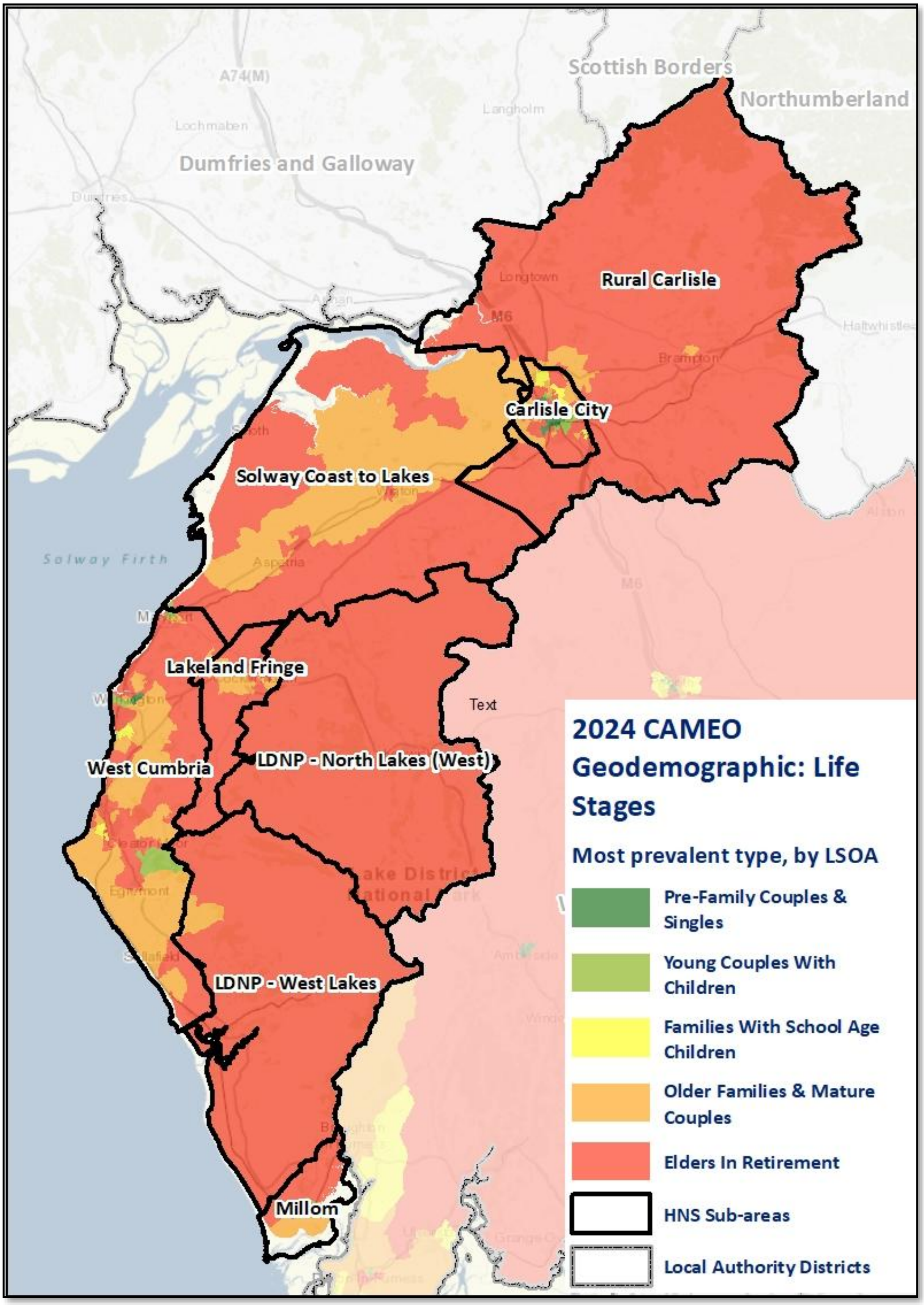
Source: ONS 2018-based household projections (Principal projection)

General household characteristics

2.30 The range of households living in Cumberland is illustrated in Maps 2.3 and 2.4. Map 2.3 illustrates the distribution of key household typologies and indicates a predominance of elders in retirement across all sub-areas. There are large clusters of older families and mature couples across Solway Coast to Lakes, Lakeland Fringe and West Cumbria. Carlisle City is the only sub-area to have a mix of life stages from pre-family couples through to elders in retirement.

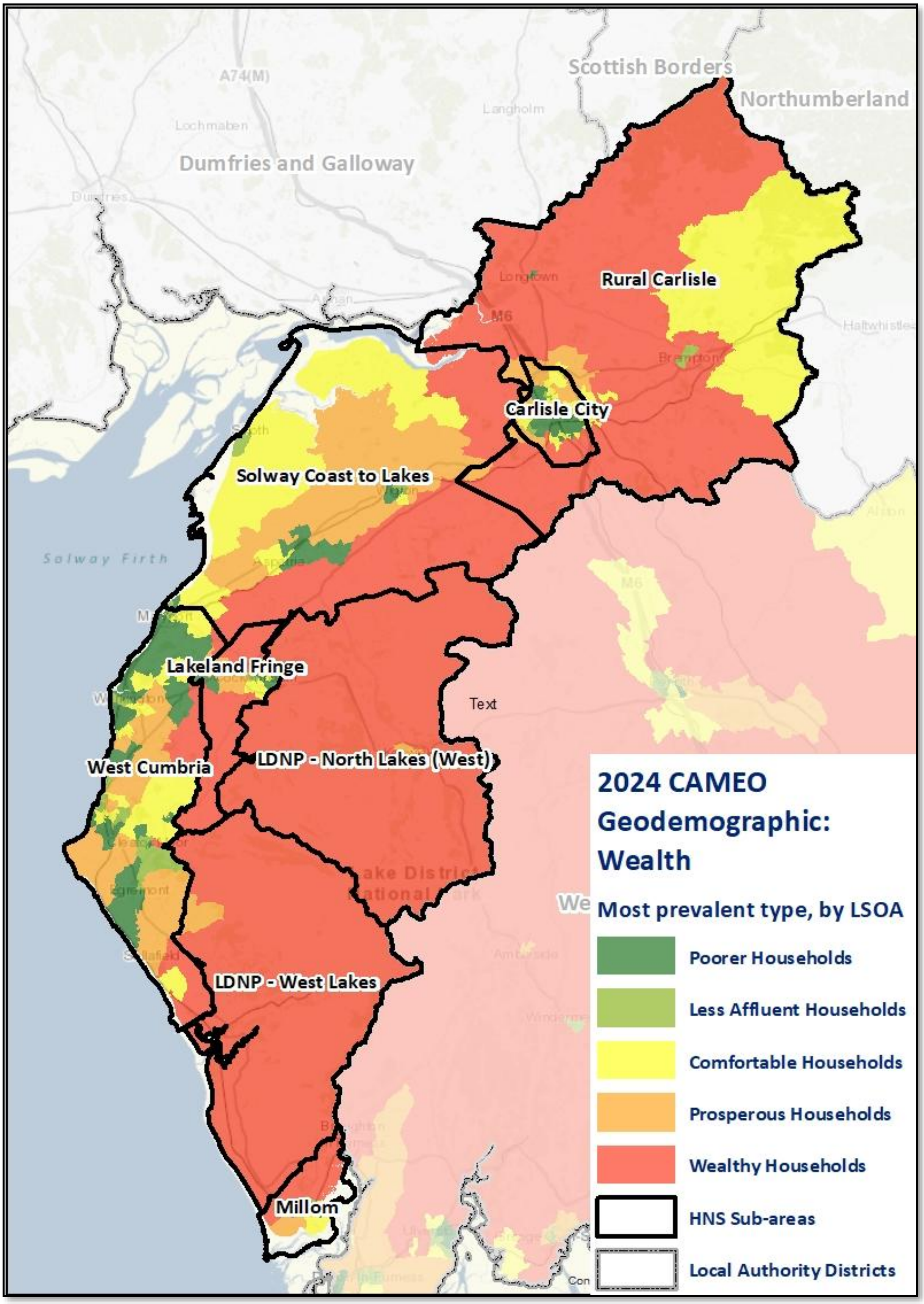
2.31 Map 2.4 considers income groups, broadly illustrating that higher income households are concentrated in the east of the area with the majority of Cumberland and Rural Carlisle being made of wealthy households. Solway Coast to Lakes has a combination of comfortable and wealthy households. Carlisle City and West Cumberland have the greater mix of households according to affluence ranging from poorer to wealthy households. West Cumberland has larger clusters of poorer households.

Map 2.3 Household characteristics: household type by LSOA, 2024



Source: CAMEO UK

Map 2.4 Household characteristics: income type by LSOA, 2024



Source: CAMEO UK

Income data

2.32 There are a range of income data sources available to inform this study which are now summarised. 2023 CAMEO income data provide range, quartile, and average data of gross household income by sub-area. ONS Annual Survey of Hours and Earnings data provides gross earnings of economically active residents at the borough level. These two sources can provide a realistic estimate of earnings and household income across Cumberland.

2.33 The 2023 Annual Survey of Hours and Earnings resident-based data indicates lower quartile earnings are £26,062, median earnings are £35,298, and average earnings are £39,928 across the Cumberland Council area.

2.34 The distribution of household income by sub-area using CAMEO data is presented in Table 2.21. These data tend to be skewed towards lower incomes as they include benefit-dependent and retired households.

Table 2.21 Annual gross household income by sub-area

Sub-area	<£10k	£10k to <£20k	£20k to <£30k	£30k to <£40k	£40k to <£50k	£50k to <£75k	£75k or more	Unknown	Total	Lower Quartile	Median	Average
Carlisle City	6.6%	37.3%	26.6%	15.3%	7.0%	2.0%	0.1%	0.0%	5.1%	£15,000	£25,000	£23,629
Lakeland Fringe	5.1%	19.5%	19.5%	20.6%	18.8%	9.5%	1.1%	0.2%	5.7%	£15,000	£35,000	£32,691
Millom	7.9%	37.1%	27.1%	13.6%	6.4%	2.2%	0.3%	0.0%	5.3%	£15,000	£25,000	£23,272
Rural Carlisle	3.6%	17.7%	25.4%	21.2%	13.4%	6.1%	1.3%	0.0%	11.2%	£25,000	£25,000	£31,126
Solway Coast to Lakes	3.8%	32.6%	33.3%	14.6%	4.2%	3.8%	1.5%	0.0%	6.1%	£15,000	£25,000	£25,714
West Cumbria	2.0%	9.9%	18.3%	25.0%	20.6%	12.4%	2.0%	0.0%	9.8%	£25,000	£35,000	£37,340
LDNP – North Lakes (West)	3.9%	10.0%	24.0%	21.4%	18.3%	12.2%	2.8%	7.6%	100.0%	£25,000	£35,000	£36,198
LDNP – West Lakes	2.0%	6.9%	14.7%	30.2%	23.3%	13.9%	2.0%	6.9%	100.0%	£25,000	£35,000	£39,024
Cumberland	**6.6%**	**37.3%**	**26.6%**	**15.3%**	**7.0%**	**2.0%**	**0.1%**	**0.0%**	**5.1%**	**£15,000**	**£25,000**	**£23,629**

Source: CAMEO UK

Summary

2.35 Across Cumberland, there are an estimated 138,080 dwellings and 125,458 households and 3.2% of dwellings are vacant.

2.36 In terms of occupied dwelling stock:

- 68.5% of occupied dwellings are owner-occupied, 14.1% are private rented, and 17.4% are affordable (including social/affordable renting and shared ownership);
- 77.0% of dwellings are houses (31.7% terraced, 30.2% semi-detached, and 15.1% detached), 9.6% are flats, and 13.1% are bungalows; and
- 5.3% of dwellings have one bedroom, 30.8% two bedrooms, 49.0% three bedrooms, and 14.9% four or more bedrooms.

2.37 Over the 12 years 2011/12 to 2022/2023, 10,530 net new dwellings have been built across Cumberland. In the past 5 years to 2022/2023, an annual net average of 948 dwellings have been built across the area.

2.38 2018-based projections estimate a population in 2022 of 274,062 and this is projected to decrease by 1.1% to 271,150 by 2041, with the largest increases in the 65-74, 75-84, and 85+ age categories. 2018-based ONS household projections suggest a total of 123,634 households (which is lower than the 2021 Census figure) and this is projected to increase by 2,404 (1.9%) to 126,038 by 2039. Largest increases will be one person and other households with two or more adults, and households with a Household Reference Person aged 65 and over.

3. Price, Rents, and Affordability

Introduction

3.1 This chapter sets out the cost of buying and renting properties across Cumberland. The affordability of tenure options is then considered with reference to local incomes along with the incomes of key workers and households on minimum/living wages.

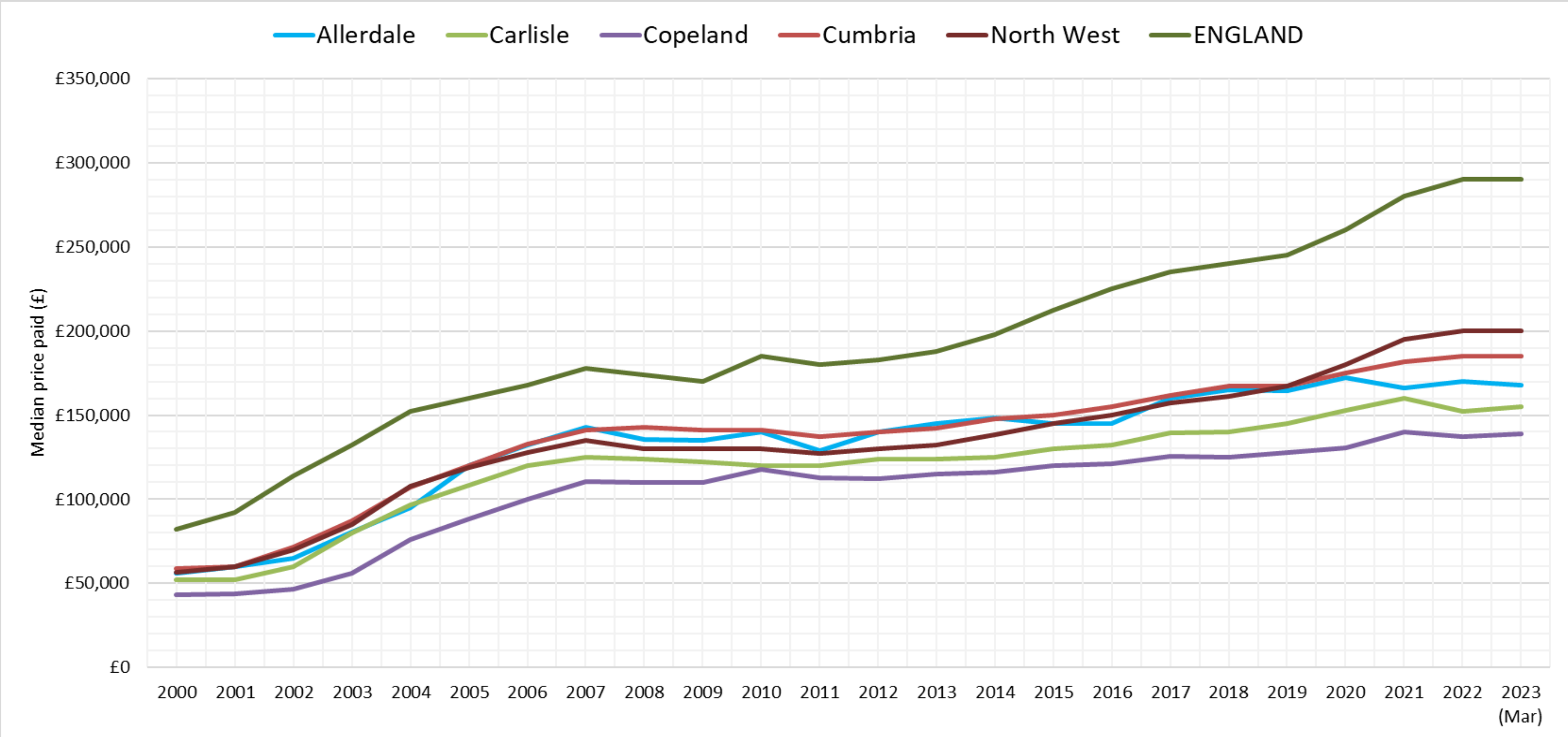
House price trends

3.2 Figure 3.1 shows how median house prices in the area have changed over the period 2000 to March 2023, based on full-year Land Registry price paid data. These data have been published for the former districts of Allerdale, Carlisle, Copeland which are presented, along with data for Cumbria, the North West, and England.

3.3 Lower quartile prices in 2023 (Table 3.1) ranged between £95,000 and £110,000 at the former local authority level, with prices increases of between 200% and 230% over the period 2000 to 2023. Compared with the North West and England, prices are lower and price increases have also been lower.

3.4 Median prices (Table 3.2) in 2023 ranged between £138,750 and £167,750 at the former local authority level, with price increases of between 198% and 223% over the period 2000 to 2023. Compared with the North West and England, median prices are lower and price increases have also been lower.

Figure 3.1 Median house price trends 2000 to 2023 (March): Allerdale, Carlisle, Copeland, Cumbria. the North West, and England



Source: ONS House Price Statistics for Small Areas (HPSSAs) LQ and Median comparator 1995 onwards

Table 3.1 Comparative lower quartile price changes 2000-2023 with neighbouring areas, Cumbria, the North West, and England

Location	LQ price (£) 2000	LQ price (£) 2023 (Mar)	% Change 2000-2023
ENGLAND	£54,000	£190,000	251.9%
North West	£37,000	£140,000	278.4%
Cumbria	£38,000	£120,000	215.8%
Cumberland			
Allerdale	£35,500	£110,000	209.9%
Carlisle	£36,500	£110,000	201.4%
Copeland	£28,750	£95,000	230.4%
County Durham	£31,000	£84,950	174.0%
Northumberland	£38,000	£125,000	228.9%
Westmorland and Furness			
Barrow-in-Furness	£24,500	£99,950	308.0%
Eden	£52,950	£172,000	224.8%
South Lakeland	£57,000	£210,000	268.4%

Table 3.2 Comparative median house price change 2000-2023 with neighbouring areas, Cumbria, the North West, and England

Location	Median price (£) 2000	Median price (£) 2023 (Mar)	% Change 2000-2023
ENGLAND	£82,000	£290,000	253.7%
North West	£56,500	£200,000	254.0%
Cumbria	£59,000	£185,000	213.6%
Cumberland			
Allerdale	£56,000	£167,750	199.6%
Carlisle	£52,000	£155,000	198.1%
Copeland	£43,000	£138,750	222.7%
County Durham	£48,000	£125,000	160.4%
Northumberland	£59,950	£185,950	210.2%
Westmorland and Furness			
Barrow-in-Furness	£36,000	£143,750	299.3%
Eden	£71,000	£250,100	252.3%
South Lakeland	£79,500	£285,000	258.5%

Source: ONS House Price Statistics for Small Areas (HPSSAs) LQ and Median comparator 1995 onwards

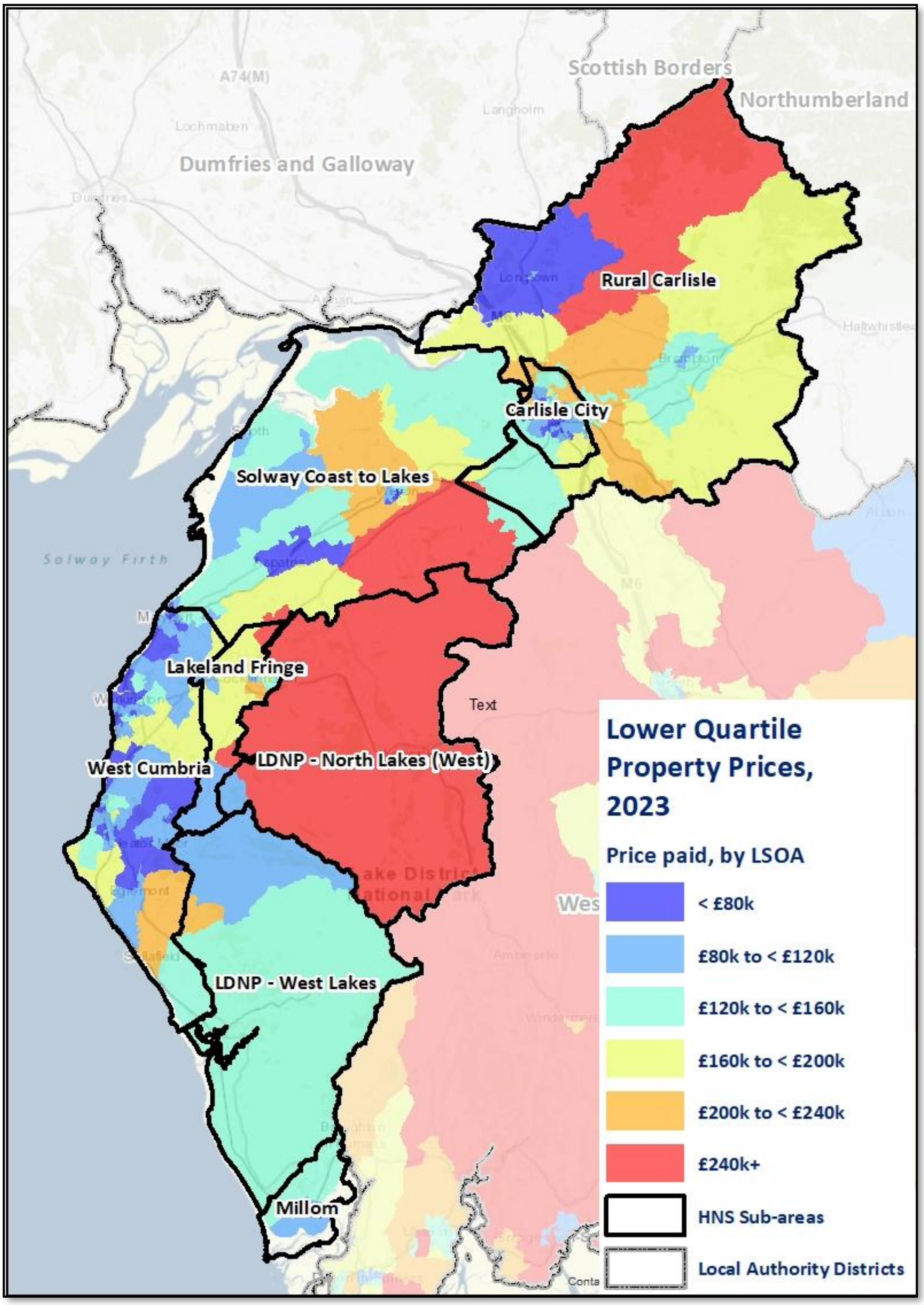
3.5 Table 3.3 sets out the change in house prices by sub-area over the period 2007 to 2023 (Note: Land Registry ward level analysis is only possible from 2007). During this period, median prices increased by +17.6% overall but varies considerably at sub-area level. The table also sets out the LQ data for the same period and shows an overall increase of +9.4% with considerable variation at sub-area level.

3.6 Maps 3.1 and 3.2 provide an illustration of lower quartile and median prices using Lower Super Output Area. The maps show a range of market prices with the highest prices in the LDNP-North Lakes (West) and Solway Coast and Lakes. Lower prices are to the west, along the coastal areas of West Cumbria and also pockets in Solway Coast and Lakes, Rural Carlisle and Carlisle City. The main cluster of mid-price properties are focused in the south of the area and across Solway Coast and Lakes.

Table 3.3 Comparative lower quartile and median house price change 2007-2023 by sub-area

Sub-area	LQ house price 2007	LQ house price 2023	% change	Median house price 2007	Median house price 2023	% change
Carlisle City	£90,000	£95,000	5.6%	£117,500	£130,000	10.6%
Lakeland Fringe	£142,000	£150,000	5.6%	£186,000	£225,000	21.0%
Millom	£70,000	£79,000	12.9%	£87,000	£110,000	26.4%
Rural Carlisle	£135,000	£146,000	8.1%	£191,995	£237,500	23.7%
Solway Coast to Lakes	£105,000	£125,000	19.0%	£150,000	£175,750	17.2%
West Cumbria	£83,500	£86,250	3.3%	£110,000	£129,973	18.2%
LDNP – North Lakes (West)	£212,500	£275,000	29.4%	£260,000	£385,000	48.1%
LDNP – West Lakes	£142,000	£160,000	12.7%	£188,750	£290,000	53.6%
Cumberland	**£90,000**	**£98,500**	**9.4%**	**£125,000**	**£147,000**	**17.6%**

Map 3.1 Lower quartile house prices by built up areas with the LSOAs of Cumberland



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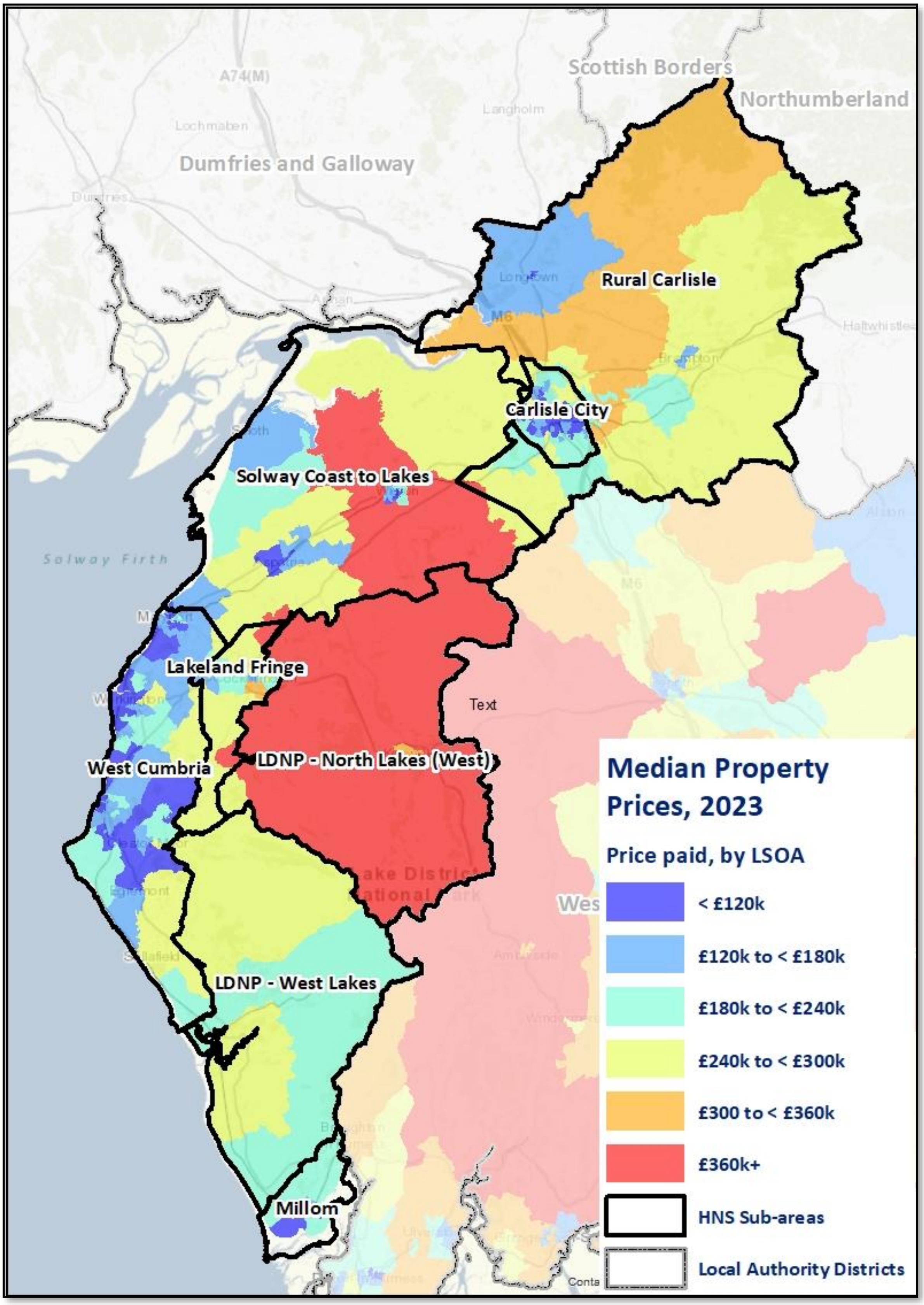
Map 3.2 Median house prices by built up areas with the LSOAs of Cumberland



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Private renting

3.7 Table 3.4 provides an overview of the cost of renting privately across the area and compares prices with Cumbria, the North West region, and England as a whole. Over this time, lower quartile rents have increased by 29.0% and median rents have increased by 34.1%. These increases are higher than Cumbria but below those experienced across the North West and England. Table 3.5 summarises 2023 price data by sub-areas.

Table 3.4 Comparative lower quartile and median rental price 2010-2023

Location	LQ price by year (£) 2010	LQ price by year (£) 2023	% change 2010-2023
Cumberland	£403	£520	29.0%
Cumbria	£416	£524	26.0%
North West	£472	£693	46.8%
ENGLAND	£598	£923	54.3%
Location	**Median price by year (£) 2010**	**Median price by year (£) 2023**	**% change 2010-2023**
Cumberland	£446	£598	34.1%
Cumbria	£472	£624	32.2%
North West	£546	£901	65.0%
ENGLAND	£893	£1,473	64.9%

Source: © 2023 Zoopla Limited

Table 3.5 Lower quartile and median rents by sub-area 2023

Sub-area	Lower quartile (£ each month)	Median (£ each month)
Carlisle City	£498	£594
Lakeland Fringe	£624	£693
Millom	£399	£498
Rural Carlisle	£594	£750
Solway Coast to Lakes	£494	£576
West Cumbria	£498	£576
LDNP – North Lakes (West)	£650	£793
LDNP – West Lakes	£624	£875
Cumberland	**£520**	**£598**

Source: Zoopla 2024

3.8 The amount that can be claimed for assistance with rental costs is capped to a local allowance that varies by area. The cap is estimated by the VOA and published in the form a Local Housing Allowance (LHA) rate for a broad market area. (BRMA). Cumberland Council is located within the Barrow-in-Furness BRMA, the North Cumbria BRMA and West Cumbria BRMA. Table 3.6 summarises lower quartile rents, the LHA for the area BRMAs and the variance between lower quartile rents and the LHA. This shows a shortfall in the amount of rent covered by the LHA.

Table 3.6a Broad Rental Market Area Local Housing Allowance Rates (April 2023) - Barrow-in-Furness BRMA

No. of Bedrooms	Rate per week (£)	Monthly rate	2023 LQ rent	Variance between LQ rent and LHA
Shared Accommodation	£81.35	£353	-	-
1 Bedroom	£86.54	£375	£364	£11
2 Bedroom	£102.41	£444	£498	-£54
3 Bedroom	£126.58	£549	£550	-£1
4 Bedroom	£166.85	£723	£1,599	-£876

Source: Zoopla 2024

Table 3.6b Broad Rental Market Area Local Housing Allowance Rates (April 2023) – North Cumbria BRMA

No. of Bedrooms	Rate per week (£)	Monthly rate	2023 LQ rent	Variance between LQ rent and LHA
Shared Accommodation	£68.00	£295	£325	-£30
1 Bedroom	£80.55	£349	£442	-£93
2 Bedroom	£97.81	£424	£524	-£100
3 Bedroom	£120.82	£524	£650	-£126
4 Bedroom	£155.34	£673	£793	-£120

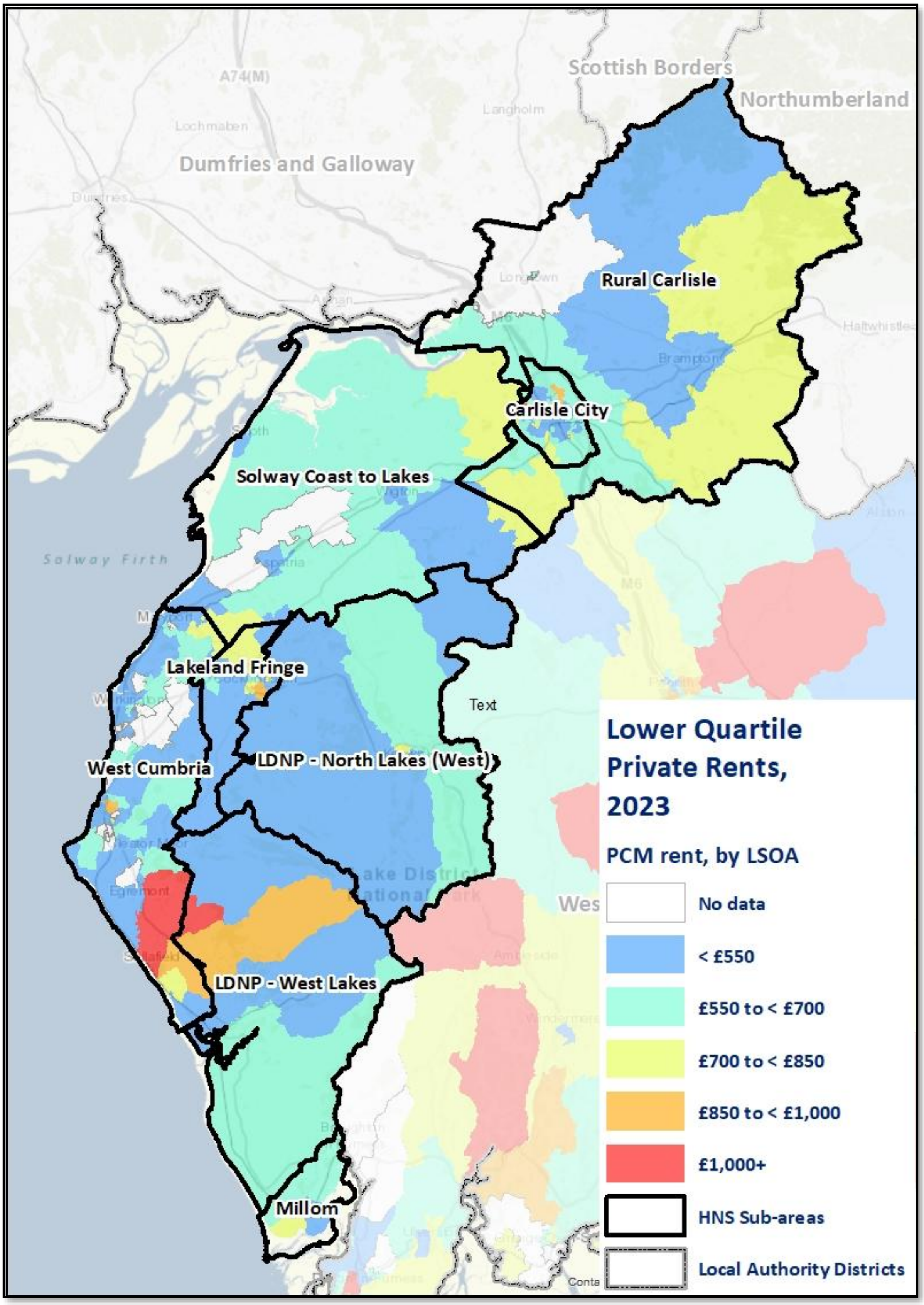
Table 3.6c Broad Rental Market Area Local Housing Allowance Rates (April 2023) – West Cumbria BRMA

No. of Bedrooms	Rate per week (£)	Monthly rate	2023 LQ rent	Variance between LQ rent and LHA
Shared Accommodation	£68.00	£295	£295	-£0
1 Bedroom	£80.55	£349	£451	-£102
2 Bedroom	£96.66	£419	£498	-£79
3 Bedroom	£113.92	£494	£594	-£100
4 Bedroom	£138.08	£598	£750	-£152

3.9 More detailed rental data within built-up areas at a small area level (Lower Super Output Areas) are presented in Map 3.3 (lower quartile) and Map 3.4 (median). This illustrates that the majority of lower quartile rent in Cumberland is below £750pcm, with higher priced areas including West Cumbria and LDNP West Lakes . Median rent in excess of £1050 pcm tend to most evident in West Cumbria and Lake District areas.

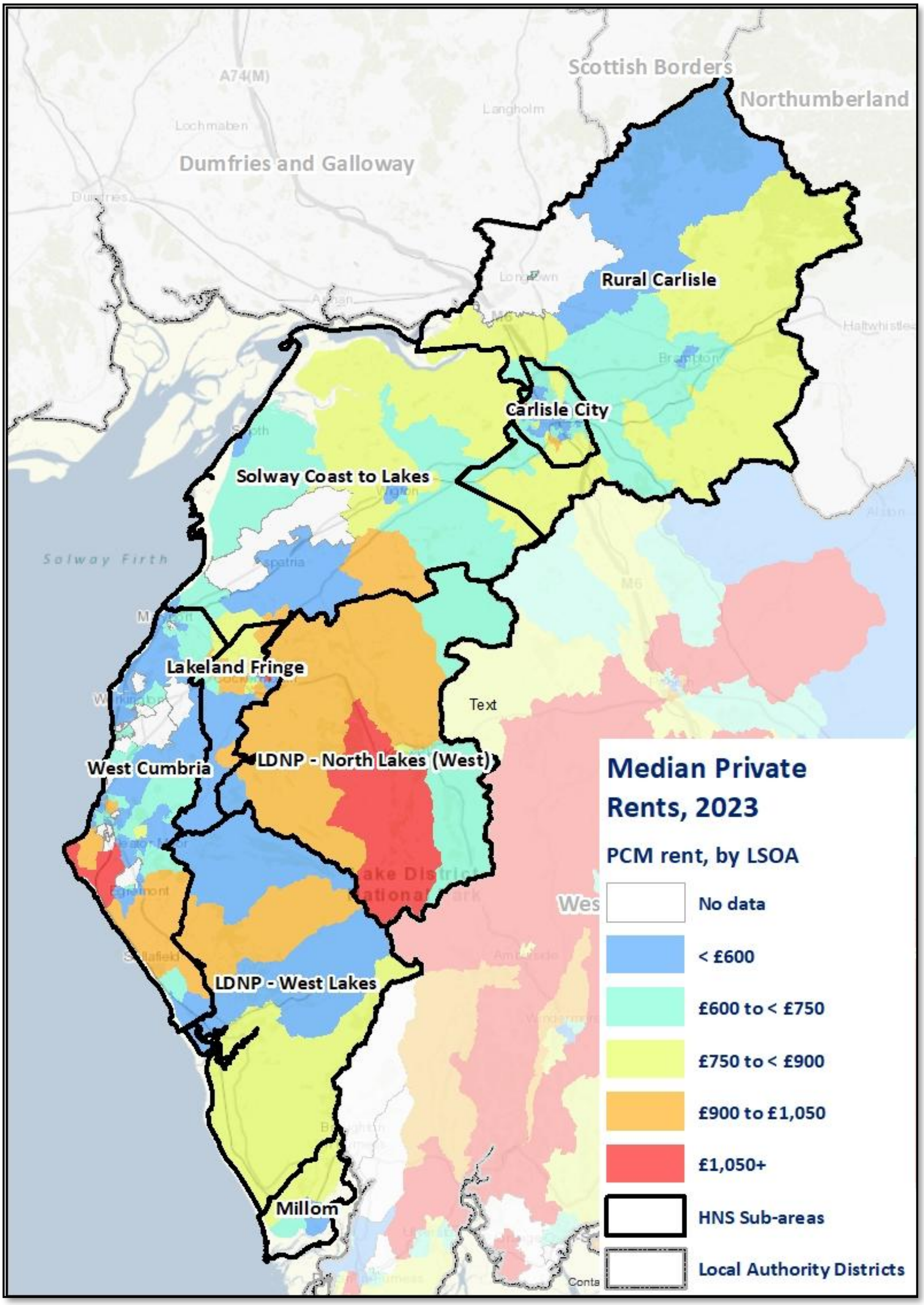
3.10 The private rented sector accommodates a proportion of low-income households that are eligible for assistance with rental costs. Map 3.5 illustrates the proportion of households in receipt of housing benefit assistance across the area. This shows a small pockets in West Cumbria, Solway Coast to Lakes, Carlisle City along with Bramton and Longtown in Rural Carlisle.

Map 3.3 2023 lower quartile rents across Cumberland by built up areas within LSOAs



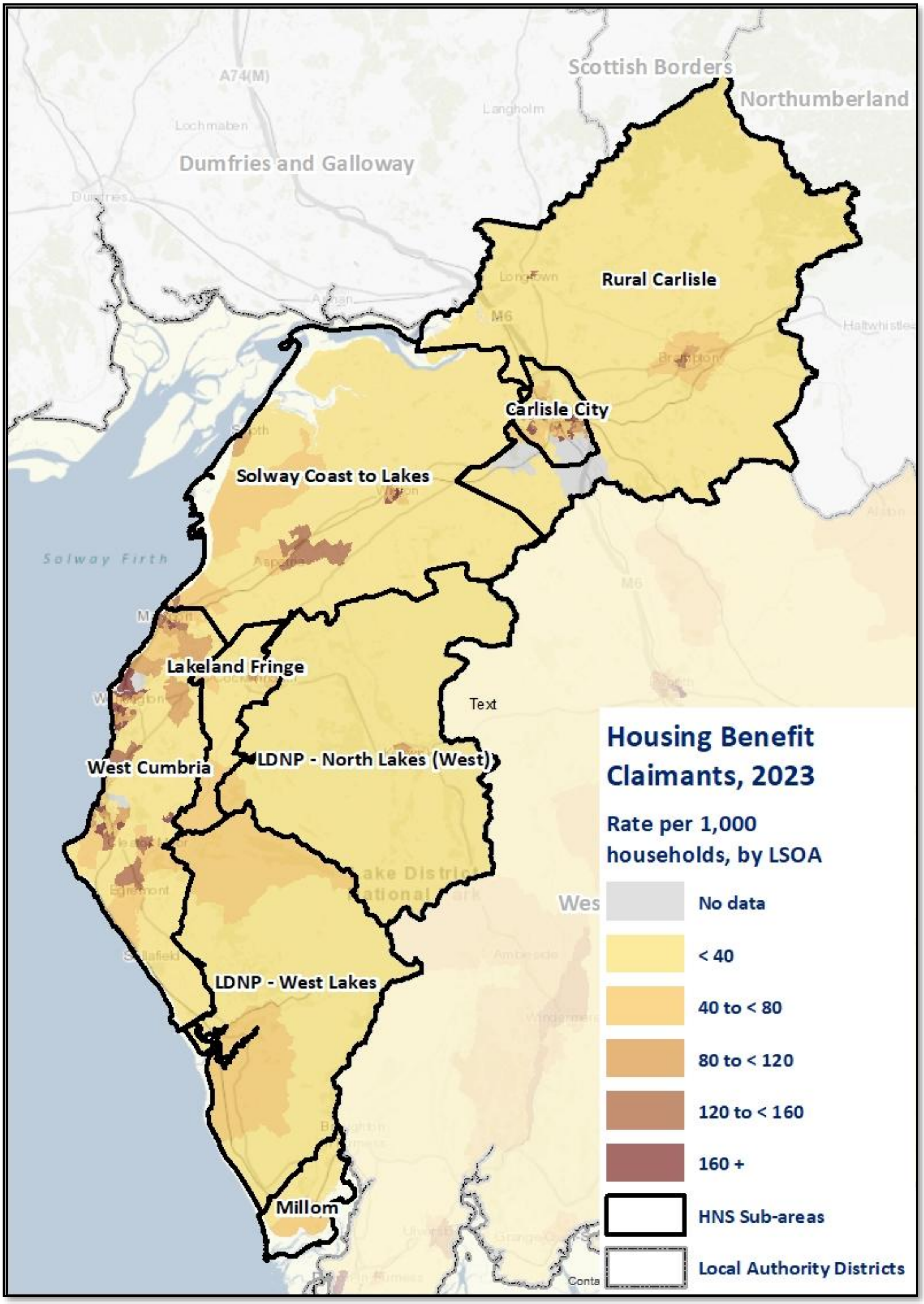
Source: Zoopla Lettings 2023

Map 3.4 2023 median rents across Cumberland by built up areas within LSOAs



Source: Zoopla Lettings 2023

Map 3.5 Private Rented Sector Non-Passported Housing Benefit 2023



Source: 2023 DWP Stat Xplore

Relative affordability

3.11 The relative affordability of open market dwellings in the Cumberland Council area is compared with the other local authorities in Cumbria, the North West and England in Table 3.7. These tables are produced by the MHCLG, based on a ratio of earnings to house prices using Land Registry Price Paid and ONS Annual Survey of Hours and Earnings data.

3.12 In terms of relative affordability (ranked based on 2023 least-to-most affordable), Cumberland is a more affordable local authority area compared with other areas of Cumbria, the North West and England.

Table 3.7 Relative affordability of lower quartile and median prices by local authority area, the North West and England (workplace-based and residence-based)

Locality	**2023 Lower Quartile** Workplace-based	**2023 Lower Quartile** Residence-based	**2023 Median** Workplace-based	**2023 Median** Residence-based
Cumberland	3.9	4.0	4.2	4.3
County Durham	3.5	3.5	4.2	4.0
Northumberland	5.2	5.0	6.2	5.6
Westmorland and Furness	5.7	5.6	6.8	6.7
North West	5.5	5.6	6.1	6.1
ENGLAND	7.1	7.3	8.3	8.3

Sources: ONS Ratio of house price to residence-based and workplace-based earnings

Relative affordability of housing tenure options and defining genuinely affordable housing

3.13 The relative cost of alternative housing options across the area and sub-areas has been considered from two perspectives. Firstly, analysis considers prevailing prices at housing market sub-area level across a range of market and affordable tenures and the incomes required to afford these properties. Secondly, analysis considers what is genuinely affordable to households based on local incomes and assumptions around the proportion of income that should be spent on renting and the multiples of income for buying. The analysis of what is genuinely affordable also considers the incomes of selected key workers and those on minimum and living wages.

3.14 The starting point for assessing thresholds for what is affordable and not affordable are as follows:

- For renting, 25% of gross household income is used as the ‘tipping point’ for affordability, with properties not affordable if more than 25% of income is spent on rent. There is no official guidance on what proportion of income should be used. Former CLG SHMA Practice Guidance (2007) recommended 25% and Shelter suggest using 35% of net income; and

- For buying, affordability is based on a 3.5x gross household income multiple. Former CLG SHMA Practice Guidance (2007) recommended a 3.5x multiple for a household with a single earner and 2.9x for a dual earner.

3.15 The former 2007 SHMA guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership.

3.16 Mortgage lending practices would suggest that 4.75x a single or joint income could be considered. This is the maximum single or joint household income multiple offered by First Direct for example.

3.17 For this study, the following assumptions are considered by arc4 with reference to affordability is:

- For buying up to 3.5x gross household income; and
- For renting up to 25% gross household income.

3.18 Table 3.8 sets out the range of market and affordable tenures considered in analysis and any assumptions relating to the cost of properties. The cost of alternative affordable and market tenure options by sub-area is set out in Table 3.9. Table 3.10 shows the gross household incomes needed to afford the tenure based on the 25% rental and 3.5x income multiples. Table 3.11 considers the impact of deposits on sale price.

3.19 This analysis indicates that for open market housing at area level, the minimum income required is £24,960 (for lower quartile or entry-level renting) or £25,329 (for lower quartile or entry-level house prices). These amounts do vary by sub-area, for example income requirements for entry-level renting range between £19,152 in Millom and £31,200 in Cumberland LDNP. For entry-level home ownership, income requirements range between £20,314 in Millom and £66,086 in Cumberland LDNP.

Table 3.8 Summary of tenure (including affordable options), price assumptions, and data sources

Tenure	Tenure price assumptions	Affordability assumptions	Data Source
Social rent	2023 average prices	25% of income	Regulator of Social Housing Statistical Data Return 2023
Affordable rent	2023 average prices which are based on Local Housing Allowance rates	25% of income	Regulator of Social Housing Statistical Data Return 2023
Market Rent – lower quartile	2023 prices	25% of income	Zoopla 2023
Market Rent – median	2023 prices	25% of income	Zoopla 2023
Market Sale – lower quartile	2023 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market Sale – median	2023 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market Sale – average	2023 prices	90% LTV, 3.5x income	Land Registry Price Paid
Shared ownership (50%)	Total price based on median price and 50% ownership. Mortgage based on 40%. 10% deposit required; annual service charge £395, Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data
Shared ownership (25%)	Total price based on median price and 25% ownership. Mortgage based on 20%, 5% deposit required, annual service charge £395. Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data
Help to Buy	Total price based on median price. Mortgage based on 75% equity. 20% loan and deposit of 5%. Loan fee of 1.75% in year 6 of outstanding equity loan increasing annually from yr7 at RPI+1%	70% LTV, 3.5x income	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 30%	70% of median price (note this is comparable to the proposed government First Home tenure option). Mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 30%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 25%	75% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 25%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 20%	80% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 20%	Assumptions applied to Land Registry Price Paid data

Table 3.9 Cost of alternative tenure options by sub-areas and Cumberland

Tenure option	Price / equity requirement (2023) Cumberland	Carlisle City	Lakeland Fringe	Millom	Rural Carlisle	Solway Coast to Lakes	West Cumbria	LDNP – North Lakes (West)	LDNP – West Lakes
Social Rent (average)	£388	£388	£388	£388	£388	£388	£388	£388	£388
Affordable Rent (monthly cost)	£478	£475	£554	£398	£600	£461	£461	£634	£700
Market Rent - Lower Quartile	£520	£498	£624	£399	£594	£494	£498	£650	£624
Market Rent – Median	£598	£594	£693	£498	£750	£576	£576	£793	£875
Market Rent – Average	£655	£623	£806	£544	£779	£618	£633	£823	£906
Market Sale - Lower Quartile	£98,500	£95,000	£150,000	£79,000	£146,000	£125,000	£86,250	£275,000	£160,000
Market Sale – Median	£147,000	£130,000	£225,000	£110,000	£237,500	£175,750	£129,973	£385,000	£290,000
Market Sale – Average	£192,299	£160,267	£249,429	£129,920	£278,299	£210,526	£156,342	£481,370	£335,087
Shared ownership (50%)	£73,500	£65,000	£112,500	£55,000	£118,750	£87,875	£64,986	£192,500	£145,000
Shared ownership (25%)	£36,750	£32,500	£56,250	£27,500	£59,375	£43,938	£32,493	£96,250	£72,500
Help to buy	£110,250	£97,500	£168,750	£82,500	£178,125	£131,813	£97,479	£288,750	£217,500
Discounted Home Ownership (30%)	£102,900	£91,000	£157,500	£77,000	£166,250	£123,025	£90,981	£269,500	£203,000
Discounted Home Ownership (25%)	£110,250	£97,500	£168,750	£82,500	£178,125	£131,813	£97,479	£288,750	£217,500
Discounted Home Ownership (20%)	£117,600	£104,000	£180,000	£88,000	£190,000	£140,600	£103,978	£308,000	£232,000

Table 3.10 Household income required for tenure to be affordable (based on 25% of income for rents and 3.5x income for buying) by sub-area

Tenure option	Income required (2023) Cumberland	Carlisle City	Lakeland Fringe	Millom	Rural Carlisle	Solway Coast to Lakes	West Cumbria	LDNP – North Lakes (West)	LDNP – West Lakes
Social Rent (average)	£18,631	£18,631	£18,631	£18,631	£18,631	£18,631	£18,631	£18,631	£18,631
Affordable Rent (monthly cost)	£22,963	£22,810	£26,611	£19,123	£28,800	£22,118	£22,118	£30,451	£33,600
Market Rent - Lower Quartile	£24,960	£23,904	£29,952	£19,152	£28,512	£23,712	£23,904	£31,200	£29,952
Market Rent – Median	£28,704	£28,512	£33,264	£23,904	£36,000	£27,648	£27,648	£38,064	£42,000
Market Rent – Average	£31,461	£29,911	£38,665	£26,132	£37,413	£29,661	£30,375	£39,492	£43,500
Market Sale - Lower Quartile	£25,329	£24,429	£38,571	£20,314	£37,543	£32,143	£22,179	£70,714	£41,143
Market Sale – Median	£37,800	£33,429	£57,857	£28,286	£61,071	£45,193	£33,422	£99,000	£74,571
Market Sale – Average	£49,448	£41,211	£64,139	£33,408	£71,562	£54,135	£40,202	£123,781	£86,165
Shared ownership (50%)	£28,425	£25,304	£42,744	£21,633	£45,038	£33,703	£25,299	£72,163	£54,772
Shared ownership (25%)	£23,018	£20,522	£34,467	£17,586	£36,302	£27,238	£20,518	£58,001	£44,104
Help to buy	£27,300	£24,143	£41,786	£20,429	£44,107	£32,639	£24,138	£71,500	£53,857
Discounted Home Ownership (30%)	£26,460	£23,400	£40,500	£19,800	£42,750	£31,635	£23,395	£69,300	£52,200
Discounted Home Ownership (25%)	£28,350	£25,071	£43,393	£21,214	£45,804	£33,895	£25,066	£74,250	£55,929
Discounted Home Ownership (20%)	£30,240	£26,743	£46,286	£22,629	£48,857	£36,154	£26,737	£79,200	£59,657

Source: Data produced by Land Registry © Crown copyright 2024, Zoopla 2024, CLG

Table 3.11 Impact of alternative deposits on sale price and income required for open market properties

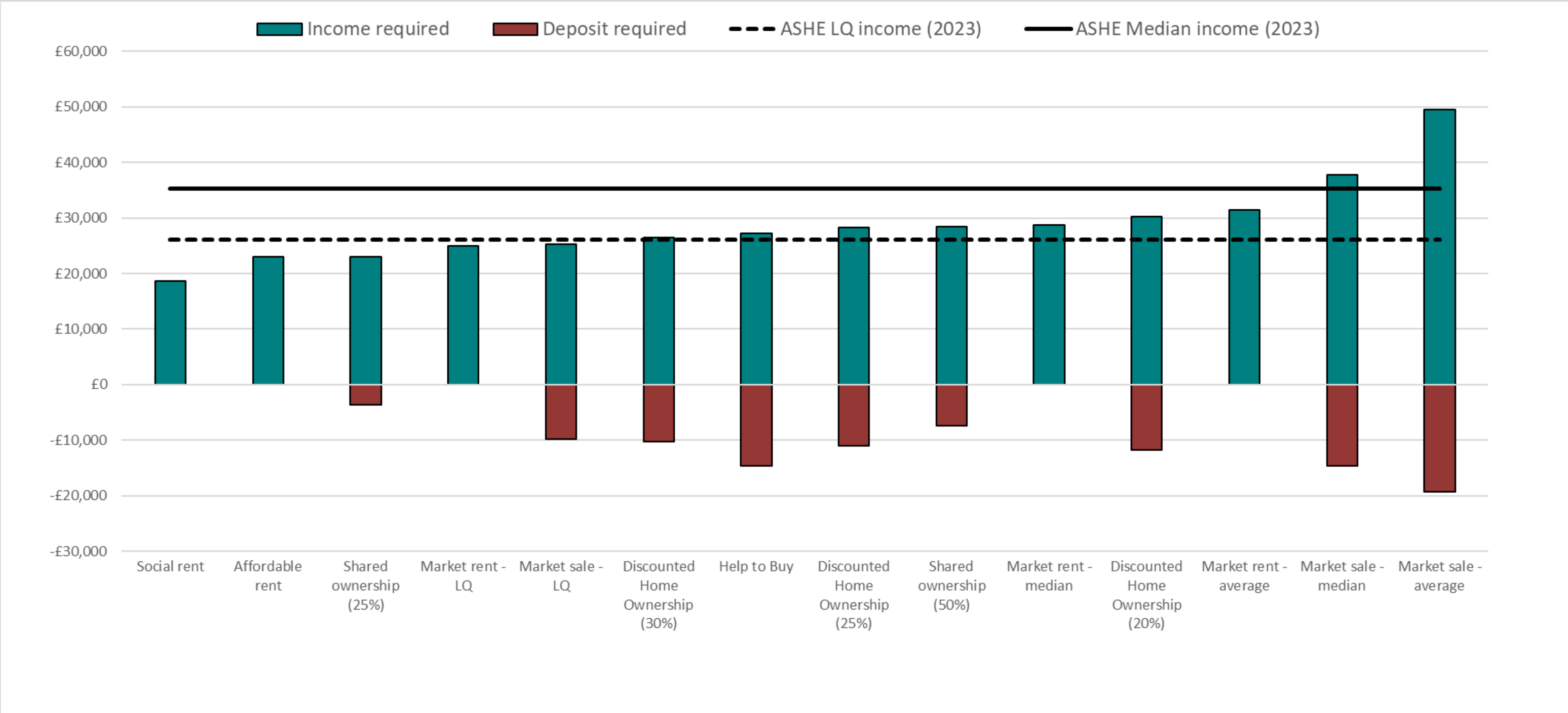
Market sale price	Amount of deposit				Borough Average Price
	10%	20%	30%	40%	
Market sale - lower quartile	£88,650	£78,800	£68,950	£59,100	£98,500
Market sale - median	£132,300	£117,600	£102,900	£88,200	£147,000
Market sale - average	£173,069	£153,839	£134,609	£115,379	£192,299
Household income required (3.5x multiple)	10%	20%	30%	40%	
Market sale - lower quartile	£25,329	£22,514	£19,700	£16,886	
Market sale - median	£37,800	£33,600	£29,400	£25,200	
Market sale - average	£49,448	£43,954	£38,460	£32,966	
Household income required (5x multiple)	10%	20%	30%	40%	
Market sale - lower quartile	£17,730	£15,760	£13,790	£11,820	
Market sale - median	£26,460	£23,520	£20,580	£17,640	
Market sale - average	£34,614	£30,768	£26,922	£23,076	

Source: Data derived from Land Registry © Crown copyright 2024

3.20 Figure 3.2 summarises in graphical form the relative affordability of alternative tenures at the sub-area level, setting out the income and deposit required for different options set against prevailing lower quartile and median earnings. It uses lower quartile and median earnings derived from the ONS Annual Survey of Hours and Earnings for 2022.

3.21 This indicates that only social renting, affordable rent, shared ownership and market rent are affordable for households with lower quartile earners. For households with median income earners, a broader range of tenure options are available, with the exception of market sale (median) and market sale (average).

Figure 3.2 Cumberland household income and housing costs



Source: Data produced by Land Registry © Crown copyright 2024, Zoopla 2024, CLG, ASHE 2012

Note: The deposit requirements are shown on the table as a negative number

What is genuinely affordable housing in the Cumberland Council area context?

3.22 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across the borough and how this relates to prevailing prices. This analysis helps to establish what is genuinely affordable based on reasonable income multipliers for renting and buying. The analysis takes into account:

- Lower quartile and median household incomes from the 2023 CAMEO data;
- 2023 entry-level incomes from a range of key worker occupations;
- Incomes associated with 2023 minimum and living wages (using single, dual income, and 1.5x income measures);
- The proportion of income a household would need to spend on rent;
- The extent to which affordable rental options are genuinely affordable to households; and
- The extent to which households could afford home ownership based on multiples of household income, with up to 4x being affordable.

Genuinely affordable rents

3.23 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across Cumberland and how this relates to current market prices and rents. The analysis helps to establish the extent to which different tenures are affordable and what are genuinely affordable prices and rents based on local incomes.

3.24 Table 3.12 focuses on the affordability of market renting and shows the cost of renting a lower quartile and median priced property by sub-area, how this compares with incomes, and what would be genuinely affordable based on local incomes. For example, lower quartile rents are £520 across Cumberland Council area where the lower quartile income is £1,250. This means that a household is spending 41.6% of income on rent. To be genuinely affordable, that is, costing no more than 25% of gross income, a lower quartile rent should be £313 each month and median rent should be £521 each month. There are significant affordability issues in Carlisle City, Lakeland Fringe and Solway Coast to Lakes where households on lower quartile incomes are having to spend over 35% of their income on lower quartile rents.

Affordable home ownership options

3.25 Table 3.13 focuses on the affordability of home ownership and shows the cost of buying a lower quartile and median-priced property. This shows that prices are most affordable in one sub-area of the Cumberland Council area (less than 3.5x recommended figure). Area wide, a property should cost no more than £52,500 to be affordable to households on lower quartile incomes and £87,500 to households on median incomes.

Table 3.12 Affordability of private rents by sub-area

Sub-area	Actual LQ rent 2023	LQ Gross household income 2023 (Monthly £)	% LQ income required to be spent on LQ rent	What would be an affordable rent based on actual LQ income	Actual Median rent 2023	Median Gross household income 2023 (Monthly £)	% median income required to be spent on median rent	What would be an affordable rent based on actual median income
Carlisle City	£498	£1,250	39.8	£313	£594	£2,083	28.5	£521
Lakeland Fringe	£624	£1,250	49.9	£313	£693	£2,917	23.8	£729
Millom	£399	£1,250	31.9	£313	£498	£2,083	23.9	£521
Rural Carlisle	£594	£2,083	28.5	£521	£750	£2,083	36.0	£521
Solway Coast to Lakes	£494	£1,250	39.5	£313	£576	£2,083	27.6	£521
West Cumbria	£498	£2,083	23.9	£521	£576	£2,917	19.7	£729
LDNP – North Lakes (West)	£650	£2,083	31.2	£521	£793	£2,917	27.2	£729
LDNP – West Lakes	£624	£2,083	30.0	£521	£875	£2,917	30.0	£729
Cumberland	£520	£1,250	41.6	£313	£598	£2,083	28.7	£521

Sources: Zoopla Lettings 2024, household income from 2024 CAMEO

Key

Up to and including 25%	24
Between 25% and 35%	32
35% or more	40

Table 3.13 Affordability of owner-occupation by sub-area

Sub-area	Actual LQ price 2023	LQ Gross household income 2023 (Annual £)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple	Actual median price 2023	Median Gross household income 2023 (Annual £)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple
Carlisle City	£95,000	£15,000	5.7	£52,500	£130,000	£25,000	4.7	£87,500
Lakeland Fringe	£150,000	£15,000	9.0	£52,500	£225,000	£35,000	5.8	£122,500
Millom	£79,000	£15,000	4.7	£52,500	£110,000	£25,000	4.0	£87,500
Rural Carlisle	£146,000	£25,000	5.3	£87,500	£237,500	£25,000	8.6	£87,500
Solway Coast to Lakes	£125,000	£15,000	7.5	£52,500	£175,750	£25,000	6.3	£87,500
West Cumbria	£86,250	£25,000	3.1	£87,500	£129,973	£35,000	3.3	£122,500
LDNP – North Lakes (West)	£275,000	£25,000	9.9	£87,500	£385,000	£35,000	9.9	£122,500
LDNP – West Lakes	£160,000	£25,000	5.8	£87,500	£290,000	£35,000	7.5	£122,500
Cumberland	£98,500	£15,000	5.9	£52,500	£147,000	£25,000	5.3	£87,500

Sources: Land Registry © Crown copyright 2024, household income from 2024 CAMEO

Key

Up to 3.5x	2.9
Between 3.5x and 5x	4.2
5x or more	6.2

Affordability of prices and rents to selected key workers and households on minimum/living wages

3.26 The extent to which area wide open market rents are affordable to selected keyworkers and households on minimum and living wages are explored in Table 3.14. Analysis based on Cumberland-wide data would indicate that renting is generally affordable to key workers, with most being able to afford lower quartile rents, that is not having to spend more than 25% of income on rent. Median rents are also generally affordable, although some key workers would have to spend in excess of 25% income on rent.

3.27 Table 3.15 considers the income multiples needed to buy a property based on the incomes of selected key workers and households on minimum/living wages. Analysis assumed that a 10% deposit was available and indicates that buying a lower quartile priced property is generally affordable to key workers, although accessing median priced properties would require an income multiple in excess of 3.5x income.

3.28 Households with multiple minimum/living wage earners are likely to be able to afford lower quartile rents but single earners would have to pay in excess of 30% of their income on rent. Similar lower quartile prices would be generally affordable.

3.29 However, this broad analysis is based on Cumberland-wide data and there are considerable variations in what could be afforded. This is shown in Table 3.16 and indicates that the LDNP – North Lakes (West) area is the least affordable, with notable affordability pressures in Lakeland Fringe, Solway Coast to Lakes and Rural Carlisle sub-areas.

Table 3.14 Incomes of key workers and households on minimum/living wage and rental affordability

Income/Occupation/ Wage	Gross household income 2023 (Annual £)	Gross household income 2023 (Monthly £)	% LQ Income for LQ rent	% Median income for median rent	LQ Rent	Median Rent
Police officer	-	-	-	-	-	-
Pay Point 2	£29,751	£2,479	21.0	24.1	£520	£598
Pay Point 4	£32,163	£2,680	19.4	22.3	£520	£598
Nurse	-	-	-	-	-	-
Band 1	£22,383	£1,865	27.9	32.1	£520	£598
Band 3	£22,816	£1,901	27.3	31.5	£520	£598
Band 5	£28,407	£2,367	22.0	25.3	£520	£598
Fire officer	-	-	-	-	-	-
Trainee	£27,178	£2,265	23.0	26.4	£520	£598
Competent	£36,226	£3,019	17.2	19.8	£520	£598
Teacher	-	-	-	-	-	-
Unqualified (min)	£20,598	£1,717	30.3	34.8	£520	£598
Main pay range (min)	£30,000	£2,500	20.8	23.9	£520	£598
Minimum/Living Wage	-	-	-	-	-	-
Age 23 and over	-	-	-	-	-	-
Single household	£20,319	£1,693	30.7	35.3	£520	£598
1xFull-time, 1xPart-time	£30,479	£2,540	20.5	23.5	£520	£598
Two working adults	£40,638	£3,387	15.4	17.7	£520	£598
Age 21 and 22	-	-	-	-	-	-
Single household	£19,851	£1,654	31.4	36.1	£520	£598
1xFull-time, 1xPart-time	£29,777	£2,481	21.0	24.1	£520	£598
Two working adults	£39,702	£3,309	15.7	18.1	£520	£598

Key

(pink)	More than 35% of income spent on rent
(yellow)	Between 25% and 35% of income spent on rent
(green)	Less than 25% of income spent on rent

Table 3.15 Incomes of households, selected key workers, and households on minimum/living wage and open market prices: Cumberland

			Property Prices							
			LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Help to buy	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
		Price>>	£98,500	£147,000	£73,500	£36,750	£110,250	£102,900	£110,250	£117,600
		Price after deposit/loan>>	£88,650	£132,300	£66,150	£33,075	£95,550	£92,610	£99,225	£105,840
Gross household income 2023 (Annual £)			Ratio of house price to income							
CAMEO UK Household Income	LQ income	£15,000	5.9	8.8	4.4	2.2	6.4	6.2	6.6	7.1
	Median income	£25,000	3.5	5.3	2.6	1.3	3.8	3.7	4.0	4.2
	Average income	£23,629	3.8	5.6	2.8	1.4	4.0	3.9	4.2	4.5
ONS Annual Survey of Hours and Earnings	ASHE LQ	£26,062	3.4	5.1	2.5	1.3	3.7	3.6	3.8	4.1
	ASHE Median	£35,298	2.5	3.7	1.9	0.9	2.7	2.6	2.8	3.0
	ASHE Average	£39,928	2.2	3.3	1.7	0.8	2.4	2.3	2.5	2.7
Occupation		Wage	Ratio of house price to income							
Police officer										
Pay Point 2		£29,751	3.0	4.4	2.2	1.1	3.2	3.1	3.3	3.6
Pay Point 4		£32,163	2.8	4.1	2.1	1.0	3.0	2.9	3.1	3.3
Nurse										
Band 1		£22,383	4.0	5.9	3.0	1.5	4.3	4.1	4.4	4.7
Band 3		£22,816	3.9	5.8	2.9	1.4	4.2	4.1	4.3	4.6
Band 5		£28,407	3.1	4.7	2.3	1.2	3.4	3.3	3.5	3.7
Fire officer										
Trainee		£27,178	3.3	4.9	2.4	1.2	3.5	3.4	3.7	3.9
Competent		£36,226	2.4	3.7	1.8	0.9	2.6	2.6	2.7	2.9
Teacher										
Unqualified (min)		£20,598	4.3	6.4	3.2	1.6	4.6	4.5	4.8	5.1
Main pay range (min)		£30,000	3.0	4.4	2.2	1.1	3.2	3.1	3.3	3.5
Minimum/Living Wage										
Single household (25 and over)		£20,319	4.4	6.5	3.3	1.6	4.7	4.6	4.9	5.2
1xFull-time, 1xPart-time		£30,479	2.9	4.3	2.2	1.1	3.1	3.0	3.3	3.5
Two working adults		£40,638	2.2	3.3	1.6	0.8	2.4	2.3	2.4	2.6
Single household (21-24)		£19,851	4.5	6.7	3.3	1.7	4.8	4.7	5.0	5.3
1xFull-time, 1xPart-time		£29,777	3.0	4.4	2.2	1.1	3.2	3.1	3.3	3.6
Two working adults		£39,702	2.2	3.3	1.7	0.8	2.4	2.3	2.5	2.7

Table 3.16 Incomes of selected key workers and households on minimum/living wage and open market prices: Cumberland and sub-areas

Key worker/income	Annual Salary £	Carlisle City		Lakeland Fringe		Solway Coast to Lakes		West Cumbria		Rural Carlisle		Cumberland		LDNP North Lakes (West)		LDNP West Lakes	
		LQ Rent	LQ Price	LQ Rent	LQ Price	LQ Rent	LQ Price	LQ Rent	LQ Price	LQ Rent	LQ Price	LQ Rent	LQ Price	LQ Rent	LQ Price	LQ Rent	LQ Price
		£498	£95,000	£624	£150,000	£494	£125,000	£498	£86,250	£594	£146,000	£520	£98,500	£650	£275,000	£624	£160,000
		% monthly income	Income multiple	% monthly income	Income multiple	% monthly income	Income multiple	% monthly income	Income multiple	% monthly income	Income multiple	% monthly income	Income multiple	% monthly income	Income multiple	% monthly income	Income multiple
Police Officer																	
Pay Point 2	£29,751	20.1	2.9	25.2	4.5	19.9	3.8	20.1	2.6	24.0	4.4	21.0	3.0	26.2	8.3	25.2	4.8
Pay Point 4	£32,163	18.6	2.7	23.3	4.2	18.4	3.5	18.6	2.4	22.2	4.1	19.4	2.8	24.3	7.7	23.3	4.5
Nurse																	
Band 1	£22,383	26.7	3.8	33.5	6.0	26.5	5.0	26.7	3.5	31.8	5.9	27.9	4.0	34.8	11.1	33.5	6.4
Band 3	£22,816	26.2	3.7	32.8	5.9	26.0	4.9	26.2	3.4	31.2	5.8	27.3	3.9	34.2	10.8	32.8	6.3
Band 5	£28,407	21.0	3.0	26.4	4.8	20.9	4.0	21.0	2.7	25.1	4.6	22.0	3.1	27.5	8.7	26.4	5.1
Fire Officer																	
Trainee	£27,178	22.0	3.1	27.6	5.0	21.8	4.1	22.0	2.9	26.2	4.8	23.0	3.3	28.7	9.1	27.6	5.3
Competent	£36,226	16.5	2.4	20.7	3.7	16.4	3.1	16.5	2.1	19.7	3.6	17.2	2.4	21.5	6.8	20.7	4.0
Teacher																	
Unqualified (min)	£20,598	29.0	4.2	36.4	6.6	28.8	5.5	29.0	3.8	34.6	6.4	30.3	4.3	37.9	12.0	36.4	7.0
Main pay range (min)	£30,000	19.9	2.9	25.0	4.5	19.8	3.8	19.9	2.6	23.8	4.4	20.8	3.0	26.0	8.3	25.0	4.8
Minimum/living wage (25 and over)																	
Single person	£20,319	29.4	4.2	36.9	6.6	29.2	5.5	29.4	3.8	35.1	6.5	30.7	4.4	38.4	12.2	36.9	7.1
1x Full-time, 1x Part-time	£30,479	19.6	2.8	24.6	4.4	19.4	3.7	19.6	2.5	23.4	4.3	20.5	2.9	25.6	8.1	24.6	4.7
Two working adults	£40,638	14.7	2.1	18.4	3.3	14.6	2.8	14.7	1.9	17.5	3.2	15.4	2.2	19.2	6.1	18.4	3.5
Minimum/living wage (21 to 24)																	
Single person	£19,851	30.1	4.3	37.7	6.8	29.9	5.7	30.1	3.9	35.9	6.6	31.4	4.5	39.3	12.5	37.7	7.3
1x Full-time, 1x Part-time	£29,777	20.1	2.9	25.1	4.5	19.9	3.8	20.1	2.6	23.9	4.4	21.0	3.0	26.2	8.3	25.1	4.8
Two working adults	£39,702	15.1	2.2	18.9	3.4	14.9	2.8	15.1	2.0	18.0	3.3	15.7	2.2	19.6	6.2	18.9	3.6

Concluding comments

3.30 In 2023, lower quartile house prices in former Allerdale, Carlisle and Copeland were between £95,000 and £110,000 and median prices were between £138,750 and £167,750. Prices across the area were lower compared with Cumbria, the North West and England. Lower quartile private rents in 2023 were £520 and median rents were £598.

3.31 The relative affordability of dwellings to buy or rent was explored at sub-area level. Across the Cumberland Council area, the minimum income required for entry-level/lower quartile renting was around £24,960. For buying an entry-level/lower quartile property, the minimum income required was around £25,329. These calculations assumed that a rent is affordable if no more than 25% of household income is spent on rent and, if buying a property, should cost no more than 3.5x household income.

3.32 Analysis considered the affordability of rents and prices at sub-area level. Overall, households had to spend 41.6% of lower quartile income on a lower quartile rent and 28.7% of median income for median rents. Rents were relatively affordable in West Cumbria. Notable affordability pressures are identified in Lakeland Fringe, Carlisle City and Solway Coast to Lakes, where the proportion of lower quartile income needed for lower quartile rents was generally above 35%.

3.33 For open market purchase, the ratio of lower quartile income to price across Cumberland was 5.9x and for median income to median price it was 5.3x. Both ratios are above the benchmark of 3.5x income and ratio. Without substantial deposits, the ability to buy is a challenge to many households.

3.34 Specific analysis of the affordability of renting and buying for key worker incomes and those on minimum/living wages was carried out. Based on Cumberland-wide figures, lower quarter properties are generally affordable to key workers on entry-level grades, although some would need to pay in excess of 25% of income on rent and 3.5x income multiple to buy. There were some considerable variations within Cumberland, with the Cumberland LDNP area the least affordable and notable affordability pressures in Lakeland Fringe, Solway Coast to Lakes and Rural Carlisle.

3.35 Using the evidence presented in this chapter, it is possible to establish what would be a genuinely affordable rent and purchase price across the Cumberland Council area (Table 3.17). This is based on local incomes and assumes that no more than 25% of income is spent on rent and a household income multiple of 3.5x is applied to local household incomes when testing the affordability of buying. These figures should be considered when considering the extent to which new affordable housing is truly affordable.

Table 3.17 Genuinely affordable rents and purchase prices by sub-area

Geography	LQ rents (25% of income)	Median rents (25% of income)	LQ purchase (3.5x income multiple)	Median purchase (3.5x income multiple)
Cumberland	**£313**	**£521**	**£52,500**	**£87,500**
Sub-area				
Carlisle City	£313	£521	£52,500	£87,500
Lakeland Fringe	£313	£729	£52,500	£122,500
Millom	£313	£521	£52,500	£87,500
Rural Carlisle	£521	£521	£87,500	£87,500
Solway Coast to Lakes	£313	£521	£52,500	£87,500
West Cumbria	£521	£729	£87,500	£122,500
LDNP – North Lakes (West)	£521	£729	£87,500	£122,500
LDNP – West Lakes	£521	£729	£87,500	£122,500

4. Overall Dwelling Type and Mix

Introduction

4.1 This chapter considers overall housing need and affordable need, and establishes an overall dwelling type, size, and tenure mix for the Cumberland Council area. The detailed analysis underpinning this chapter is presented in Technical Appendix D.

Establishing housing need using the 'standard method' 2024 NPPF

4.2 The 2024 National Planning Policy Framework (NPPF) (Paragraph 62) states 'to determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should be taken into account in establishing the amount of housing to be planned for' (PPG 2024 Paragraph: 001 Reference ID: 2a-001-20241212.

4.3 PPG notes that the process should be undertaken separately to assessing land availability, establishing a housing requirement figure and preparing site allocation policies.

4.4 *'The standard method for assessing local housing need uses a formula that incorporates a baseline of local housing stock which is then adjusted upwards to reflect local affordability pressures to identify the minimum number of homes expected to be planned for. The standard method identifies a minimum annual housing need figure, and ensures that plan-making is informed by an unconstrained assessment of the number of homes needed in an area. It does not produce a housing requirement figure* '(PPG Paragraph: 002 Reference ID: 2a-002-20241212).

Step 1: Setting the baseline

4.5 *'The baseline is 0.8% of the existing housing stock for the area, and the most recent data published at the time should be used'* (PPG Paragraph 004 Reference ID: 2a-004-20241212).

4.6 For Cumberland, the figure is 0.8% of 138,080 (MHCLG Table 125: dwelling stock estimates by local authority district) or 1,105.

4.7 Housing stock is used as a baseline as it *'provides a stable and predictable baseline that ensure all areas, as a minimum, are contributing a share of the national total that is proportionate to the size of their current housing market'* (PPG Paragraph 005 Reference ID: 2a-005.20241212).

Step 2: An adjustment to take account of affordability

4.8 The Step 1 housing stock baseline figure is then adjusted based on affordability of the area using ONS median workplace-based affordability ratios. The mean average affordability ratio over the five most recent years should be used. (PPG Paragraph 004 Reference ID: 2a-004-20241212).

4.9 The reason for the affordability adjustment is set out in PPG:

'An affordability adjustment is applied as household growth on its own is insufficient as an indicator of housing demand because:

- *Housing stock represents existing patterns of housing and mans that all areas contribute to meeting housing needs. The affordability adjustment directs more homes to where they are most needed.*
- *people may want to live in an area in which they do not reside currently, for example to be near to work, but be unable to find appropriate accommodation that they can afford.*

4.10 *The affordability adjustment is applied in order to ensure that the standard method for assessing local housing need responds to price signals and is consistent with the policy objective of significantly boosting the supply of homes. The specific adjustment in this guidance is set at a level to ensure that minimum annual housing need starts to address the affordability of homes.'* (PPG Paragraph 006 Reference ID: 2a-006-20241212).

4.11 Table 4.1 sets out the components of the local housing need calculation, This establishes a minimum local housing need of 1,105 each year.

Table 4.1 Components of the dwelling need calculation for Cumberland

Step		Description	Number	Calculation	Data Source
Step 1	a	Baseline dwelling stock	138,080		2023 MHCLG Table 125
	b	0.8% of baseline dwelling stock	1,105	a x b	
Step 2	c	Affordability adjustment	4.682		Average 5-year median workplace-based affordability ratios median 2019-2024 **(ONS data)**
	d	Adjustment factor	Zero		((5year average affordability ra tio)-5)/5×0.95+1
Local Housing Need	**e**	**Annual minimum local housing need**	**1,105**	**b x d**	**Annual**

Previous delivery levels

4.12 As shown in Table 2.18, the overall net housing completions over the 5-year period 2018/19 to 2022/23 has been 948.

Affordable housing need

4.13 A detailed analysis of affordable housing need in accordance with PPG is presented at Technical Appendix C. This establishes an overall gross affordable need of 2,988. After taking into account affordable lettings/sales and pipeline provision, the net shortfall is 676 each year. This means there is a considerable need for affordable housing but PPG then says that '*The total affordable housing need can then be considered in the context of its likely delivery as a proportion of mixed market and affordable housing developments, taking into account the probable percentage of affordable housing to be delivered by eligible market housing led developments. An increase in the total housing requirement included in the plan may need to be considered where it could help deliver the required number of affordable homes*.' (PPG Paragraph Reference ID: 67-008-20190722 and PPG at Reference ID: 2a-024-20190220). There is no specific requirement to meet this identified affordable need in full.

4.14 Analysis would suggest an overall affordable tenure split of 50% social rented, 25% affordable rented 25% affordable home ownership across Cumberland which will include First Homes on relevant sites. This split needs to be considered on a site-by-site basis. For instance, there may be some sites which are not of sufficient scale for more than one type of affordable housing to be feasible.

4.15 Delivery to help address affordable housing need is expected through the application of existing affordable housing policies, subject to viability. There is clear evidence of affordable housing need which supports a robust affordable housing policy. In order to meet affordable need, the council works closely with housing association and developer partners to deliver a range of new affordable housing products, including affordable rent and discounted home ownership. The council are therefore making positive steps to help address the affordable housing shortfalls across the borough and will continue to keep this under review.

Concluding comments on housing need

4.16 The government's standard method calculation under the 2024 NPPF establishes a minimum housing need of 1,105 dwellings each year.

4.17 Given the level of net affordable need of 676 homes each year, the Local Plan needs to maintain a robust affordable housing policy setting out targets and tenure split in order to maximise new supply. An affordable policy should therefore continue to support the ongoing delivery of affordable housing and diversify the affordable products available to local residents to reflect identified needs.

Neighbourhood Planning

4.18 This GHNS has assessed the overall level housing need at a district and strategic level and also included analysis of the needs for specific types of housing and for different groups. It has not included specific analysis for defined neighbourhood planning areas although it does contain information, particularly where broken down by sub-area, which may be helpful to the council in designing policies and proposals which will address specific issues and local needs within those neighbourhood planning areas.

Dwelling type and mix

4.19 Dwelling mix analysis is underpinned by a demographic scenario model which takes into account projected household change to 2039 using 2018-based ONS household projections. To support flexibility in delivery, dwelling type and mix by tenure is presented as a broad range which also considers household aspirations and expectations. Table 4.2 summarises dwelling mix by tenure for Cumberland and Table 4.3 summarises dwelling mix by sub-area. Further details of analysis are presented in Technical Appendix E.

Table 4.2 Overall annual dwelling type/size and tenure mix recommendations

Number of bedrooms	Market	Affordable Rented	Affordable home ownership	Overall range
1-bed	25-30%	30-35%	20-25%	25-30%
2-bed	25-30%	35-40%	35-40%	25-30%
3-bed	30-35%	25-30%	30-35%	30-35%
4+-bed	10-15%	5-10%	5-10%	10-15%

Table 4.3 Overall dwelling type/size mix recommendations by tenure by sub-area

Carlisle City

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	15-20%	25-30%	20-25%	15-20%
2	30-35%	35-40%	35-40%	30-35%
3	35-40%	25-30%	35-40%	35-40%
4	10-15%	5-10%	5-10%	10-15%
Level access				15-20%

Lakeland Fringe

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	15-20%	30-35%	15-20%	15-20%
2	35-40%	35-40%	35-40%	35-40%
3	30-35%	25-30%	35-40%	30-35%
4	10-15%	5-10%	5-10%	5-10%
Level access				15-20%

Millom

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	2-5%	20-25%	5-10%	5-10%
2	60-65%	35-40%	55-60%	55-60%
3	20-25%	25-30%	25-30%	20-25%
4	10-15%	5-10%	5-10%	10-15%
Level access				15-20%

Rural Carlisle

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	10-15%	20-25%	5-10%	10-15%
2	35-40%	30-35%	35-40%	35-40%
3	40-45%	35-40%	45-50%	40-45%
4	10-15%	5-10%	5-10%	10-15%
Level access				15-20%

Solway Coast to Lakes

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	10-15%	25-30%	10-15%	15-20%
2	50-55%	35-40%	40-45%	50-55%
3	20-25%	25-30%	35-40%	20-25%
4	10-15%	5-10%	5-10%	5-10%
Level access				15-20%

West Cumbria

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	15-20%	25-30%	15-20%	20-25%
2	20-25%	35-40%	35-40%	25-30%
3	45-50%	25-30%	35-40%	40-45%
4	10-15%	5-10%	5-10%	5-10%
Level access				15-20%

LDNP - North Lakes (West)

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	15-20%	30-35%	15-20%	20-25%
2	20-25%	40-45%	35-40%	25-30%
3	45-50%	20-25%	35-40%	40-45%
4	10-15%	2-5%	5-10%	5-10%
Level access				15-20%

LDNP - West Lakes

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	2-5%	20-25%	10-15%	5-10%
2	10-15%	30-35%	15-20%	15-20%
3	20-25%	40-45%	60-65%	25-30%
4	10-15%	2-5%	5-10%	5-10%
Level access				15-20%

5. Conclusion: Policy and Strategic Issues

Introduction

5.1 This document has been prepared to equip the council and their partners with robust, defensible, and transparent information to help inform strategic decision-making and the formulation of appropriate housing and planning policies. The work also takes account of existing and emerging government policy and guidance.

5.2 The Cumberland Council GHNS will help the council plan for a mix of housing based on current and future demographic trends, market trends, and the needs of different groups in the community. Specifically, the GHNS identifies the size, type, and tenure of housing required by considering current market demand relative to supply and also identifies a continued affordable housing shortfall across the borough.

5.3 This concluding chapter summarises key messages from the research findings, structured around a commentary on the current and future housing markets and key local strategic issues.

Overall housing need

5.4 The government's standard method calculation under the 2024 NPPF establishes a minimum housing need of 1,105 dwellings each year.

5.5 Average annual net additions over the past 3 years as reported by the MHCLG have been 848.

Dwelling type, tenure, and mix

5.6 The relationship between household change and dwelling type/size and tenure requirements have been fully explored. The evidence will help the council deliver an appropriate range of dwelling stock for residents over the plan period. It is recommended that future planning policy references the broad mixes evidenced in Table 5.1 and is taken into account when determining future applications.

5.7 Regarding affordable need, there is an annual net shortfall of 676 dwellings. A recommended tenure split is 50% social rented, 25% affordable rented and 25% affordable home ownership. Delivery of affordable housing is subject to economic viability and the council does not need to plan to meet this number in full but affordable housing delivery, in particular social rented provision, should be maximised at every possible opportunity.

5.8 Analysis of affordable housing need in rural parishes has been prepared using the Rural Affordable Housing Need model.

Table 5.1 Summary of overall dwelling mix

Number of bedrooms	Market	Affordable Rented	Affordable home ownership	Overall range
1-bed	25-30%	30-35%	20-25%	25-30%
2-bed	25-30%	35-40%	35-40%	25-30%
3-bed	30-35%	25-30%	30-35%	30-35%
4+-bed	10-15%	5-10%	5-10%	10-15%

Links with other evidence

5.9 The findings of the GHNS should be considered alongside complementary workstreams, which includes Stock Condition Study and Supported Housing Needs Study.

Technical Appendix A: Research Methodology

Overall approach

A.1 A multi-method approach was adopted in order to prepare a robust and credible General Housing Needs Assessment for Cumberland:

- A review of relevant secondary data including the 2021 Census, house price trends, CORE lettings data, and MHCLG Statistics.
- A survey of key stakeholders in 2024 including representatives from the council, neighbouring local authorities, housing associations and developers.
- Interviews with estate and letting agents in 2024 operating within the district.

Technical Appendix B: Affordable Housing Definitions

Affordable housing definitions

Definitions relating to affordable housing are presented in the NPPF 2024 (Annex 2):

Affordable housing: housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions90:

a) **Social Rent**: meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent; (b) the landlord is a registered provider; and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision.

b) **Other affordable housing for rent:** meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).

c) **Discounted market sales housing:** is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.

d) **Other affordable routes to home ownership:** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.

First Homes

In May 2021, Planning Practice Guidance was issued which set out the concept of First Homes and their delivery (**https://www.gov.uk/guidance/first-homes - first-homes-definition-and-eligibility-requirements**). Key points are:

- First Homes are a discounted market sale housing and should be considered to meet the definition of 'affordable housing' for planning purposes.
- They must be discounted by a minimum of 30% against market value. After the discount has been applied, the first sale must be at a price no higher than £250,000 outside London.
- They must be sold to people meeting eligibility criteria which includes first-time buyers and household incomes should not exceed £80,000.
- The discount is passed onto each subsequent purchaser.
- First Homes are the government's preferred discounted market tenure and should account for at least 25% of all affordable housing units delivered by developers.

NPPF 2024 (paragraph 66 footnote 30) states that 'the requirement to deliver a minimum of 25% of affordable housing as First Homes, as set out in 'Affordable Homes Update' Written Ministerial Statement dated 24 May 2021, no longer applies. Delivery of First Homes can, however, continue where local planning authorities judge that they meet local need.'

Technical Appendix C: Housing Need Calculations

Introduction

C.1 Identifying the scale of affordable housing need is a key consideration of planning practice guidance. This is a separate calculation to the overall housing need figure derived using the standard model and set out in PPG paragraphs 18 (Reference ID: 2a-018-20190220) to 24 (Reference ID: 2a-024-20190220). The affordable housing need analysis helps to establish the overall scale of affordable housing need by location, type, size and tenure and whether the council should plan for more dwellings to help meet the need for affordable housing.

C.2 PPG states that 'all households whose needs are not met by the market can be considered in affordable housing need (PPG Paragraph: 018 Reference ID: 2a-018-20190220). PPG then considers how affordable housing need should be calculated:

'Strategic policy-makers will need to estimate the current number of households and projected number of households who lack their own housing or who cannot afford to meet their housing needs in the market. This should involve working with colleagues in their relevant authority (e.g. housing, health and social care departments).' (PPG Paragraph: 019 Reference ID: 2a-019-20190220).

C.3 The PPG focuses on the use of existing (secondary data) but does not preclude the use of primary survey evidence.

C.4 There are four broad components to the needs assessment method. These have remained relatively unchanged through the different guidance issued by government and focus on:

- Step A. Existing household in need (current unmet gross need).
- Step B. Future households in need.
- Step C. Affordable supply.
- Step D. Annual need for affordable housing.

Affordability assumptions

C.5 As part of the affordable needs assessment, the extent to which households in need cannot afford open market prices or rents is considered. PPG does not specify what household income should be spent for a property to be affordable although does state the 'need to identify the minimum household income required to access lower quartile (entry level) market housing' PPG 2019 Paragraph 021 Reference ID 2a-021-20190220. The last guidance to consider affordable prices/rents was published in the 2007 DCLG Strategic Housing Market Assessments Practice Guidance Version 2 August 2007, which stated that gross household incomes should be used to assess affordability and:

- a household can be considered able to afford to buy a home if it costs 3.5x the gross income of a single earner or 2.9x the gross income for dual-income households; and

- a household can be considered able to afford market renting where the rent payable was up to 25% of gross household income.

C.6 The former guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership.

C.7 Mortgage lending practices would suggest that 4.75x a single or joint income could be considered although in the light of the cost of living crisis it would be prudent to adopt a lower multiple.

C.8 Based on this data, the principal assumption considered by arc4 with reference to affordability is:

- for buying up to 3.5x gross household income; and
- for renting up to 25% gross household income.

Step A: Current unmet gross need

C.9 PPG Paragraph: 020 Reference ID: 2a-021-20190220 states that 'strategic policy-making authorities can establish the unmet (gross) need for affordable housing by assessing past trends and current estimates of:

- the number of homeless households;
- the number of those in priority need who are currently housed in temporary accommodation;
- the number of households in over-crowded housing;
- the number of concealed households;
- the number of existing affordable housing tenants in need (i.e. householders currently housed in unsuitable dwellings); and
- the number of households from other tenures in need and those that cannot afford their own homes, either to rent or to own if that is their aspiration.'

C.10 PPG notes that care should be taken to avoid double-counting and to only include those households who cannot afford to access suitable housing in the market. Table C1. Sets out the overall scale of current need before affordability of market housing is considered.

Table C1 Current gross unmet need (before affordability testing)

Reason for need	Total in need	Comment	Source
A1 Homeless households	**624**	Number of households identified as homeless 2022/23	MHCLG Live tables
A2 Priority need / temporary accommodation	**631**	Households identified as threatened with homelessness in 2022/23 plus households living in temporary accommodation (based on quarterly average) in 2023	MHCLG Live tables
A3 Overcrowded	1,512	2021 Census data	2021 Census TS052
A4 Concealed household	892	Census definition refers to couples and lone parents living within another family unit.	2021 Census RM009
A5 Existing affordable tenants in need	**1,140**		Housing Register
A6 Other tenures in need	**5,418**		Housing Register
A7 Sum of households in A3 to A6 with one or more needs	**8,962**	Sum of A3 to A6	
A8 Total in A7 adjusted to remove any double counting	**8,962**	This is the total number of households with one or more needs	
A9. All households in need (A1+A2+A8)	**10,217**	Represents 10.1% of all households.	

Note table subject to rounding

Further Notes to Table C1:

A3. Overcrowding

The extent to which households are overcrowded is measured using the ‘bedroom standard’. This allocates a standard number of bedrooms to each household in accordance with its age/sex/marital status composition. A separate bedroom is allocated to each married couple, any other person aged 21 or over, each pair of adolescents aged 10-20 of the same sex and each pair of children under 10. Any unpaired person aged 10-20 is paired if possible, with a child under 10 of the same sex, or, if that is not possible, is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms (including bedsits) available for the sole use of the household.

Note: the model has used overcrowding and concealed households data from the 2021 Census.

A4. Concealed households

The number of couples and lone parents living within a household.

A5. Existing affordable tenants in need and A6. Other tenures in need

Households in need based on the numbers who have one or more of the following needs: under notice, real threat of notice or lease coming to an end; too expensive; too difficult to maintain; sharing facilities; unsuitable due to age/mobility impairment; lacking facilities; major disrepair; harassment/threat of harassment from neighbours.

A7 and A8. Sum of households

A7 is the sum of households who are overcrowded, concealed, are existing tenants in need or other tenures in need. A8 adjusts this total to remove double counting to give a figure for the total number of households with one or more housing need. This final figure takes account of any duplicates (so if the household is overcrowded and has another need, it is only counted once as a household in need).

Affordability of open market options

C.11 Table C2 sets out sub-area lower quartile prices and rents.

Table C2 Lower quartile house prices and rents by sub-area

Sub-area	Lower Quartile Price 2023	Lower Quartile private rent 2023
Carlisle City	£95,000	£498
Lakeland Fringe	£150,000	£624
Millom	£79,000	£399
Rural Carlisle	£146,000	£594
Solway Coast to Lakes	£125,000	£494
West Cumbria	£86,250	£498
LDNP – North Lakes (West)	£275,000	£650
LDNP – West Lakes	£160,000	£624
Cumberland	**£98,500**	**£520**

Source: Data produced by Land Registry © Crown copyright 2023, Zoopla 2023

C.12 Table C3 sets out the proportion of households in need who could not afford open market prices or rents. Where no prices/rents are available, borough average prices/rents have been used. The affordability analysis uses data on ward-level lower quartile prices and rents and assumes that a property is affordable if up to 25% of household income is spent on rent and buying costs up to 3.5x household income.

C.13 It is reasonably assumed that all households in A1 (homeless) and A2 (priority need/in temporary accommodation) cannot afford open market prices or rents given their housing circumstances (and income information is not available from secondary data source).

C.14 The affordability of open market options is tested on the remaining households in need (rows A3 to A6 in Table C1) based on 2022 household survey data.

C.15 Analysis concludes that **8,038** households across Cumberland are in housing need and cannot afford to buy or rent at lower quartile market prices.

Table C3 Affordability of open market housing for households in need

Needs groups	Number of households	% cannot afford to buy or rent	Number cannot afford to buy or rent
Sum of A1 and A2 households	1,255	100%	1,255
Sum of households in A3 to A6 with one or more needs	8,962	75.7%	6,783
Total cannot afford to buy or rent			**8,038**

Step B: Future households in need

C.16 **PPG Paragraph 021 Reference ID: 2a-021029190220** states that 'projections of affordable housing need will have to reflect new household formation, the proportion of newly-forming households unable to buy or rent in the market area, and an estimate of the number of existing households falling into need. The process will need to identify the minimum household income required to access lower quartile (entry level) market housing. It can then assess what proportion of newly-forming households will be unable to access market housing.'

New household formation

C.17 The most useful data sources for assessing the level of new household formation are:

- MHCLG/ONS household projections, from which an annual net increase in households can be derived; and
- the English Housing Survey, from which a national gross household formation rate can be derived and referenced as a data source in the PPG.

C.18 Based on the requirements of PPG, the gross annual formation rate used in analysis is 1,811. This is the household formation rate derived from a range of projections set out in Table C4. Through the standard method of calculating need, allowance is made for increasing the level of housing delivery to support household formation through the affordability adjustment.

Table C4 Net and gross household formation 2022-2039

Scenario	Annual household formation	Notes	Source
A. MHCLG 2014-based household projections	201	3,419 NET increase between 2022 and 2039	MHCLG 2014-based household projections
B. ONS 2018-based household projections	583	2,404 NET increase between 2022 and 2039	ONS 2018-based household projections
C. Average gross household formation rate based on applying national rate to total households over the period 2022-2039 (2014-based projections)	1,829	Gross household formation rate of 1.435%	English Housing Survey 3- year average 2017/18 to 2019/20
D. Average gross household formation rate based on applying national rate to total households over the period 2022-2039 (2018-based projections)	1,794	Gross household formation rate of 1.435%	English Housing Survey 3-year average 2017/18 to 2019/20
E. Blended rate of gross household formation (C, D)	**1,811**		

New households likely to be in affordable housing need

C.19 Analysis of the incomes of households on the housing register concludes that 75.7% could not afford buying or renting lower quartile (entry level) properties. Based on a gross formation rate of **1,811**, 1,371 households are estimated to be in affordable housing need.

Existing households expected to fall into need

C.20 This is included in the overall housing register figures.

Total newly arising affordable housing need (gross per year)

C.21 Total newly arising need is therefore 1,371 each year as summarised in Table C5.

Table C5 Total newly-arising affordable housing need

A. Number of newly-forming households		1,811
B. Proportion unable to afford market housing	76.2%	1,380
C. Existing households falling into need		Included in housing register
Total newly arising affordable need (B+C)		1,380

Step C: Affordable housing supply

C.22 PPG Paragraph 022 Reference ID: 2a-022-20190220 notes that 'there will be a current supply of housing stock that can be used to accommodate households in affordable housing need as well as future supply. There are five aspects to affordable supply to be considered as set out in Table C6.

Table C6 Affordable housing supply

Source of supply/stock loss	Data source	Data
The number of affordable dwellings that are going to be vacated by occupiers that are fit for use by other households in need	RP lettings data over most recent 4-year period	Annual average of 2,106 affordable dwellings have been let 2019/20 to 2022/23.
Suitable surplus stock (vacant properties)	MHCLG vacant dwelling statistics	365 vacant affordable (council and housing association excluding not available for letting) dwellings reported as vacant in 2023 or 1.6% of total affordable stock. This is below the transactional rate of around 2% to allow movement in stock so no suitable surplus stock available
The committed supply of new net affordable homes at the point of assessment (number and size)	Council data	An annual average of 184 affordable dwellings have been built in Cumberland over the 5 years 2018/19 to 2022/23 (MHCLG Affordable housing supply statistics Table 1011C), with total of 920 completions Annual supply of 184 used in supply calculation as proxy for committed supply
Supply of affordable home ownership through resale	English Housing Survey Table FA4131	EHS indicates 5.9% of owner occupiers with a mortgage moved to their accommodation in the past year. This is used as a basis for estimating the number of resales of affordable home ownership products at 5% each year. Based on 438 dwellings there are an estimated 22 resales each year
Units taken out of management	Local authority data	None identified
Total annual supply	Calculation	2,106 lettings + 0 vacant + 184 newbuild + 22 AHO resales – 0 units taken out of management = 2,312 each year

Note: stock losses through right to buy are not referenced in PPG and not included in this table. Any losses through right to buy would increase the shortfall.

C.23 Overall, the model assumes a total annual affordable housing stock supply of **2,045** dwellings.

Step D: Total annual need and breakdown by size and tenure

C.24 Table C7 summarises the total annual need for affordable housing across Cumberland which establishes a gross annual need of 2,988 and after taking into account supply, a net need of 676 affordable dwellings each year assuming a clearance of gross unmet need over 5 years. Table C8 presents the data for individual sub-areas.

Table C7 Gross and net annual affordable need

Scenario	Factor	Number	Data source/assumption
A1	Current gross unmet need (before affordability test)	10,217	Table C1 row A9
A2	Current gross unmet need (after affordability test)	8,038	Table C3
A3	Annualised need	1,608	Assume unmet need is cleared over a 5-year period
B	Newly-arising annual need	1,380	Table C5
TGN	Total gross need	2,988	A3+B
C	Affordable annual housing supply	2,312	Table C6
	Total annual net need	**676**	**TGN – C**

Notes: Table subject to rounding errors

Table C8 Gross and net annual affordable need by sub-area

CODE	Factor	Data source/assumption	CUMBERLAND	Carlisle City	Lakeland Fringe	Millom	Rural Carlisle	Solway Coast to Lakes	West Cumbria	LDNP - North Lakes (West)	LDNP - West Lakes
A1	Current gross unmet need (before affordability test)	Table C1 row A9	10,217	4,048	453	257	554	730	3,750	360	64
A2	Current gross unmet need (after affordability test) and housing register information	Table C3	8,039	3,113	439	154	485	567	2,891	337	53
A3	Annualised need	Assume unmet need is cleared over a 5-year period	1,608	623	88	31	97	113	578	67	11
B	Newly-arising annual need	Table C5	1,380	433	100	29	126	130	491	58	13
TGN	Total gross need	A3+B	2,988	1,056	188	60	223	243	1,069	126	23
C	Affordable annual housing supply	Table C6	2,312	712	120	54	105	173	1,061	75	12
	Total annual net need	TGN – C	**676**	**344**	**68**	**5**	**118**	**71**	**8**	**51**	**12**

Table C9 Affordable need based on the housing register

Sub-area	Number bedrooms				Total	Base (annual gross need)	Base (annual net need)
	1	2	3	4 or more			
Carlisle City	34.7%	31.0%	30.6%	3.8%	100.0%	1,056	344
Lakeland Fringe	44.6%	26.4%	27.3%	1.7%	100.0%	188	68
Millom	31.5%	36.2%	26.0%	6.3%	100.0%	60	5
Rural Carlisle	24.8%	27.5%	44.7%	3.1%	100.0%	223	118
Solway Coast to Lakes	33.9%	31.6%	33.3%	1.2%	100.0%	243	71
West Cumbria	37.6%	32.7%	27.6%	2.1%	100.0%	1,069	8
LDNP - North Lakes (West)	44.6%	38.4%	16.9%	0.0%	100.0%	126	51
LDNP - West Lakes	27.3%	18.2%	54.5%	0.0%	100.0%	23	12
Cumberland	**41.5%**	**29.4%**	**27.0%**	**2.0%**	**100.0%**	**2,988**	**676**

Source: Housing register 2024

First Homes

C.25 First Homes are described at Appendix A.

C.26 Table C10 considers the price of First Homes using different discounts based on median prices across Cumberland. Table C10 shows that based on median prices, the First Home product across Cumberland is within the £250,000 threshold. The First Home discount should be consistent across a local authority area. For Cumberland, First Homes would be affordable at around a 30% discount. This assumes that the First Home prices is a discount to the overall median price across the district.

Table C10 First Home prices

Tenure option	Price (2023) Cumberland
Market price (median) 2023	£147,000
Discount to median price	
30%	£102,900
40%	£88,200
50%	£73,500
Note To be eligible as a First Home, the maximum price after discount is £250,000	
Income required (10% deposit and 3.5x household income) Discount to median price	
30%	£26,460
40%	£22,680
50%	£18,900
Income required (10% deposit and 4.5x household income) Discount to median price Median	
30%	£20,580
40%	£17,640
50%	£14,700
Actual household income (2024 CAMEO)	
Median	£25,000
Comparison between household income and income required for a First Home (Less than 1 or 1 is affordable (green) ; greater than 1 is not affordable (red)) Income required (10% deposit and 3.5x household income) Discount to median price	
30%	**1.1**
40%	**0.9**
50%	**0.8**
Income required (10% deposit and 4.5x household income) Discount to median price	
30%	**0.8**
40%	**0.7**
50%	**0.6**

Source: Land Registry Price Paid 2023 data and CAMEO UK household income data 2024

Tenure mix

C.27 Analysis needs to consider the range of affordable tenures as set out in Annex 2 of the NPPF that may be appropriate for existing households in need and newly-forming households.

C.28 For need arising from homeless households and those in temporary accommodation, it is assumed they all require social rented accommodation. For newly-forming households and existing households in need, a split between social rented, affordable rented and affordable home ownership has been considered based on household income available from the housing register.

C.29 Analysis has carefully considered the range of affordable tenures that may be appropriate for existing households in need and newly-forming households. Table C11 summarises the overall tenure split between affordable rented options (social and affordable rent) and affordable home ownership solutions (including shared ownership, discounted for sale and other tenures as set out in Annex 2 of the NPPF).

Table C11 Affordable housing tenure preferences

Sub-area	Social Rented (%)	Affordable Rented (%)	Affordable Home Ownership (%)	Total
Carlisle City	58.4%	24.4%	17.2%	100.0%
Lakeland Fringe	49.7%	17.2%	33.2%	100.0%
Millom	62.4%	22.0%	15.6%	100.0%
Rural Carlisle	46.4%	14.3%	39.3%	100.0%
Solway Coast to Lakes	46.3%	24.8%	28.9%	100.0%
West Cumbria	57.4%	25.5%	17.1%	100.0%
LDNP - North Lakes (West)	43.5%	14.5%	42.0%	100.0%
LDNP - West Lakes	41.6%	16.6%	41.7%	100.0%
Cumberland	**52.7%**	**22.6%**	**24.7%**	**100.0%**

Source: 2024 housing register

Comparison of current housing stock and current/future needs

C.30 PPG states that 'strategic policy-making authorities will need to look at the current stock of houses of different sizes and assess whether these match current and future need (PPG Paragraph 023 Reference ID: 2a-023-20190220). Table C12 sets out this comparison with both the housing register and household survey information. Collectively, these sources suggest the strongest imbalance is the need for 1 bedroom dwellings relative to supply, with less imbalance between the need and supply for other sizes of property. Importantly, this does not mean that only one bedroom dwellings are needed, this is simply to express the extent of imbalance between need and current supply of affordable properties.

Table C12 Comparison between current supply and annual gross need

Number of bedrooms	Current supply %	Annual gross need (housing register)%	Variance % (need-supply)
1-bedroom	19.1%	41.5%	22.4%
2-bedroom	41.2%	29.4%	-11.8%
3-bedroom	37.5%	27.0%	-10.5%
4 or more-bedroom	2.2%	2.0%	-0.2%
Total	100.0%	100.0%	

Source: 2021 Census; SDR; 2022 household survey

Variance is need minus supply. A positive number indicates not enough stock and a negative number indicates sufficient stock relative to the need being tested.

Technical Appendix D: Rural Affordable Housing Need Model

D.1 The Rural Affordable Housing Need Model (RAHM) model uses 12 variables drawn from census, house price and rental lettings data to assess affordable housing need. Data for individual parishes are compared with benchmark data which can be rural county, county or regional data. Using arc4 national estimates of housing need, it is also possible to model the likely annual need for affordable housing at the parish level.

D.2 The RAHM model provides a strategic overview of affordable housing need. It then uses housing register data to breakdown need by dwelling sizes.

Table D1 Rural affordable housing need model data sources

SOURCE	DEFINITION	JUSTIFICATION
2021 CENSUS, PP008 - TENURE (PARISH-LEVEL)	Proportion of households in social rent	Communities need a mix of tenures to support all income groups. This is an indicator of the proportion of households able to access genuinely affordable homes.
2021 CENSUS, TS050 - NUMBER OF BEDROOMS (OA_PARISH)	Proportion of households with 3 + bedrooms	This is an indicator of the prevalence of larger dwellings which can result in issues for smaller families and singles accessing accommodation.
2021 CENSUS, TS052 - OCCUPANCY RATING FOR BEDROOMS (OA_PARISH)	Proportion of households that are under-occupied (bed standard)	An indicator of the mismatch between household and number of bedrooms.
2022 CENSUS, TS052 - OCCUPANCY RATING FOR BEDROOMS (OA_PARISH)	Proportion of households that are over-occupied (bed standard)	This is a housing need indicator and illustrates the scale of households living in properties with too few bedrooms.
2021 CENSUS, PP012 - RESIDENT AGE (PARISH-LEVEL)	Proportion of residents that are aged under 16	This is an indicator of community sustainability, with a need for young people to support local schools and help sustain a diverse community.
2021 CENSUS, PP012 - RESIDENT AGE (PARISH-LEVEL)	Proportion of residents that are aged 65 or over	This is an indicator of community sustainability, with issues arising if high proportions of residents are older which can lead to long-term community sustainability issues.
2021 CENSUS, RM204 - NUMBER OF DWELLINGS	Difference between dwelling and household counts, as proportion of all dwellings	Indictor of the potential number of holiday/second homes which impacts on the number of permanently occupied dwellings.

SOURCE	DEFINITION	JUSTIFICATION
2021 CENSUS, PP004 - ECONOMIC ACTIVITY (PARISH-LEVEL)	Proportion of economically active residents that are unemployed	This is a proxy for local economic challenges resulting in higher levels of local unemployment.
2021 CENSUS, RM138 - NS-SEC BY TENURE, PRS (OA_PARISH)	Proportion of PRS households where the HRP is in NS-SEC L12-L14 level occupations	This is proxy for households on low incomes in service jobs who are likely to need affordable homes.
2021 CENSUS, RM022 - Economic activity status by general health	Proportion of retired residents that are in not good health	This is a proxy for households who may need appropriate alternative accommodation.
Land Registry Price Paid; ASHE resident-analysis (affordable needs modelling)	Proportion of households that cannot afford LQ purchases (2019-2023): 3.5x income mortgage assumption, 10% deposit	This is an indicator of relative affordability of buying on the open market.
Zoopla Lettings; ASHE resident-analysis (affordable needs modelling)	Proportion of households that cannot afford LQ rents (2019-2023): up to 25% of income on rent assumption	This is an indicator of relative affordability of renting on the open market.

D.3 The modelling then considers indicative parish-level affordable need. This includes data on:

- Economically active households
- Estimates of household income
- LQ and median market prices and rents
- Income to be affordable (25% for renting and 3.5x for buying)
- Tenure profile
- Existing owner occupiers and private renters – assume 10% in housing need
- Projected new household formation and who is likely to need affordable housing
- Annual need from existing and newly forming households

D.4 The outputs of the RAHM are presented in a separate excel sheet

Comparison with sub-area housing need analysis

D.5 Table D2 compares the overall affordable need analysis modelled at sub-area level with the parish-level RAHN outputs. Care needs to be taken when interpreting these two sets of analysis. Essentially the overall level of affordable need is established at sub-area level. The RAHN considers need at parish level and helps to determine priorities for development to meet rural need. Across most sub-areas, the scale of affordable need is broadly in line with the need derived from the GHNA. The main differences are in Carlisle City and West Cumbria which is logical because the sub-areas contain urban areas. However, in West Cumbria rural parishes there is a gross need for affordable housing and development policies should reflect that although there is only a small overall sub-area affordable need, there is need in rural parishes.

Table D2 Comparison of sub-area housing need with RAHM model outputs

Factor	CUMBERLAND	Carlisle City	Lakeland Fringe	Millom	Rural Carlisle	Solway Coast to Lakes	West Cumbria	LDNP North Lakes (West)	LDNP West Lakes
Total gross need (Table C8 Step TGN)	2,988	1,056	188	60	223	243	1,069	126	23
Affordable annual housing supply (Table C8 step C)	2,312	712	120	54	105	173	1,061	75	12
Total annual net need (Table C)	**676**	**344**	**68**	**5**	**118**	**71**	**8**	**51**	**12**
Rural affordable need (RAHN model)	478	71	64	7	81	77	106	63	16

Technical Appendix E: Dwelling mix and modelling

Introduction

E.1 This technical appendix describes the method used by arc4 to establish future dwelling type and size mix across the borough. It presents the baseline data used as a starting point for the analysis and how data are interpreted to establish a reasonable view on dwelling type and mix.

Starting points

E.2 There are four main data sources which underpin the analysis:

- household projections;
- dwelling stock information;
- data identifying the relationships between households and dwellings derived from the arc4 national database; and
- data derived from affordable housing need analysis.

Household projections

E.3 These are used to establish the number of households by Household Reference Persons (HRP) and household type using the 2018-based data, and how this is expected to change over the period 2022 to 2039.

E.4 The change in the number of households over this period can be established and, assuming that the dwelling needs of these households do not change significantly over the plan period, the potential impact on type and number of bedrooms of future dwellings can be determined.

Relationship between households and dwellings

E.5 The relationship between the age of Household Reference Person, household type and dwellings occupied by type and size can be derived from the arc4 national database and 2021 Census.

E.6 The data available is summarised in Table E1. For each age group, the proportion of Household Reference Persons (HRPs) by household type living in different type/size and size of dwelling has been estimated.

E.7 The arc4 national database also provides data on household aspirations and what households would expect to move to. This data can also be broken down by HRP age group and household type.

E.8 By combining this range of data, it is possible to model the likely change in dwelling type/size requirements with reference to:

- the current relationship between HRP/household type and dwelling type/size and this remains constant over the plan period (demographic baseline);
- household aspirations by HRP/household type (aspirations); and

- what households would expect by HRP/household type (expect).

Table E1 Age groups, household type and dwelling types used

Age group of Household Reference Person	Household type	Dwelling type and number of bedrooms
15 to 24	One-person household	1-bedroom house
25 to 34	Household with 1 dependent child	2-bedroom house
35 to 44	Household with 2 dependent children	3-bedroom house
45 to 54	Households with 3 dependent children	4 or more-bedroom house
55 to 64	Other household with two or more adults	1-bedroom flat
65 to 74	All	2-bedroom flat
75 to 84		3 or more-bedroom flat
85+		1-bedroom bungalow
All		2-bedroom bungalow
		3 or more-bedroom bungalow
		All

Applying the data at authority level

E.9 Applying the data at authority level is done in a systematic way. Firstly, the change in the number of households by age group and household type is established from household projections. Assuming that the dwelling needs of these households do not change over the plan period, the overall impact on type/size of dwellings can be determined.

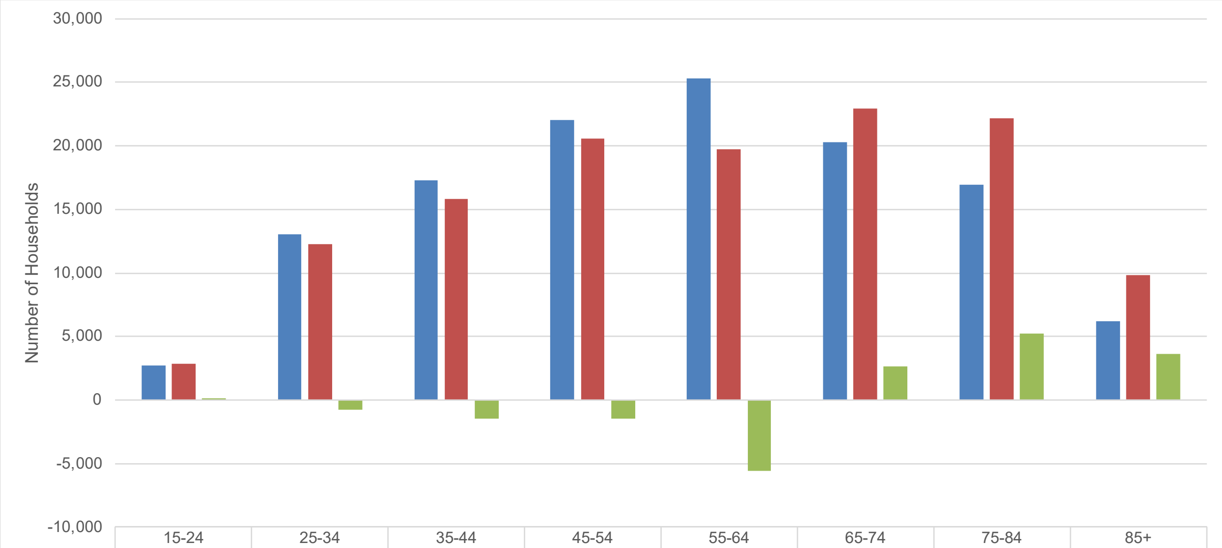
E.10 Table E2 presents the baseline demographic data for Cumberland. The total number of households is expected to increase by around 2,400 over the period 2022-2039 using 2018-based ONS household projections. Growth is mainly expected across older age cohorts. Figure E1 illustrates how the number of households by HRP age is expected to change over period 2022-2039.

Table E2 Change in number of households by age group and household type 2022 to 2039

2022	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	719	725	298	116	862	2,721
25-34	3,824	3,018	2,188	963	3,021	13,014
35-44	4,651	4,014	4,095	1,436	3,062	17,259
45-54	5,987	4,095	2,991	847	8,077	21,997
55-64	7,903	1,832	707	176	14,691	25,309
65-74	7,689	345	69	15	12,137	20,255
75-84	7,794	141	16	1	8,957	16,909
85+	3,953	51	4	0	2,161	6,170
TOTAL	42,520	14,221	10,369	3,555	52,969	123,634
2039	**One Person**	**Household with 1 dependent child**	**Household with 2 dependent children**	**Household with 3 or more dependent children**	**Other households with two or more adults**	**Total**
15-24	745	756	314	121	901	2,838
25-34	3,602	2,843	2,048	898	2,849	12,240
35-44	4,216	3,677	3,769	1,318	2,827	15,806
45-54	5,540	3,897	2,934	824	7,369	20,563
55-64	6,160	1,414	541	130	11,469	19,714
65-74	8,743	381	75	16	13,711	22,928
75-84	10,235	180	20	2	11,700	22,137
85+	6,187	90	7	0	3,527	9,813
TOTAL	45,428	13,239	9,708	3,309	54,353	126,038
Change 2022-2039	**One Person**	**Household with 1 dependent child**	**Household with 2 dependent children**	**Household with 3 or more dependent children**	**Other households with two or more adults**	**Total**
15-24	26	31	17	5	38	117
25-34	-222	-175	-140	-65	-172	-774
35-44	-435	-338	-327	-118	-236	-1,453
45-54	-447	-198	-57	-23	-708	-1,434
55-64	-1,743	-418	-166	-45	-3,222	-5,595
65-74	1,054	37	6	1	1,574	2,672
75-84	2,441	39	4	0	2,742	5,227
85+	2,234	40	3	0	1,366	3,643
TOTAL	2,908	-982	-660	-245	1,383	2,404

Source: ONS 2018-based household projections

Figure E1 Change in HRP age groups 2022-2039



	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
2022	2,721	13,014	17,259	21,997	25,309	20,255	16,909	6,170
2039	2,838	12,240	15,806	20,563	19,714	22,928	22,137	9,813
Change	117	-774	-1,453	-1,434	-5,595	2,672	5,227	3,643

Source: 2018-based ONS household projections

E.11 Table E3 applies household survey data on dwelling occupancy to the demographic profile in 2039. The two right hand columns indicate the likely profile of dwelling types and sizes and how this translates to an overall percentage dwelling requirement.

Table E3 Impact of change in households by age group on dwellings occupied by 2039

Dwelling type and size	HRP age 15-24	HRP age 25-34	HRP age 35-44	HRP age 45-54	HRP age 55-64	HRP age 65-74	HRP age 75-84	HRP age 85+	TOTAL	%
1-bedroom bungalow/level access	16	11	59	215	330	660	820	457	2,566	2.0%
1-bedroom flat	445	1,497	1,089	1,077	912	1,014	1,119	457	7,610	6.0%
1-bedroom house	40	182	223	177	181	161	164	0	1,128	0.9%
1-bedroom other	5	20	37	26	27	62	73	0	251	0.2%
2-bedroom bungalow/level access	20	125	205	457	892	1,912	2,642	1,597	7,850	6.2%
2-bedroom flat	511	1,488	1,142	1,021	946	1,067	1,184	837	8,197	6.5%
2-bedroom house	825	2,694	2,731	3,055	2,599	2,792	2,485	1,369	18,549	14.7%
2-bedroom other	13	21	31	45	60	137	136	0	443	0.4%
3-bedroom house	687	4,684	6,185	7,678	7,227	8,290	7,543	2,887	45,182	35.8%
3 or more-bedroom bungalow/level access	35	87	88	562	803	1,529	2,025	760	5,889	4.7%
3 or more-bedroom flat	60	126	199	181	136	150	139	152	1,142	0.9%
3 or more-bedroom other	21	14	24	60	75	48	84	0	326	0.3%
4 or more-bedroom house	161	1,291	3,794	6,009	5,525	5,104	3,723	1,298	26,905	21.3%
Total	2,838	12,240	15,806	20,563	19,714	22,928	22,137	9,813	126,038	100.0%
Number of bedrooms	**HRP age 15-24**	**HRP age 25-34**	**HRP age 35-44**	**HRP age 45-54**	**HRP age 55-64**	**HRP age 65-74**	**HRP age 75-84**	**HRP age 85+**	**TOTAL**	**%**
1	506	1,709	1,408	1,496	1,450	1,897	2,176	913	11,555	9.2%
2	1,369	4,328	4,109	4,578	4,497	5,909	6,447	3,802	35,039	27.8%
3	802	4,911	6,495	8,481	8,241	10,018	9,791	3,799	52,538	41.7%
4 or more	161	1,291	3,794	6,009	5,525	5,104	3,723	1,298	26,905	21.3%
Total	2,838	12,240	15,806	20,563	19,714	22,928	22,137	9,813	126,038	100.0%

Note totals by age group may vary slightly due to rounding errors; Source: ONS 2018-based household projections and arc4 national database

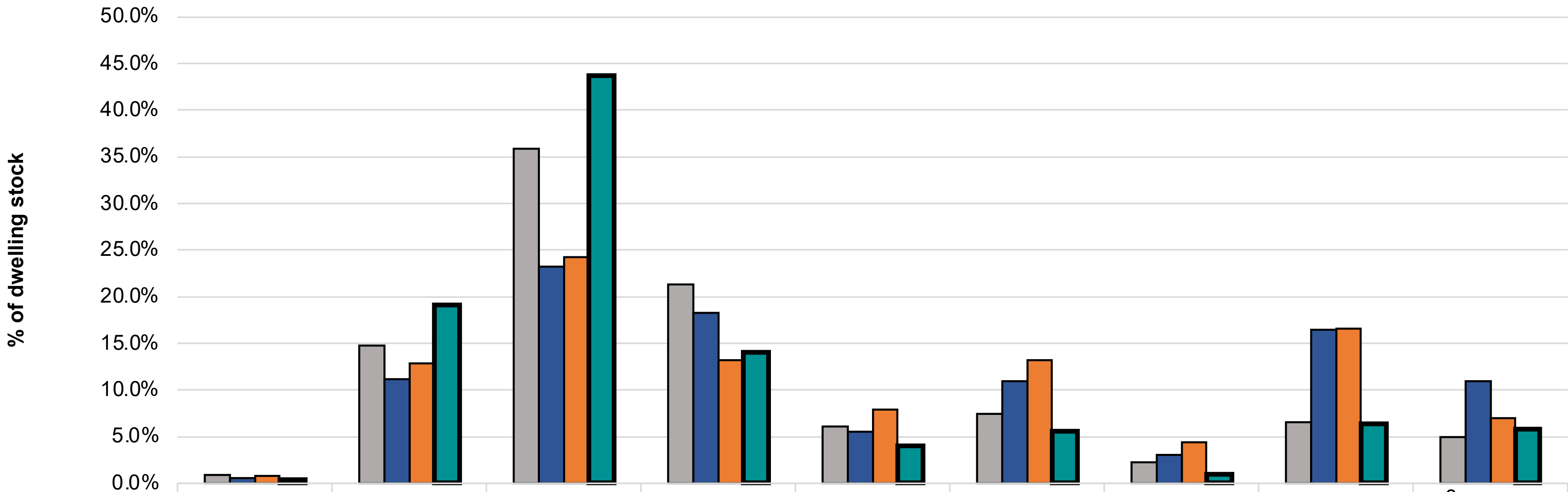
E.12 Table E4 sets out how the profile of dwelling stock changes when aspirations and expectations of households are considered. This indicates a slight shift towards bungalow/level-access accommodation and two-bedroom dwellings.

Table E4 Dwelling type and size outcomes under aspiration and expectation scenarios

Dwelling type and size	Demographic	Aspirations	Expectations
1 bedroom house	0.9%	0.5%	0.8%
2-bedroom house	14.7%	11.1%	12.9%
3-bedroom house	35.8%	23.3%	24.3%
4 or more-bedroom house	21.3%	18.2%	13.2%
1 bedroom flat	6.0%	5.5%	7.9%
2 or more bedroom flat	7.4%	10.9%	13.2%
1 bedroom bungalow/level-access/other	2.2%	3.0%	4.4%
2-bedroom bungalow/level-access/other	6.6%	16.4%	16.5%
3 or more-bedroom bungalow/level-access/other	4.9%	11.0%	6.9%
TOTAL	100.0%	100.0%	100.0%
Dwelling type	**Demographic**	**Aspirations**	**Expectations**
House	72.8%	53.2%	51.1%
Flat	13.4%	16.4%	21.1%
Bungalow/level access/other	13.7%	30.4%	27.8%
Total	100.0%	100.0%	100.0%
Number of bedrooms	**Demographic**	**Aspirations**	**Expectations**
1	9.2%	9.1%	13.0%
2	27.8%	36.2%	40.3%
3	41.7%	36.5%	33.5%
4	21.3%	18.2%	13.2%
Total	100.0%	100.0%	100.0%

E.13 Figure E2 summarises the dwelling profiles under the scenarios considered and compares this with current dwelling stock. Under the baseline demographic scenario, the majority of newbuild should be houses (particularly 3-bedroom and 4-bedroom) and some flats and bungalows/level-access accommodation. Under the aspirations and expectations scenarios, there is an increasing emphasis on flats and bungalows/level-access.

Figure E2 Summary of dwelling types in current stock and under baseline demographic, aspiration and expectation scenarios



	1 bedroom house	2 bedroom house	3 bedroom house	4 or more bedroom house	1 bedroom flat	2 or more bedroom flat	1 bedroom bungalow/level -access	2 bedroom bungalow/level -access	3 or more bedroom bungalow/level -access
Demographic	0.9%	14.7%	35.8%	21.3%	6.0%	7.4%	2.2%	6.6%	4.9%
Aspirations	0.5%	11.1%	23.3%	18.2%	5.5%	10.9%	3.0%	16.4%	11.0%
Expectations	0.8%	12.9%	24.3%	13.2%	7.9%	13.2%	4.4%	16.5%	6.9%
Current Stock	0.3%	19.1%	43.7%	14.1%	4.0%	5.6%	0.9%	6.4%	5.8%

Dwelling type and size

Source: arc4 national database and 2018-based household projections

Overall dwelling mix by tenure

E.14 Table E5 summarises dwelling type/size mix based on the demographic scenario relating to the period 2022 to 2039. This analysis assumes, a minimum 25% affordable housing target and an affordable tenure split of around 80% rented and 20% affordable home ownership. The analysis factors in the dwelling type/size analysis carried out as part of the affordable housing needs calculation and the dwelling type/size choices of households considering affordable home ownership solutions based on the range of dwellings currently available.

E.15 The analysis can be revised if annual targets and affordable housing delivery targets are updated.

Table E5 Summary of overall dwelling mix by tenure

Number of bedrooms	Market	Affordable Rented	Affordable home ownership	Overall range
1-bed	25-30%	30-35%	20-25%	25-30%
2-bed	25-30%	35-40%	35-40%	25-30%
3-bed	30-35%	25-30%	30-35%	30-35%
4+-bed	10-15%	5-10%	5-10%	10-15%

Overall dwelling mix by sub-area

E.16 Further analysis considers the range of dwellings by sub-area and tenure (Table E6). This is based on the need for affordable/social rented dwellings, the need for affordable home ownership and open market need. This takes account of the dwelling type aspirations and expectations of households and the number of bedrooms needed.

E.17 Market mix is based on underlying demographics of Cumberland blended with the expectations of existing and newly-forming households planning on moving in the general market based on arc4 national data. Social/affordable need is based on household survey evidence blended with data from the arc4 national database which provides a broader analysis of affordable need. Affordable home ownership need is based on the housing register and the arc4 national database.

E.18 It is important that both planners and developers maintain a flexible approach to what is built within Cumberland but this analysis helps to determine the relative priorities of development in particular sub-areas.

Table E6 Dwelling mix by tenure and sub-area

Carlisle City

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	15-20%	25-30%	20-25%	15-20%
2	30-35%	35-40%	35-40%	30-35%
3	35-40%	25-30%	35-40%	35-40%
4	10-15%	5-10%	5-10%	10-15%
Level access				15-20%

Lakeland Fringe

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	15-20%	30-35%	15-20%	15-20%
2	35-40%	35-40%	35-40%	35-40%
3	30-35%	25-30%	35-40%	30-35%
4	10-15%	5-10%	5-10%	5-10%
Level access				15-20%

Millom

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	2-5%	20-25%	5-10%	5-10%
2	60-65%	35-40%	55-60%	55-60%
3	20-25%	25-30%	25-30%	20-25%
4	10-15%	5-10%	5-10%	10-15%
Level access				15-20%

Rural Carlisle

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	10-15%	20-25%	5-10%	10-15%
2	35-40%	30-35%	35-40%	35-40%
3	40-45%	35-40%	45-50%	40-45%
4	10-15%	5-10%	5-10%	10-15%
Level access				15-20%

Solway Coast to Lakes

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	10-15%	25-30%	10-15%	15-20%
2	50-55%	35-40%	40-45%	50-55%
3	20-25%	25-30%	35-40%	20-25%
4	10-15%	5-10%	5-10%	5-10%
Level access				15-20%

West Cumbria

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	15-20%	25-30%	15-20%	20-25%
2	20-25%	35-40%	35-40%	25-30%
3	45-50%	25-30%	35-40%	40-45%
4	10-15%	5-10%	5-10%	5-10%
Level access				15-20%

LDNP - North Lakes (West)

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	15-20%	30-35%	15-20%	20-25%
2	20-25%	40-45%	35-40%	25-30%
3	45-50%	20-25%	35-40%	40-45%
4	10-15%	2-5%	5-10%	5-10%
Level access				15-20%

LDNP - West Lakes

Number of bedrooms	Market	Social / Affordable rent	Affordable Home Ownership	Overall
1	2-5%	20-25%	10-15%	5-10%
2	10-15%	30-35%	15-20%	15-20%
3	20-25%	40-45%	60-65%	25-30%
4	10-15%	2-5%	5-10%	5-10%
Level access				15-20%

Technical Appendix F: Stakeholder Consultation

Introduction

F.1 arc4 contacted a range of stakeholders to obtain feedback on the housing needs of people living in the Cumberland Council area. The findings are summarised in the report below.

Strengths of the local housing market

F.2 The area is an attractive natural environment. Strengths of the local housing market listed by stakeholders include a combination of towns and villages, property prices below national and regional averages in many parts of Cumberland, proactive Registered Providers (RPs), effective engagement with developers and relatively low crime rates.

F.3 Carlisle is a desirable place to live and there is currently a good mix of housing tenure and type (just not enough). The Local Enterprise Partnership highlighted that Cumberland is one of the most affordable boroughs in the country, with median house prices costing 4.24 times the median income in 2023, although some areas within the Lake District National Park (LDNP) have very high house values.

F.4 The LDNP commented on generally low house prices and rents outside the area with a large proportion of owner occupied housing.

F.5 Local council officers in the Copeland area reported that the development of new housing has been stronger over the past 5-10 years and officers have started to see more delivery of affordable housing through the private sector, although this is still a small amount.

F.6 Housing Trust officers in Keswick highlighted that the town is a special place to live and work in, positioned on the shores of Derwentwater, and surrounded by fells and woodlands.

F.7 Housing Association representatives commented on strong partnerships and collaboration between Social Housing Providers in Cumberland.

Weaknesses of the local housing market

F.8 Council officers reported that there is not enough variety of provision to meet current needs and demands and the ratio of salary to house prices is fairly reasonable. The local housing allowance (LHA) rates fall below the private rental costs, which in theory should make securing housing possible, however the private rented market in the Carlisle area is extremely limited due to factors such as SERCO procuring properties, as well as a large amount of student accommodation in the private rental sector (PRS) linked to the University of Cumbria. This has driven up rents and expectations from landlords around guaranteed incomes and has the additional factor of pushing lower income households into lower quality provision at a higher rent profile. There is a significant undersupply of affordable single occupancy homeless, ground floor/adapted properties and larger family homes across the PRS and RP sectors in Carlisle. Much of the new build properties and estates are on the rental market and not affordable to low-income household renters.

F.9 In respect of social housing, there is significant lack of turnover in these properties resulting in a backlog of applications and lengthy waiting lists. There are also significant conditions applied to those advertised which excludes the most vulnerable such as young people, large families or those on benefits. In relation to purchasing affordable property through the low-cost housing scheme there are few lenders that will approve a mortgage for a property with S106 restrictions.

F.10 The Local Enterprise Partnership (LEP) highlighted that prices have considerably increased in the area over the past 20 years. However, affordable housing delivery over the past 5 years has failed to meet the needs of the three former districts. Years of housing under-delivery has meant that Cumberland's housing market has failed to reverse the demographic pressures the authority faces due to a declining working age population and increasing ageing population. The increase in residents of retirement age has offset the decline of younger age groups and as a result, the population pyramid is becoming increasingly inverted. The lack of affordable, high-quality homes is failing to incentivise younger people to stay in the area and therefore interventions in Cumberland's housing market, by increasing the supply of much needed new properties, including both market and affordable dwellings, are required to reverse the economic impacts resulting from under-delivery.

F.11 These housing issues are compounded by the fact that the proportion of second homes and short term lets across Cumberland remains significantly higher than the national average. This continues to threaten the viability of community services, further depopulating villages and making it even harder for first-time buyers to access the local housing market by pushing up prices.

F.12 Local council officers in Copeland commented on the development of new build has perhaps led to older, terraced housing being left empty or hard to sell, due to lack of parking, and gardens and these form a large part of the empty housing numbers. In terms of social housing, the under-occupancy benefit restrictions result in a lot of 3-bedroom properties became undesirable, however, anecdotal evidence suggests that there is now a rising demand for these. As housing is generally cheaper in this area, properties are being bought up off book and this does not always lead to properties being brought back into the market.

F.13 Housing Trust officers in Keswick highlighted that the housing market in the area is very different to most parts of Cumberland. The town experiences a sizeable influx of tourists every week, and much of the economic activity in the town is geared towards tourism. Although there is an acknowledgement of the value of the holiday home business to the local economy, it should not be at the expense of the local community or be allowed to erode the ability of local people to work, live in and enjoy being part of their community. There is a depleting housing stock available for the local community to buy or rent, and the rate that house prices have increased makes it very difficult for local people to buy a home.

F.14 The LDNP state that more than 20% of properties not in full-time occupancy is detrimental to the sustainability and resilience of rural communities - Keswick already exceeds this threshold. Detriments include the financial impact on the local community due to the current favourable tax treatments that create a loophole enabling holiday let owners to avoid paying either council tax or small business rates, thereby making no contribution to the costs of providing local services. Employers across Keswick finding it increasingly difficult to fill vacancies and this is especially evident in the accommodation and food service industry where acute labour shortages are due largely to a shortage of affordable accommodation, with a workforce unwilling to travel from outside the town to work in these relatively low paid roles.

F.15 Young people who wish to set up home in Keswick, are often unable to stay where they were raised and have to move away in order to secure appropriate accommodation, even though their family, friends, work and social life remain in the town. Class sizes in the schools are shrinking and residents are opting to move houses due to the disruption they experience once neighbouring properties change from being permanently occupied to being used for holiday lets. This can be due to noise disturbance, but also the general erosion of the community feel to their neighbourhood, particularly for older residents who have their neighbourhood social support network eroded.

F.16 The LDNP Authority listed high house prices, high levels of holiday lets and second homes, limited new build housing, under-occupancy of housing particularly in the LDNP, and an ageing population across former Copeland and Allerdale, as key issues in the housing market.

F.17 A planning organisation stated that the planning authority not approving good quality schemes and not being aware of market forces combined with supply and demand issues are all concerns.

F.18 A Housing Association reported a lack of affordable social rental accommodation, especially in rural and tourist areas such as Cockermouth and Keswick. The private rented sector is inconsistent and can be high cost and poor quality plus there is a lack of affordable properties to purchase for those who want to buy in some areas.

F.19 Housing Association stakeholders are concerned with the lack of provision of affordable/social housing in rural villages. They also commented on a lack of infrastructure to support and sustain new builds, particularly in rural areas. Cumberland is a desirable area to live and there can be a tendency for the affluent to outbid local people. This causes further issues when combined with the exorbitant cost of land in some areas within the National Park where affordable housing is required in order to sustain balanced communities. The Housing Trust also highlighted a lot of older ex-local authority stock requiring significant investment.

F.20 Housing Associations also highlighted the big challenge of nutrient neutrality to housing in Cumberland. Thousands of homes have been delayed and the impact of this economically on Cumberland is huge and it will take a decade or more to recover from.

F.21 A conservation charity representative highlighted that the general economy is still based on low wages. Income associated with energy and tourism does not translate into wellbeing for the ordinary worker. Geographic, social and economic divisions continue to be perpetuated. Owners, managers and specialist workers do well but large parts of communities are left to struggle. The opportunity exists to diversify the economy and introduce other industries – especially green technology. The British Leyland plant was an example of diversification from the recent past.

F.22 Local building contractors commented on the variation across the area, with higher house values in Keswick and lower house values in West Cumbria. Empty homes, second homes and Airbnb type housing are all adding to the housing market issues.

F.23 A neighbouring council officer identified weaknesses in the housing market as an ageing population, difficulty in retaining young people and attracting a skilled workforce (including keyworkers such as GPs), affordability issues and high level of second homes in areas of Cumberland within the LDNP plus poor transport links to many parts of Cumberland.

Gaps in the supply of types of housing in Cumberland

F.24 The LDNP Authority identified gaps in the supply of local housing needs and affordable housing. The Lake District Local Plan 2020 – 2035 identifies a target for the delivery of 80 homes per year, delivery against this target varies significantly year on year. For example, in 2022-2023, 87 homes were completed, 4 of which were affordable.

F.25 Council officers highlighted a desperate need for a variety of types of affordable housing in Carlisle to meet increasing needs and demands. There is very limited availability for level access accommodation across rental sectors, including low-cost housing schemes.

F.26 The LEP commented that the housing markets across Cumberland are not homogenous. Each of the three former districts of Allerdale, Copeland and Carlisle face very different housing challenges. These districts are made up of smaller sub housing market areas with varying housing pressures. There is therefore no 'one size fits all approach' to housing delivery across the authority area and a more nuanced approach is required to respond to the housing market requirements at a sub-district level. However, across the authority area as a whole, given the comparatively low levels of housing delivery in recent years in Cumberland, there is a need for housing of all types, sizes and tenures. That said, the LEP is particularly concerned that without a concerted strategy of boosting housing delivery for younger adults and families in particular, the economy will begin to shrink and the area will face a demographic time bomb as a result.

F.27 In Copeland, the most affordable area of Cumberland, housing delivery should particularly focus on the provision of higher value executive and family homes. Elsewhere, in some of the less affordable parts of Allerdale and Carlisle, additional smaller one and two bedroom properties (to include both market homes as well as properties for affordable home ownership) are required to help to enable young professionals, couples and families to live and work in the area which will enable them to fairly access the housing ladder. However, in

Carlisle specifically, there is a need for all sizes of housing across all tenure groups. Furthermore, whilst housing is comparatively more affordable in many parts of Cumberland (at least in the national context), there still remains a significant need to provide new affordable dwellings to reverse years of affordable housing under delivery in the three former districts.

F.28 A planning organisation spokesperson further highlighted the focus to be more specific to locations and towns. For example, there are plenty of affordable houses in Cleator or Workington but not Cockermouth. The issue is young families think they have a right to live in Cockermouth and are not prepared to live in smaller cheaper areas but this may be reversed with high mortgage rates. There is a shortage of rentals but this is due to government legislation/tax rules making landlords sell up and high prices from developers restricting owners/values.

F.29 The LEP also highlighted a strong level of unmet demand for elderly accommodation. The number of residents reaching retirement age and in need of specialist accommodation is only going to increase over the coming years. A failure to plan properly for housing with higher levels of care interventions risks elderly households remaining in unsuitable accommodation for longer. Aside from the clearly undesirable impacts on health, this also helps to perpetuate already high levels of under-occupation in Cumberland, making it even harder for young families to find suitably sized accommodation. Therefore, there is a considerable need for additional specialist accommodation in both the affordable and private sectors. The LEP is aware of the difficulties in bringing forward large-scale Extra Care schemes in particular. however, deliverability challenges must be overcome to help meet the needs of older residents.

F.30 Local council officers identified similar national issues at a local level with not enough social housing stock to meet rising demand, which has been increased through the housing of asylum seekers in the area who then require housing when they are granted refugee status. Whilst there has been more delivery of affordable housing to buy through the discounted sale scheme, some properties have proved difficult to sell as even at 80% of market value they are still too expensive for people entering the market or looking to downsize. Evidence from previous studies has indicated a need for more older person’s housing and for those with mobility issues such as ground floor flats and bungalows with parking, adapted units and Extra Care. There is also a lack of one bedroom flats in Cumberland.

F.31 Local developers understand that there are gaps at all levels of the housing market. There is a belief that greater volumes of housing will lead to better overall living standards for people in the authority. There are also additional downstream economic and environmental benefits that are derived from housing that benefit not just the occupier/owner.

F.32 Community led housing group representatives also highlighted huge gaps in both affordable housing and properties for rent for local people within the LDNP.

F.33 A Housing Trust officer focused on the distorted rental and sales markets in the area, leading to supply issues across all types of housing for people seeking permanent accommodation. With regards to rental accommodation, there is a chronic shortage of long term rental properties. This is because using a property as a holiday let generates a higher income, benefits from considerably more favourable tax treatments and avoids costs associated with meeting the increasingly stringent EPC requirements imposed on rental properties which are often costly to meet for traditional stone-built and older houses.

F.34 From a sales market perspective, the attractiveness of the investment returns associated with the holiday let business inflates the prices of housing not protected by a local occupancy restriction, leaving them out of reach of the majority of the local community. This is further exacerbated by the relatively small number of properties coming onto the market within Keswick resulting in bidding wars between property investors and cash buyers from outside the area. When ex-council houses, protected by local occupancy restrictions come up for sale, there is significant interest, resulting in sealed bids.

F.35 A Housing Association stakeholder highlighted a lack of larger family accommodation (4 bedroom plus), lack of elderly persons accommodation and unaffordable accommodation in rural areas.

F.36 A spokesperson from a Housing Association commented on unaffordable home ownership (intermediate sale for low/medium earners including uniformed services) .There are also concerns regarding older person accommodation; there is a supply of this but the economy and living standards/desires have changed and a lot of this existing accommodation is no longer fit for purpose.

F.37 A conservation charity representative wanted to consider why general needs housing is just for older people and commented further to say that general needs rented homes should be available to whoever requires them. The undersupply of affordable housing results in the rationing system of choice based lettings with, for example, very low priority for single people.

F.38 To create thriving mixed communities the aim should be to provide homes of all tenures, incomes and household sizes – as happened to a large extent before the Right to Buy was introduced in the 1980s. The consequence for the economy of high housing costs, whether mortgage or rent high housing costs relative to income are stripping money out of the local and national economy. Affordable housing offers an opportunity to free up disposable income.

F.39 Whilst Brexit and Covid have increased the costs of materials, prior to these a trend has been established in many areas whereby the affordable requirement on development/quota sites is reduced to very low levels on grounds of viability. This often means that the homes which are most relevant to local people are not delivered in the numbers that are required, in which case it is important to find out who the new homes are serving. It is important to consider whether quota sites are providing the levels of local affordable housing required by communities stated in council policies and if numbers of households on the Cumbria Choice housing register are going up or going down.

F.40 A conservation charity representative went on to question the actual percentage of affordable housing delivered on quota sites compared to the stated policy, and of the affordable homes delivered, whether the ratio of rented to shared ownership fit with the LA policy, the percentage of new developer homes bought by people already in the area and from outside the area, the number of newly built homes being used as second or holiday homes. Also, whether the council is aware of the potential of community led housing for innovative layout and design, protected tenures, and successful projects delivered in partnership with Housing Associations such as the Lune Valley Community Land Trust.

F.41 Building Contractors commented that areas like Keswick and other villages in the LDNP have a lack of all types of housing.

F.42 Neighbouring council officers identified the need for more affordable homes, increased provision for older residents (e.g. Extra Care) and homes to both attract a new workforce and enable local young people to remain in their communities and build careers.

Registered Providers

Main concerns about existing and future affordable and specialist housing provision

F.43 Community led housing group representatives shared concerns that a small number of affordable homes have been built by private developers within the area and it will only be in the longer term when these houses come up for re-sale that it can be seen that these houses are affordable in perpetuity.

F.44 Housing Trust officers are concerned with the impact that the ongoing pace of change of existing housing stock into second homes, holiday lets and Airbnb is having on the community of Keswick. If Keswick is to remain a vibrant community in the years to come, there needs to be an increase in the amount of affordable local occupancy housing available for rent and purchase. A community survey by ACT Cumbria in 2022 highlighted examples where households who have rented for many years have been given notice so the property can be put up for sale or used as holiday accommodation. This is highly disruptive and stressful, creates unplanned for expense and with the shortage of suitable affordable long term rental accommodation can make it a challenge for households to remain in their immediate local community.

F.45 A number of Housing Trusts recently allocated properties have been to people who were in private long term rentals and unexpectedly received a notice to quit as the landlord wished to use the property as a holiday let or Airbnb. These individuals had been settled in their accommodation in Keswick, and fulfilling vital roles in the community. This is symptomatic of the issues being encountered by those in the private rental sector in Keswick and the underlying lack of security of tenure they experience. The Housing Trust experiences a minimal turnover of residents, with 1-2 properties maximum coming up for re-letting each year, so are usually not in a position to help as all properties are occupied.

F.46 A Housing Association spokesperson commented on the importance of having access to information on what is available, likely procurement routes and requirements for the different types of housing/tenure from the local authority perspective.

F.47 Good strong partnership and collaboration between Social Housing Providers in Cumberland is needed. It is within the gift of the LA to understand what is required and where it can be built through the local plan. Housing Associations are happy to feed in to this on an area by area basis. There are very few suitable sites available – more sites are needed in suitable locations.

Sufficient appropriate sites available and in the right locations to meet growth requirements

F.48 There is a genuine need to identify more sites within Keswick beyond the field next to Calvert Way. A good starting point is to encourage Cumberland to review the land and buildings it owns in Keswick in order to identify sites.

Demand for affordable housing products, such as shared ownership and discounted for sale

F.49 Community led housing group representatives agreed that there is a demand for affordable houses. The group currently have 4 shared ownership homes which are oversubscribed.

F.50 A Community Housing Trust officer commented that families in Keswick have little hope of acquiring a house on the open market. This is due to the attractiveness of the investment returns associated with the holiday let business which inflates housing prices not protected by a local occupancy restriction, leaving them out of reach of the majority of the local community. Historically it was considered that a local occupancy restriction lowered the asking price for a property by 20%. These properties are now failing to sell due to unrealistic asking prices based on the inflated open market values.

F.51 There is a demand for affordable ownership options for houses but there is no grant funding available from Homes England to support discounted sales, and the combination of high development costs in the National Park and the current comparatively high finance costs makes it uneconomical for the Housing Trust to commission any discounted sales homes. Housing Trust developments work best with a blend of rental and shared owned properties as the capital realised from the sale of the shared owned part reduces the end development loan to a level that can be serviced from the rental income received. Without access to grants for shared owned properties, the combination of increases in finance and build costs result in the provision of either a blended development or a pure rental development which is not economically viable as the rents would have needed to be set at a level that meant they were not affordable. The Housing Trust successfully lobbied to get an amendment to the Homes England Capital Funding Guide in May 2024, which ensures that grants will now be made available for shared ownership homes within the National Park that are protected by a local occupancy restriction.

F.52 Housing Association officers do not see much demand currently for these products but as a landlord there is a need to index link rent settlement. More information and knowledge shared with wider public may be beneficial to understand demand.

F.53 A Housing Association representative commented that discounted for sale (DMV) is not a true affordable housing tenure as ultimately it is not regulated by social housing and there is no actual visibility of this. There is a demand for shared ownership properties and other intermediate products such as Rent to Buy which is proving to be very popular.

Delivering more affordable housing for rent and sale in Cumberland

F.54 A community led housing group highlighted that the council needs to build houses in the appropriate location and keep control of those houses.

F.55 Housing Trust stakeholders commented that there needs to be a creative approach to the land and buildings that it owns in Keswick, and to identify sites that could be used for developing affordable housing for rent. The Housing Trust has proved it is possible with the development at Banks Court taking place when Allerdale Council offered the Housing Trust a disused toilet block in the centre of Keswick for £1 so that it could be converted into 4 one bedroom flats. Also, in 2018, Allerdale opted to convert a disused bike shop at Otley Road, Keswick into 4 one bedroom flats. The work was completed in 2023 and the Housing Trust manages these flats on behalf of the council.

F.56 Housing Association officers focused on the need for speedier planning. Sites which have little opposition and have the infrastructure and community viability to create sustainable new communities are overlooked for committee dates. Stronger strategies and policies to tackle ‘Nimby’ issues is vital for creating mixed tenure communities which work well.

Significant housing development proposed in the Cumberland area

F.57 Keswick Community Housing Trust Limited (KCHT) commented that Atkinson Builders is anticipating putting in for planning permission to build 145 houses next to Calvert Way, Keswick CA12 4LZ, all of which will be protected by local occupancy restrictions. KCHT is in discussions to acquire 22 – 24 of the 2 and 3 bedroom properties, with a mixture of market sales, shared owned and rental. They are also at the early stages of investigation to build one-bedroom flats above a toilet block/on the site of a toilet block, and potentially to acquire 5 houses at Threlkeld.

F.58 Castles and Coasts Housing Association had 101 homes refused, east of Lansdowne Crescent. 86 of these were affordable tenures in an area prime for creating a larger sustainable community. This was land already allocated in the local plan for housing and appears to be representative of an under provision of social housing.

Developers and House Builders

Challenges facing the delivery of new homes that are unique to Cumberland including affordable homes

F.59 Viability is a large factor to consider with end values remaining relatively stagnant. Consideration needs to be given to build cost inflation and that across-the-board schemes coming forward will likely require flex on the full policy standards in the decision-making process. In addition to build cost inflation there have been several other costly hurdles introduced via legislation to overcome such as nutrient neutrality, biodiversity net gain requirements and future home standards. As a result, the authority need to be pragmatic and swift with decision making for planning applications recognising the challenges that housing providers and developers face.

F.60 Developers further commented that councillors are not trained in planning law. All applications for more than five dwellings must go to the planning committee and not officer decision which will be better for the planners. Too much control is currently with the planning officer who is not trained in design.

F.61 The biggest issue, Cumberland as largest landowner faces is that it does not have the mechanism to sell land for development, the whole process is far too cumbersome and developers give up and take up easier options or do not build. Land is expensive and planning is an exhaustive time consuming process.

Type and size of housing in greatest demand

F.62 A suitable mix of housing should be provided for each individual site. This should be assessed with localised Housing Needs Assessment (HNA). However, an updated evidence base should not be used to dictate the housing mix of development proposals, rather it should be used to monitor delivery over the longer term.

F.63 Atkinson Homes (market housing) have seen a huge demand in 3 or 4 bedroom executive housing. Atkinson Building Contractors (affordable sites via JCT contract with RSL) have 100% affordable housing sites with a mixture of rented and low cost home ownership tenures.

Significant housing development proposed in the Cumberland area

F.64 Story Homes Limited

- Crindledyke, Carlisle – current detailed planning application for 188 units (178 open market, 10 affordable), mix of 2, 3, 4 and 5 bed terrace, semi and detached houses.
- Scotby – current detailed planning application for 112 (93 open market, 19 affordable), mix of 2, 3, 4 and 5 bed terrace, semi and detached houses.

F.65 Great Swallow North Limited

- Lots refer to Planning Consented schemes with the LPA, which is too long a list to write down. There are many more in the pipeline on edge of settlement. All unfortunately have S106 houses which are not fit for purpose.
- One scheme is providing M4(3) compliant houses (under planning policy) but a person with this need might not be able to afford the new house or be ready to move when the property is ready or want to live in that town.

F.66 Atkinson Building Contractors

- Land at Burgh Road, Carlisle in partnership with Home Group for a mix of 114 affordable homes
- Extension to Calvert Way, Keswick in partnership with Home Group and Keswick Community Housing Trust providing approx. 134 homes, 90 of which are a mix of affordable homes.

- Potential for a retirement living scheme in Workington in partnership with Home Group.

Typical customers for new homes

F.67 Story Homes provide housing to a mix of end purchasers as well as provide large amounts of affordable housing as part of their schemes.

F.68 Atkinson Homes provide mostly second-stage movers and down sizers for the private housing built.

F.69 Great Swallow North Limited commented on different customers in each town; Abbeytown scheme is downsizers, Wigton is first-time buyers, second-stage movers and down sizers, Moor Row and Cockermouth are second-stage movers. However, the whole housing market is skewed by Sellafield and is related to salaries. A 5 bedroom new build in Cleator will struggle to sell except to someone born in Cleator, and values may be £200,000 less than Cockermouth on a like for like basis. The demographic across the county from Carlisle to Millom is far too varied for one policy to fit all and needs to be looked at on a case by case basis.

Customers looking for rent or sale

F.70 Customers with Story Homes are seeking properties to purchase on the open market, however they provide affordable rented homes in accordance with local plan policy requirement.

F.71 Great Swallow North Limited noted that customers are looking for both rent and sale. The biggest shortfall is flats or Cumberland Council.

F.72 Atkinson Homes focuses only on sales of private housing while Atkinson Building Contractors has a mixture of rented and low cost home ownership on the 100% affordable schemes.

Demand for Build to Rent

F.73 Story Homes report that demand for this type of product ultimately depends upon the investment market, interest rates and expected returns of financial institutions. Whilst the above matters are subject to change, at present, the potential rental yield compared against the capital required to develop housing of any kind is too low to make this a viable proposition without grant funding.

F.74 Green Swallow North Limited reported demand but with the right product and not 5 bedroom rentals. However, aspirations need to be lowered as there is no need for two ensuites or lots of spare rooms/bedrooms.

F.75 Atkinson Building Contractors are sure there would be a demand for Build to Rent if available.

Suggestions about what would help you to deliver new homes across Cumberland

F.76 Robust decision making with proper consideration for the planning gain of housing and development would be welcomed as would an aspirational new Local Plan for the unitary authority of Cumberland.

F.77 Funding for affordable housing from Cumberland plus a common sense approach to biodiversity net gain and nutrient neutrality. If LDNP will not allow housing, sites should be provided in Cumberland close to the LDNP boundaries to suit the demand, even with occupancy restrictions.

F.78 Improved planning process and self-build opportunities would also help the delivery of new homes.

Specialist Housing Providers

Life-experience related needs: Armed Forces Veterans accommodation

F.79 One building – Egremont

Life-experience related needs: other groups

This relates to those fleeing domestic violence, offenders, asylum seekers, substance users and forensic housing needs (for individuals involved in the forensic mental health system).

F.80 This is provided by many RSL locations across Cumberland, taking up older houses in poorer areas as HMO buildings.

Cumberland Council Authority Staff

Main challenges facing the local authority in supporting the delivery of new homes

F.81 The main challenges include funding, political support and vision to drive innovative housing solutions forward. There are also other conflicting priorities within a new council undergoing an ongoing transformation process and, in a time, where significant savings need to be made.

F.82 The nutrient neutrality legislation seems to be causing significant concern around delivery. Developers often cite viability as the reason for not being able to provide more affordable housing on their sites, and this has to be challenged. Income from commuted sums put back in to the system could bring other local/empty homes back into use and help with town centre regeneration work.

Main challenges with existing housing stock and how this will be addressed

F.83 The main challenge with existing housing stock is not enough affordable properties to meet the needs and demands of local people in Carlisle. There are very long waiting lists for a small number of advertised properties in need of modernisation. These are often more readily available in inappropriate areas, particularly for certain vulnerable groups of people. New estates are not accommodating of a range of customer needs and are effectively vetting/cherry picking and skipping customers.

F.84 RPs apply exclusions for certain customers which again increases risks around homelessness and rough sleeping. There are also increases around public safety risks and vulnerabilities – this often does not align with government, national and regional priorities for example, domestic abuse, care experienced, criminal justice pathways and early release schemes. As the council is not stock holding, there are limited powers to challenge or develop internal pathways without funding, resources and investment.

F.85 Existing housing stock is ageing, much of it is of a poor standard and would take significant investment to improve. A lot of housing is not easily adaptable for older living, as people try to stay in their homes for longer. There is more development outside towns which is very popular but needs a strategic link to town centre or inner city areas which is failing rapidly as a result.

F.86 Investment is needed in building new properties and renovating existing stock. Incentives would help single occupants to move from larger properties to smaller dwellings. Building new bespoke schemes would promote inclusive communities and create life changing opportunities.

F.87 Significant investment is also needed in addressing poor housing and regenerating areas that are declining and that young people do not aspire to live in. This should be through central government grant or targeted local schemes linked to economic regeneration initiatives. There should be continued consideration at the planning stage as to how proposals meet the changing needs of residents. Use of the new Cumberland Enforcement Policy will ensure landlords address the issues in their properties.

Cross-boundary issues facing Cumberland housing market areas

F.88 People do not want to move across localities. Most people opt to live in Carlisle as a city as they perceive they will get housed more quickly – this just increases pressures on the rapidly shrinking availability of affordable housing.

F.89 Developers find cross boundary issues a challenge more than the council. There is positive work with the LDNP (the relevant cross boundary organisation for this locality) who deliver an enabling role to engage and collaborate between all parties.

Significant housing developments proposed near to the boundary with Cumberland

F.90 Haras Moor, Whitehaven, over several phases bringing circa 360 family homes in to use. Barriers exist around planning and infrastructure issues - no start date as yet.

Neighbouring/Adjacent Local Authority Staff

Main challenges facing the local authority in supporting the delivery of new homes

F.91 The LDNPA identified a number of allocated sites on the boundary between the LDNP and Cumberland Council which are smaller sites of around 15 units. A larger site, Wellbank Camp, Bootle is relatively close to the LDNP boundary with Cumberland Council which will deliver around 55 dwellings.

F.92 Westmorland and Furness Council identified Barrow Marina Village (over 800 new homes) supporting the 6,000 new jobs at BAE systems.

Cross boundary issues between Cumberland and your local authority

F.93 Nutrient neutrality requirements in the catchment areas of the River Eden, River Derwent (including Bassenthwaite Lake), River Kent, and the River Esthwaite are significantly constraining housing delivery across Cumberland and the wider Cumbria sub-region. A strategic approach to mitigation is required in order to build more homes to meet housing needs and protect the environment. To date, much of the focus has been on achieving suitable site-specific solutions. However, looking at nutrient pollution and mitigation at a catchment-wide level is critical to best achieving nutrient neutrality.

F.94 The Cumbria LEP is aware that strategic mitigation options are currently being explored by Cumberland Council, Westmorland and Furness Council, the Lake District National Park Authority and a range of partners, including Natural England and the Environment Agency. However, viable, deliverable solutions must be identified and implemented urgently with the government and Natural England's support to unlock housing sites located within nutrient-sensitive catchments that are currently stalled within the planning system.

F.95 High levels of holiday homes and second homes are a cross boundary issue as is the issue of an ageing population. These issues can be addressed through partnership working. The Lake District National Park Partnership actions have recently been updated to better manage holiday homes and second homes; the updated actions will be updated on the LDNP website shortly.

F.96 Many people commute between Cumberland and Westmorland and Furness for work. A significant pipeline development on the border of the two council areas is St Cuthbert's Garden Village (circa 10,300 new homes).

Significant infrastructure development near to the boundary with the Cumberland area

F.97 Significant infrastructure investment is planned for Barrow-in-Furness to support the planned growth of BAE Systems and to ensure the town can thrive as the home of UK nuclear submarine-building. In March 2024, the government announced the creation of the Barrow Transformation Fund, providing more than £200m of investment over 10 years to support the expansion of the area. To date, £10.59 million has been allocated for the completion of the A595

Grizebeck Bypass upgrade scheme, a 1.4km single carriageway road between Chapels and Grizebeck north of Barrow.

F.98 Westmorland and Furness Council identified the ‘dualling’ of A66 from Scotch Corner to Penrith / A595 Grizebeck highway upgrades supporting a resilient route into and around Barrow.

Significant regeneration projects near to the boundary with the Cumberland area

F.99 The anticipated growth of BAE Systems as a result of the AUKUS Submarine programme, is due to result in significant infrastructure investment at its site in Barrow-in-Furness, is expected to recruit more than 5,000 additional employees. This growth will facilitate a requirement for additional housing to accommodate these workers, primarily in Westmorland and Furness, but also in adjoining districts such as Cumberland. Additionally, benefitting from £25 million of the government’s Town Deal funding and a further £16 million of the Government’s Levelling up Fund, Barrow-in-Furness is set to benefit from a series of regeneration projects to transform the town centre and increase its appeal for existing and future residents. This includes developing the town’s cultural offer, reinforcing its sense of community and revitalising the high street.

F.100 Brilliant Barrow Town Deal includes a university campus facility on Barrow Island, community hubs, business support, events spaces, housing renovation, cycle and pedestrian routes, and development of the Marina Village. The Heart of Kendal Levelling Up Fund will regenerate the town centre – repurposing the Westmorland shopping centre, providing a third campus for Kendal College and improvements to the Market Hall, Market Place and Kent Street, supported by enhanced public realm. Kendal’s riverside corridor will also be transformed.

Working with local authorities to meet housing needs within its own administrative area

F.101 The LDNPA would welcome a conversation with Cumberland Council to help meet affordable and open-market needs.

F.102 Neighbouring council officers stated that working with other local authorities could be challenging at present, due to stalled sites caused by the nutrient neutrality situation.

All stakeholders

Key considerations when setting future housing standards for new housing in the area

F.103 Council officers suggested housing standards that are affordable to all, particularly those on low incomes and benefits and especially for young people. Housing needs to be modern and energy efficient – not only to improve safety standards but improve the costs of running a home. Consideration of how to improve the overall health of communities and meeting a range of needs including disabilities, young people and families is an important consideration.

F.104 Local council officers identified a super aging population and so new housing stock needs to address this, making homes more accessible and easily adaptable so people can remain in their home as they age. A significant amount of disabled facilities grant budget now goes on building extensions to people's existing properties to meet their needs, which is unsustainable if budgets do not increase. Both new and existing houses need to be made more energy efficient. Grant funding through the government for older homes is helpful but the grant limits do not allow for whole house approaches to be achieved through one grant which will put people off. There are few or no schemes for people outside of the income-based eligibility criteria.

F.105 The LEP highlighted the need to promote the energy efficiency of new housing as a priority when setting future housing standards. This is critical for creating and sustaining sustainable communities and helping to ensure all developments are carbon net zero by 2050.

F.106 In addition, all new homes must be of an acceptable size, designed in accordance with the Nationally Described Space Standards (NDSS). Policies must be in place to ensure the delivery of homes that are, as a minimum, designed to meet Building Regulation Standard M4(2) 'Accessible and Adaptable dwellings'. The LEP would also support a requirement for a specific proportion of new homes on developments of a certain size to meet Building Regulation requirement M4(3) 'Wheelchair user dwellings' where viable or technically feasible. This would support the creation of new housing developments that are accessible to all, with suitable provision made to deliver developments designed to be wheelchair accessible.

F.107 There is an increasing need for larger family homes as well as suitably sized elderly accommodation, including smaller one and two-bedroom bungalows. This will help to free up larger homes for young families and ensure older residents are rehomed in properties that are better catered for their needs. Additionally, new smaller sized properties are also required in less affordable parts of Cumberland to incentivise younger residents to live in the district, including smaller social properties. These measures will help to ensure that the housing ladder functions more effectively.

F.108 Consideration must also be given to ensuring new housing remains sympathetic to the characteristics of the surrounding area and achieves a good standard of amenity for existing and future residents. New homes should also be designed in accord with any future site-specific or area design codes. Whilst the LEP welcomes measures to support the delivery of high-quality new homes across the authority area, standards should also be adopted to improve existing poor quality housing stock. This will help to enhance the housing offer, promote energy efficiency and reduce the potential for existing households to fall into fuel poverty.

F.109 The LDNPA stated that new housing should focus on the delivery of a mix of housing types, particularly smaller properties that are more attractive and more affordable to first-time buyers. New housing must be designed to be energy efficient to lower energy consumption and reduce bills for residents.

F.110 A community led housing group also highlighted the need to consider all ages from a starter property right through to a retirement property.

F.111 Planning stakeholders commented on the ability and training of planning officers to understand the meaning of ‘future housing standards’. Architects train in design for seven years, planners do not train in design and try and use rigid policies as a ‘fit for all’.

F.112 Planning stakeholders also suggested restricting house sizes so plots become bigger, with more external space and off street car parking as new estates are dominated with cars and camper vans. Most sites are over developed and planners never check compliance post planning consent unless a complaint is made. Forget the 21m rule between houses, everyone likes The Shambles in York and they are only 2.5m apart, which is extreme, but closer houses brings closer communities. Parking should be moved to the rear with communal front pedestrian streets. Another alternative is to go for a minimum of 30m and allow for grass/verges to the front to create tree lined areas plus a policy such as minimum 2 trees for each new dwelling thereby putting something back into the development.

F.113 Developers emphasised that good quality housing is necessary; NDSS and accessibility should be followed and adhered to where possible. When planning officers are assessing applications on both allocated and non-allocated sites adhering to these standards, as well as other tangible gains such as affordable housing and bungalows, should be given a vast amount of weight in the planning balance.

F.114 From a Housing Trust perspective, Keswick needs all types of housing - from one bed flats through to family houses, and bungalows. There are minimal properties available for rent at any point. There is also a knock on impact in the levels of social rents that most Housing Associations charge due to the private rents being high and in short supply. This means that social rents are set at a higher level than across other parts of Cumberland, yet many locals work in hospitality and care work where the wages are relatively low. When Housing Trust properties come up for rent in Keswick, there are applications from residents of other Housing Associations due to rents being more affordable.

F.115 Housing Association stakeholders also commented on the need to consider demographics and the needs of the area both now and for the future. There needs to be parking and access to car charging points. Lifetime homes should include technology/design/adaptations fit to accommodate households throughout a lifetime. Future proofing with flood defences in high risk areas should be considered as should difficulties with insurance on certain property types or properties in high risk areas. Future maintenance costs and high service charge costs, the cost of new technologies and energy efficiency systems (to achieve net zero targets and provide more affordable homes for tenants), ongoing maintenance costs and ensuring properties have enough outdoor, green space are all important factors. Property sizes/room sizes are often stipulated if housing is being funded via certain grant routes such as Homes England and there should also be access to different funding options from a customer and provider point of view.

F.116 NDSS and adaptability (applicable to private and social properties) were also highlighted as important factors. There also needs to be better research on the need for adapted properties and consideration of a requirement of a certain percentage of new builds to have this option. Housing Trust officers also highlighted the need for more larger family homes with 4 bedrooms.

F.117 Building contractors emphasised the standards set by Homes England which are generally acceptable, but perhaps more storage would help. With affordable housing, omitting the stringent materials to be used would bring more houses to completion such as Westmorland green slate being too expensive.

F.118 Neighbouring council officers commented that any increase in standards (e.g. eco; space standards; accessibility) brings positives in respect of enhancing the quality of people's homes but needs to be considered in the context of viability due to increased development costs which are likely to impact on the percentage of affordable housing delivered.

Improving the housing market

F.119 Council officers suggested a need for more investment in a diverse range of affordable housing developments to meet the increased needs of all households, particularly vulnerable households. Without this, risks of homelessness significantly increase as do the increased costs of providing emergency accommodation with no options for rehousing longer term, particularly for young people, larger families, single households and those with additional needs for ground floor or adapted properties. Social housing is not only becoming unaffordable to vulnerable people and young people, but also inaccessible due to letting terms around age restrictions and benefits. Innovative and creative solutions must be delivered either directly by the council (as a direct landlord) or via a third party.

F.120 Local council officers also highlighted the need for more investment into affordable housing, looking at empty homes as a way to address this or a loan scheme and linking this to homeless services. More support is needed for private landlords, accreditation schemes, gold standard etc. RP's report securing grant investment is now more difficult.

F.121 The LEP highlight that the government's mechanism for identifying future local housing needs does not function effectively across Cumberland. It will not help to stimulate the levels of market housebuilding that the authority requires to help to reverse the existing and pronounced demographic trends that Cumberland is experiencing. Cumberland needs to break this cycle of decline, with higher levels of housing delivery aligned with the former districts' Local Plan housing requirements fundamental to achieving this. This includes the delivery of much needed affordable housing to reverse the years of under-delivery, particularly in the former districts of Copeland and Allerdale. This is a typical instance of where local characteristics should justify exceptional circumstances to pursue a higher housing requirement due to complex demographical constraints which have distorted the LHN figure.

F.122 The LEP also stated that improvements to the housing market are not just about delivering more houses to increase supply. It requires a more holistic approach to ensure the infrastructure is in place to support delivery and create high-quality, sustainable developments that will encourage and attract working age residents to remain in the area. This includes utilities, transport and supply chain linkages to support housebuilding. Additionally, reducing the proportion of second homes and holiday lets as a share of Cumberland's total dwelling stock is critical to assist first-time buyers and younger householders onto the local housing market.

F.123 The need for delivery of local housing needs and affordable housing where there is an identified need in the right location was also highlighted by the LDNPA.

F.124 Developers believe that setting policy to allow more quality new homes to be built will improve the housing market and opportunities for all sectors e.g. affordable home ownership, general needs housing and housing for older people.

F.125 A community led housing group suggested more social housing protected from Right to Buy housing within the LDNP.

F.126 Planning agents want to see the approval of new housing plots for smaller houses 1 – 3 bedroom or 4 bedroom properties but having a maximum m2 size, so new plots are not just massive houses and built right to the boundaries. Edge of settlements or settlement expansion need to be for reasonably sized homes only and those which are highly thermally efficient. Council tax should be based on house size and EPC rating with the extra income used for affordable housing.

F.127 Housing Trust representatives commented that a simple answer is to provide more houses, protected by local occupancy restrictions. However, in 2022 LDNPA stated that while 3,396 new homes had been built since 1991, and provision had been made for a further 1200 by 2035, the adverse environmental impact on the landscape of the National Park means it was impossible to build the significant number of houses needed to replace the stock lost to second homes and holiday lets. Therefore, the LDNPA has raised the importance of making better use of the existing housing stock, to meet the identified local housing needs of the Lake District.

F.128 The LDNPA also stated that having more than 20% of properties not in full-time occupancy was detrimental to the sustainability and resilience of rural communities. Keswick is already in excess of this threshold and therefore on this basis, it is important to look for opportunities to both increase and rebalance the use of housing stock. There is a significant volume of planning consents being granted in Keswick to convert large bed and breakfast houses into holiday letting apartments. Having allocated 5 one-bedroom flats in the past 12 months, there is clearly a strong demand for small long term rental properties.

F.129 Housing Association representatives want to see the infrastructure improved and services provided in high demand areas or areas with new developments/additional properties, such as access to doctors, schools, and parking. The planning process should also be more timely, transparent and consider the needs of local community as well as strategic housing needs. Longer term rent settlement for RPs as advocated by the National Housing Federation would help improve the housing market and options around development and property acquisitions including re-use and reinvestment of empty homes.

F.130 Housing Association officers also suggested increased land supply for housing especially affordable housing, funding from the LA towards investment in older stock which is not fit for the future, plus the creation of a new model of tourism staff accommodation which is purpose built and designed for this customer group (similar to student halls of residence) which would result in freeing up family homes currently used for this purpose and also reducing seasonal staff accessing Social Housing tenancies.

F.131 The Community Land Trust Association highlighted the need to diversify the economy with a long term plan for the most struggling communities. Development should take place with these communities, making them real stakeholders. It is also important to recognise the opportunities that exist for long term affordability and exciting inclusive projects via Community Led Development. Stakeholders stated the need to recognise that everyone benefits from having higher aspirations for development with quality and diversity of design, social inclusion, infrastructure, shared facilities, natural features, and meeting places.

F.132 Additionally, there is a need to reflect on whether quota sites should go ahead if they do not provide the affordable homes local people need. There needs to be more of a proactive approach in land assembly to increase affordable supply. Compulsory purchase should be used if necessary. Stakeholders suggested the need to facilitate attractively landscaped affordable mobile eco-home sites where tourists are happy to live and many local people if rents were linked to cost and not market value. Tiny homes should also be considered for some people on low incomes who can self-provide their own affordable homes as should new homes for farm projects to enable farm families and employees to live close to their place of work.

F.133 Building contractors suggested the need for a call for sites exercise to be carried out throughout the whole area so that more housing can be built.

F.134 Neighbouring council officers recommended that more affordable homes are needed for younger/working age people which are in good proximity to local employment.

Key priorities for organisations

F.135 Council officers want to increase the supply of suitable and affordable homes which create and meet a diverse range of need to promote diverse communities. Affordable and stable housing should be available to all in need – particularly for very low-income households. Officers want to ensure the housing focus works to provide solutions to meet needs and demands, rather than purely focusing on economic development locally. There also needs to be a focus on the prevention of homelessness and rough sleeping is profiled ensuring that local housing challenges do not inadvertently push people into statutory council services long term as a result.

F.136 Local council officers also want to increase the amount of social and affordable housing and addressing the poor quality of some of the housing. They are also keen to develop a housing strategy and economic regeneration strategy together using housing as an enabler for place shaping. Officers want to ensure there is appropriate housing and support, especially starter flats to discharge statutory duties around homelessness, social care, children in care, and asylum seeker placements.

F.137 The priority for the LEP has been to provide a strategic lead on all activities contributing to the county's economic growth. In order to develop Cumbria's economy, it is vital that the area has a suitably skilled local workforce of sufficient size to take up the job opportunities on offer and to help business start-up, grow and diversify. There is great concern that the future demographic trends facing Cumberland are strongly negative, with a rapidly ageing population and a declining workforce. Whilst the issue is complex and longstanding, the provision of good quality, affordable, housing is absolutely crucial to the economic future of the area. Cumberland, and the wider county, is already a net importer of labour, with the local and regional economic reliant on people of working age commuting into the area.

F.138 Key to supporting the economic growth of the area is retaining existing residents of working age and attracting new families and young professionals who will live and work in Cumberland. Providing accessible housing, through the delivery of homes of all tenures to meet their needs, is essential to support the local labour supply, reduce unsustainable commuting patterns and support the growth of businesses in the area. Attracting new residents, particularly families with children to Cumberland will also help to generate additional income through the taxes they bring, encouraging investment in new and improved local services, infrastructure and community facilities and increasing the appeal of areas for people to live. Therefore, a key priority is delivering significantly higher levels of market and affordable housing, otherwise the future health of Cumberland's economy will be adversely impacted.

F.139 The LDNPA are prioritising the delivery of local needs, with affordable housing where there is evidenced need to the right location within the landscape of the Lake District. Improving access to housing for local families and young people to address the ageing population is also a priority.

F.140 Planners need to be pro-active working with designers and building contractors and facilitate an improved/easier planning process.

F.141 Developers are keen to work closely with the authority to deliver housing and meet aspirations ensuring a high level of new housing is coming forward to provide good quality accommodation to all sectors of the housing market. Vast amounts of weight needs to be placed on the benefits of new housing when officers are making a recommendations.

F.142 The Housing Trust are committed to increasing the numbers of rental and shared owned properties within their area, and actively seeking out development opportunities so that there is a steady flow of developments coming on stream in the future. The challenge is to identify and acquire sites and this is where Cumberland's assistance and support is required.

F.143 Housing Associations are prioritising access to available sites and information on available sites. Regeneration, a timely planning process, tenant feedback on future housing needs are all to be prioritised. Stability is needed in respect of known income and grant streams in relation to new developments and current stock which is linked to longer term rent settlement set via government and flexible grants to make best use of current stock, empty homes in local communities and to enable new developments. Continued strong partnership working and effective collaboration with key stakeholders are needed.

F.144 Housing Associations also want to maintain and improve existing stock and build new stock, taking into consideration key environmental challenges. There is a recognition that some current stock is not ideal for future use; options are being considered for some areas and an openness to possibilities is important. There is a desire for people to aspire to, and be proud, to live in high quality, mixed tenure, balanced and sustainable communities in Cumberland.

F.145 A key priority for a community led based group as a voluntary organisation is to ensure the four homes are kept affordable for both current and future residents.

F.146 The Community Land Trust Network want to promote the wider benefits of inclusive development and community led housing.

F.147 Neighbouring council officers are prioritising increasing affordable housing delivery, providing homes for working age people, meeting the needs of the ageing population and improved housing standards such as space, accessibility and eco approaches. The formation of the new Cumberland and Westmorland and Furness unitary councils provides excellent opportunities for positive joint working and co-operation through vehicles such as the Cumbria Housing Supply Group.

Technical Appendix G: Estate Agent review

Introduction

G.1 Across Cumberland, the housing market reflects shared trends alongside local differences. A persistent theme is the imbalance between supply and demand, particularly in the rental sector, where high competition and rising rents are common challenges. The sales market remains active but constrained by limited stock, with smaller properties especially two- and three-bedroom homes consistently sought after.

G.2 Affordability is a recurring issue for younger buyers and families, while retirees and investors drive demand in specific areas. Local factors, such as proximity to employers or coastal locations, shape appeal in certain areas.

G.3 Detailed insights for each area follow, emphasising their specific characteristics. These sub-areas are grouped based on shared trends and coverage, as noted by agents. This is followed by an overview of future housing standards, conveyancing chains, influence of energy efficiency and sustainable construction on buyers, build to rent, and rent to buy, reflecting consistent feedback received from all agents.

G.4 Agents were asked questions to build up a detailed understanding of the housing market in the areas they covered. Fourteen agents were contacted via telephone ensuring a representation across the whole of Cumberland. All were able to give an overview of both sales and lettings.

Agent Responses

West Cumbria : Whitehaven, Maryport, and Workington

Housing Market Overview

G.5 The housing market in Whitehaven, Maryport, and Workington exhibits distinct characteristics, with Whitehaven standing out as the fastest-moving market. Its proximity to Sellafield makes it attractive to employees, and its range of amenities including restaurants, bars, a museum, and a walkable harbour enhances its appeal. Whitehaven also sees significant interest from out-of-area investors, particularly those from the South, who are drawn to its affordable properties suitable for buy-to-let investments or renovations. These factors collectively make Whitehaven the most desirable market among the three towns.

G.6 In contrast, Maryport is the slowest market. While it is a charming town with a harbour and an aquarium, it primarily attracts local buyers who have grown up in the area, with little interest from people outside the region. Despite this, the market in Maryport has been described as buoyant, with agents reporting slightly higher activity levels compared to Workington in recent months.

G.7 Workington sits in the middle, attracting buyers primarily from within or around the town. The market here is also supported by strong local amenities, such as a reliable and extensive bus service. However, like Whitehaven, Workington also sees occasional interest from out-of-area investors, particularly those seeking properties for buy-to-let purposes. The market in Workington was very active during the autumn but has since experienced the typical seasonal slowdown heading into Christmas.

G.8 Across all three towns, smaller properties are selling faster than larger ones. Sales activity has generally been steady, with strong performance noted in recent months, though it is beginning to ease due to the holiday season. Agents reported a brief slowdown around the budget announcement but consider these fluctuations typical for this time of year.

G.9 A key strength of the rental market across Whitehaven, Maryport, and Workington is the consistently high demand for properties, as agents across these areas reported similar trends. Rental listings receive immediate and intense interest, often resulting in multiple applications upon being listed. This demand has led to some agencies to change their approach: rather than pre-matching tenants to properties, agents now manage high volumes of enquiries and frequently close applications early due to the overwhelming response.

G.10 However, a notable weakness is the shortage of available rental properties, which falls short of the high demand. This imbalance creates stiff competition among renters and challenges for agencies. Recently, activity has slowed slightly from October levels, suggesting either a seasonal lull or a temporary market adjustment. Nonetheless, the lack of supply in the rental market remains an ongoing concern, with tenants facing difficulties in securing housing and agents facing the burden of managing excessive enquiries.

Gaps in the Housing Supply

G.11 In the sales market, similar trends were noted by agents across all three areas, with a prominent gap in affordable housing options for sale. Affordable homes, whether for full purchase or shared ownership, are limited, which remains one of the most pressing needs in Whitehaven, Maryport, and Workington. Maryport, in particular, shows a notable shortage in affordable properties available for purchase. These gaps restrict options for first-time buyers and lower-income households, presenting a key challenge across the housing market.

G.12 All agents report a relatively balanced supply of properties for sale across different types and price ranges, particularly since the market in these three area’s spans a wide price bracket from £60,000 to £500,000. A broad variety of property types is available, meeting many buyer needs within this range. However, bungalows are consistently in high demand, with supply often falling short of demand for this specific type. Additionally, one agent said there has been a slight shortage of four-bedroom homes coming to market, which they attributed to seasonal factors and the recent budget. Despite these minor gaps, the overall supply in these areas remains varied and generally aligned with the local market’s needs.

G.13 In the rental market agents consistently reported a significant shortage in the supply of all types of rental housing. Demand for rental properties far outweighs supply in each area, leaving renters with limited options and intensifying competition for available homes. This gap spans every category of rental housing, affecting both market-rate rentals and affordable options, and highlights an overall scarcity across the rental market.

Suggested Improvements for the Housing Market

G.14 To address the challenges facing the housing market in Whitehaven, Workington, and Maryport, agents suggest implementing a series of targeted improvements. One proposed measure suggested by three agents, is the introduction of more local occupancy clauses on properties to give preference to local buyers and residents. This change could help counter the current trend where external investors buy up lower-priced properties, often converting them into Houses in Multiple Occupation (HMOs) to cater to the growing population and demand from nearby Sellafield employees. This influx of external investment has contributed to an imbalance, as it caters more to short-term rentals than long-term community housing. Local occupancy clauses would help keep properties accessible to local buyers, preserving housing for residents and addressing disparities between lower and higher wage earners in the area.

G.15 Another important recommendation is to ensure that new housing developments are appropriately priced and located in areas where demand is high. Two agents noted that a new development in Gosforth has struggled to attract interest because it is overpriced and located in an area with lower demand. Future developments would benefit from aligning more closely with the needs and budgets of local buyers, as pricing and location play a crucial role in market success. By focusing on more desirable locations and competitive pricing, developers could better meet local housing needs and stimulate interest in new housing stock.

G.16 Another crucial recommendation is to introduce legislation to protect long-term tenants from displacement when rental properties are acquired by new owners. A recent incident at The Slipway at Whitehaven Harbour illustrates this concern. In this case, a landlord from the South purchased the rental block, where many tenants had lived for over twenty years. The managing agent was initially informed that existing terms would remain unchanged, but tenants received eviction notices just a day after the sale was finalised. Although some tenants were able to negotiate the right to stay, their rent was increased by £250 per month, placing a heavy burden on these residents. Many of the tenants affected are seniors aged 70 or older, some of whom are managing dementia and are especially vulnerable to displacement. Enacting legislation to prevent such practices would protect long-standing community members from sudden changes in ownership that disrupt their lives, particularly for elderly residents who rely on stable housing arrangements.

G.17 Finally, agents suggest streamlining the buying process by encouraging only "proceedable" buyers, those with pre-approved financing or other prepared resources, to view properties. Ensuring that potential buyers are ready to move forward could help prevent delays and make the process smoother for both buyers and sellers. This practice would minimise disruptions caused by unprepared buyers and create a more efficient market for everyone involved.

Most popular dwelling types and areas

G.18 In the sales market agents noted that while certain dwelling types and areas are commonly sought after, the popularity of specific locations is highly subjective and depends on individual buyer preferences. In Whitehaven, two-bedroom terraced homes priced around £100,000 in the town centre are particularly popular. In Workington and Maryport, three-bedroom semi-detached and detached properties dominate the market. Within Workington, areas such as Harrington and High Harrington are more favoured, while Seaton and Ashfield are particularly attractive to families due to their proximity to schools. However, agents agree that pinpointing the most popular areas is difficult, as preferences vary based on the unique needs and priorities of each buyer.

G.19 In the rental market agents generally agreed that no specific property type or area stands out as significantly more or less popular, with one exception. An agent in Whitehaven noted that one- and two-bedroom flats, priced between £500 and £650, are particularly sought after in the town centre. However, apart from this, agents across Whitehaven, Maryport, and Workington emphasised that due to the rental market's shortage of properties, it's impossible to pinpoint the most popular types or areas, as renters are often so desperate that they are willing to take whatever is available.

Least Popular Dwelling Types and Areas

G.20 In the sales market in Whitehaven, agents reported that homes priced above £500,000 generally struggle to attract interest. In Workington and Maryport, they agreed that flats are the least sought-after property type. All agents stressed that there are no specific areas considered particularly unpopular, as buyers tend to focus on properties within their budget. Additionally, across the three areas, all agents noted that properties in need of improvement are becoming less desirable, as many buyers are hesitant to take on renovation projects due to limited disposable income. These homes tend to take longer to sell, reflecting the current market's preference for move-in ready properties.

G.21 In the rental market in Whitehaven, larger properties with rental prices over £1,500 per month are considered the least popular. However, most agents across Whitehaven, Maryport, and Workington agreed that there aren't any property types or areas that stand out as particularly unpopular. An agent in Maryport mentioned that the only factor that could deter potential tenants is if landlords impose a "no pets" policy. While there are still many applicants, properties with this restriction tend to attract slightly fewer enquiries.

Are the Right Types of Dwellings being Built.

G.22 Across the three areas there is some concern about whether the right types of dwellings are being built to meet local demand. In Whitehaven, agents noted a need for more smaller, affordable properties, particularly two-bedroom homes with driveways and gardens, as the market is currently oversaturated with three- and four-bedroom homes that cater more to households with multiple incomes. In Workington and Maryport, while the overall supply of new builds is considered to be generally adequate, many of these new properties are priced too high for first-time buyers, making them less accessible to those looking for affordable options to enter the housing market.

How 'Help to Buy' or Stamp Duty Changes have affected the Housing Market

G.23 The impact of recent changes to stamp duty and the Help to Buy scheme has been mixed. In Whitehaven, there is some optimism that the stamp duty changes could benefit the area in the interim. However, in Workington and Maryport, agents have noted that the recent increase in stamp duty has started to take its toll, and they expect to see further effects when the changes are reviewed in April. While there hasn't been a significant impact yet, agents anticipate a stronger influence in the New Year as more buyers begin to enter the market and adjust to the new conditions. Additionally, with the Help to Buy scheme ending in 2023, agents did not report any immediate concerns or effects, suggesting that it hasn't been a major factor on their radar at this time.

LDNP (North Lakes (West) and West : Keswick

Housing Market Overview

G.24 The housing sales market in Keswick has undergone significant fluctuations in recent years, reflecting broader economic trends and local factors. Following the pandemic, Keswick experienced unprecedented demand, driven by diverse buyer groups including local residents, national buyers, owner-occupiers, and, predominantly, investors seeking recreational second homes or holiday let properties. This surge was fuelled by favourable conditions such as the suspension of stamp duty, government subsidies, and historically low interest rates of around 1%, which made borrowing highly attractive. The result was a sharp increase in holiday let purchases and a booming property market.

G.25 However, the situation shifted dramatically from autumn 2022 onward. Throughout 2023, transaction levels dropped considerably, reflecting heightened caution among buyers. Rising interest rates and stagnating house prices discouraged aspirational and mortgage-dependent second-home buyers, particularly holiday let investors. As a result, the market slowed significantly, with local affordability issues persisting as a core challenge. The market now largely relies on buyers moving to Keswick for retirement or purchasing second homes without the intent to rent them out.

G.26 In 2024, the market shows signs of stabilisation, albeit at a more measured pace. Frenzied bidding wars have disappeared, replaced by a more "relaxed" dynamic. One agent summarised the situation succinctly, describing the market as "consistently inconsistent," with transactions contingent on the emergence of suitable buyers who are ready and able to proceed.

G.27 The rental market in Keswick is notably minimal, primarily because most landlords opt to use their properties as holiday rentals rather than offering them through conventional assured shorthold tenancies. This significantly limits the availability of rental properties, even though demand remains consistently high. Interest in rentals comes not only from residents of Keswick but also from individuals in surrounding areas. When rental properties do become available, they are typically snapped up very quickly, underscoring the acute imbalance between supply and demand.

G.28 Landlords in Keswick are highly selective when choosing tenants due to the limited availability of properties and the diverse range of applicants. A significant portion of rental demand comes from young professionals working in the hospitality sector, a key industry in the area. Additionally, there is strong interest from high-earning consultants employed at BNFL who prefer not to reside in Workington or Whitehaven, as well as from doctors who have relocated to work at West Cumbria Hospital. This combination of demand from both local workers and professionals underscores the high desirability of rental accommodation in Keswick, even amidst its constrained market.

Gaps in the Housing Supply

G.29 Keswick's housing sales market reveals notable gaps in supply, particularly in affordable housing and accommodation tailored to older residents. Developers face significant disincentives to pursue these types of projects due to restrictions that limit their marketability. For example, speculative developers, such as Fred Story, tend to avoid restricted sites that narrow the pool of eligible buyers, reducing potential profitability. While there are some initiatives to address these needs, such as local occupancy-restricted developments by Atkinson Homes and ongoing projects by Willan Developments, such efforts remain the exception rather than the rule.

G.30 Although Keswick offers a broad spectrum of housing, spanning the town's core and surrounding villages like Braithwaite, Portinscale, and Threlkeld, the market reflects a nuanced dynamic. While there is a consistent supply of mixed property types, specific sectors within this supply see disproportionately high demand. For example, bungalows are particularly sought after, indicating a preference for certain property types that often outstrip availability. Consequently, Keswick's housing market balances a dual narrative: while mixed properties are generally available, there remain critical shortages in key segments like affordable housing and properties for older demographics.

G.31 In the rental market here, there are clear gaps in the supply of private rented housing, both in terms of type and availability. As previously mentioned, the rental market is minimal, and this is reflected in the extremely limited number of available properties. In fact, at the time of writing, there were just five apartments listed as available to rent on Rightmove. This starkly highlights the scarcity of rental housing in the area, further exacerbating the demand-supply imbalance. With such a small pool of available properties, competition among potential tenants is high, making it even more challenging for those seeking long-term accommodation in Keswick.

Suggested Improvements for the Housing Market

G.32 Improving the housing market in Keswick, presents significant challenges due to susceptibility to market forces. Existing measures aimed at enabling local residents to purchase homes, such as local occupancy restrictions and stringent planning regulations, provide some support but are ultimately limited in impact. These initiatives often only address the periphery of the issue, as developers remain disincentivised from building such properties due to their limited market appeal. One agent believes that restricted eligibility criteria and high costs mean that only a minority of potential buyers can qualify or afford these homes.

G.33 Agents expressed a shared sentiment that little can realistically be done to improve the market. They noted that most people who work in Keswick cannot afford to live there, further entrenching the disconnect between housing supply and local demand. While targeted interventions could potentially mitigate the housing shortage, the deep-seated reliance on external buyers and the dominance of market-driven dynamics leave limited room for meaningful improvement.

Most popular dwelling types and areas

G.34 In the sales market, bungalows are consistently the most sought-after type of dwelling, reflecting strong and enduring demand for these properties. Their popularity is driven by their suitability for various demographics, including retirees and individuals seeking single-story living. However, estate agents expressed frustration over the lack of new bungalows being built. While they understood the reasons behind this, such as the larger land requirements and lower profitability compared to multi-story homes, the absence of new bungalow developments leaves a significant gap in meeting the persistent demand for this property type.

G.35 As for specific areas within Keswick, no particular location stands out as being notably more popular than others. The demand for properties is relatively evenly spread across the town and surrounding villages, with preferences often based on the type of dwelling rather than the specific location.

Least Popular dwelling types and area

G.36 In Keswick, properties priced below £500,000 tend to be the least popular and take longer to sell. This is primarily because the aspirational second-home investors, who were once a key driving force in the market, are no longer as prevalent. These investors were often motivated by yield-driven opportunities, which made properties in this price range attractive. As a result, the demand for homes under £500,000 has slowed, and properties in this segment tend to linger on the market for longer periods.

G.37 In contrast, properties priced above £500,000 appeal to a more discerning clientele, typically individuals who are less focused on investment returns and more interested in the lifestyle aspects of owning a property in Keswick. This shift in buyer demographics has made the lower-priced homes less desirable compared to higher-end properties.

G.38 For the rental market, agents agreed that there are no dwelling types or areas that are considered definitively "least popular" or "most popular." Due to the severe scarcity of rental properties, almost everything that becomes available rents quickly, making it difficult to distinguish between the popularity of different property types or locations. The consistent demand across all types of housing means that there are no clear patterns in terms of what renters prefer, as all available properties attract attention and are typically leased without delay.

Are the Right Types of Dwellings being Built.

G.39 In Keswick, there is a significant concern that the right types of dwellings are not being built, primarily due to the limited number of new build developments. As previously touched upon, developers are not incentivised to construct new homes, as there is no substantial national demand for properties in the area. The pool of potential buyers who can afford or qualify for new builds is so small that many developers find it too risky to invest in this market segment. As a result, the number of new builds remains minimal, and whatever is constructed tends to sell quickly due to the lack of competition.

G.40 For example, Atkinson Homes, which has developed a few sites around Keswick, built one that catered to the more affluent retired demographic, featuring a ground-floor bedroom and two first-floor bedrooms. This development generated strong demand, with a queue of interested buyers. This illustrates that while there is demand for certain property types, the overall lack of new construction in the area means that supply struggles to meet the needs of the market.

How ‘Help to Buy’ or Stamp Duty Changes have Affected the Housing Market

G.41 Agents reported that there was very little evidence of buyers in Keswick utilising the 'Help to Buy' scheme. In their experience, most local buyers rely more heavily on financial assistance from family members, particularly first-time buyers who may be supported by parents, or from individuals who are downsizing after a divorce.

G.42 Regarding the impact of recent stamp duty changes, agents felt it was still too early to determine their full effect on the local housing market. Although some anticipated potential shifts in buyer behaviour due to increased costs, many agents noted that the true impact wouldn’t be clear until a greater number of buyers begin to search for properties in the upcoming months. As such, the long-term consequences of the changes to stamp duty remain uncertain at this stage.

Lakeland Fringe: Cockermouth

Housing Market Overview

G.43 In Cockermouth, the sales market is active but presents challenges due to the local demographic and the affordability of family homes. Many family houses priced between £350,000 and £500,000 are out of reach for most young families. As a result, there is a surplus of older residents staying in larger homes that younger buyers cannot afford. One agent with 30 years of experience noted a shift in the behaviours of first-time buyers. In the past, first-time buyers were content with smaller, two-bedroom terraced homes. However, today’s buyers tend to borrow the maximum they can afford over longer mortgage terms, expecting a garage and driveway, as they aim to avoid moving again in the near future.

G.44 The rental market here is described as strong, with rental prices still on the rise. However, demand significantly exceeds supply, leading to multiple applications for available properties. There is a clear shortage of rental properties in the area, which further drives up prices.

Gaps in the Housing Supply

G.45 In Cockermouth, agents report a noticeable shortage across all types of housing, creating a gap in supply that affects both buyers and renters. The most significant issue is the lack of affordable housing, which makes it extremely difficult for young families to enter the housing market. As a result, many are being forced to move to surrounding villages, where properties are more reasonably priced.

G.46 In addition, there is a gap in housing options for older people. Many older residents are downsizing from larger family homes but are struggling to find affordable alternatives within Cockermouth. Some have turned to options like The Violet Bank Caravan Park, where they purchase static homes, as they cannot afford more conventional housing. The over-60s development on Isel Road, which offers one-bedroom flats, has seen prices above £200,000, accompanied by high service fees, further limiting affordable choices for this demographic.

G.47 There is a lack of rental properties in the area, with demand far outstripping supply. This shortage affects all types of properties, from family homes to smaller apartments, and is driving rental prices higher. As a result, renters are facing fierce competition for available homes, making it even more challenging to find suitable accommodation. The general shortage in both the rental and sales markets is putting significant pressure on the housing options available in the area.

Suggested Improvements for the Housing Market

G.48 In Cockermouth, agents suggested that the housing market could be improved by addressing several key challenges, particularly the lack of affordable housing and the limited options for older people. One solution, suggested by an agent, is to incentivise the development of more affordable housing for the young families who are currently priced out of the area. Offering targeted policies, such as subsidies, grants, or tax incentives for developers, could help make affordable projects more financially viable and encourage the construction of affordable homes.

G.49 Additionally, to address the need for more housing suitable for older residents looking to downsize, an agent suggested that developing more affordable retirement or over-60s housing with reasonable service fees could help meet this demand and provide more suitable options for this demographic.

G.50 For rental properties the demand in Cockermouth far exceeds supply, and agents stressed the need to increase availability. One agent suggested that building more rental properties for families, singles, and retirees could help address the shortage and bring more balance to the market. However, most agents expressed uncertainty about how to resolve the issue, given the broader market and economic forces at play.

Most popular dwelling types and areas

G.51 In the sales market agents reported that the most popular dwelling types are three- and four-bedroom semi-detached and detached houses, typically priced around £285,000. Castlegate is a sought-after area, particularly due to its proximity to the school and hospital. Agents also agreed that Strawberry Grange is especially desirable, with four-bedroom detached properties often selling on the first day they come to market, with prices around £500,000.

Least Popular Dwelling Types and Areas

G.52 Agents noted that flats are the least popular dwelling type, with these properties often taking longer to sell compared to houses. The slower sales can be attributed to a variety of factors, including limited demand from buyers who typically prefer houses with more space and outdoor areas.

G.53 In the rental market agents agreed that there is no particular dwelling type, size or area that is most or least popular as the market is highly active, with demand across a range of property types. One agent highlighted that anything from a flat priced at £600 per month to a three-bedroom semi-detached property at £1,000 per month is quickly let, demonstrating the fast turnover in the area. There is such high demand that, according to agents, there are no property types that don’t rent. Regardless of size or type, rental properties in Cockermouth are in constant demand, making it a competitive market for tenants.

Are the Right Types of Dwellings being Built.

G.54 Agents expressed concern that the right types of dwellings are not being built to meet local demand in Cockermouth. The common perception is that developers are focusing on building smaller two-bedroom houses, which are not suitable for families, or larger four-bedroom detached homes. As a result, the properties that are most needed for families, particularly three and four-bedroom semi-detached houses, are not being adequately supplied. This mismatch between supply and demand is a key issue in the local housing market.

How ‘Help to Buy’ or Stamp Duty Changes have Affected the Housing Market

G.55 In Cockermouth, agents had no informed opinion on the impact of the 'Help to Buy' scheme, but they agreed that products like this would be very helpful for first-time buyers, particularly as housing prices continue to rise. Regarding stamp duty changes, they noted that since the recent budget, they had seen a couple of instances where investors renegotiated property deals to cover the increase in stamp duty. This indicated that the changes have had an effect, particularly on investors, prompting them to reassess their budgets. However, agents felt it was still too early to say how the full impact of the stamp duty changes would affect the broader housing market, as the long-term effects have yet to be seen.

Carlisle City, Rural Carlisle : Brampton and Longtown

Housing market overview

G.56 The housing market in Carlisle and its surrounding rural areas exhibits both strengths and weaknesses, with trends that shift based on broader market conditions.

G.57 In a healthy market, the trends across Carlisle and its rural areas tend to remain consistent. Properties that are priced properly generally sell well, with an agent noting that eight out of ten properties typically find buyers. Despite some slower periods at the beginning of the year, the overall market has shown a healthy increase compared to the previous year. Even when the market tightens, there is still significant demand. Properties that are listed receive a good level of interest, and agents report plenty of viewings. This consistent interest helps to sustain the market, even in times of reduced supply.

G.58 However, the market is not without its challenges. When conditions tighten, areas like Brampton and Longtown in rural Carlisle are often the first to experience a slowdown. These areas are less resilient than more central parts of Carlisle, making them more vulnerable in tougher market conditions. Another significant challenge is the current shortage of stock. While demand remains strong, there are fewer properties available, making the market more competitive. This shortage is further exacerbated by the number of estate agents in Carlisle, which means that available stock is spread out, creating a sense of scarcity and making it harder for buyers to find suitable homes.

G.59 The rental market in Carlisle has been particularly high in recent years, driven by an influx of medical professionals such as carers, doctors, and nurses at the Cumberland Infirmary. This has significantly increased demand for rental properties in the city, pushing up rental prices. As a result, Carlisle city centre has seen heightened competition for rental homes, with demand far outstripping supply.

G.60 In contrast, rural areas of Carlisle, including Longtown and Brampton, experience less intense demand. While there is still interest in rental properties, the competition is not as fierce, and the market in these areas remains less active compared to the city.

Gaps in the Housing Supply

G.61 In Carlisle's sales market, one notable gap is the shortage of affordable housing. While there is generally a good supply of housing for older people, including suitable options for downsizing, the market lacks sufficient affordable homes for young families or first-time buyers. This is creating challenges for those looking to enter the market at lower price points.

G.62 In the rental market, the situation is more pronounced. Agents reported a shortage across all types of rental properties, with demand far exceeding supply. There is a significant need for more rental properties, whether for singles, families, or older adults. The overall lack of available rental stock is putting additional pressure on the market, especially in the city, where demand is particularly high due to the influx of healthcare workers. As a result, there is a pressing need for more rental housing to meet the growing demand across all segments.

Suggested Improvements for the Housing Market

G.63 In Carlisle, agents' suggestions to improve the housing market largely focused on addressing issues within the rental sector. One proposal was for the council to consider purchasing second-hand properties instead of solely prioritising new builds. Additionally, agents emphasised the need for housing associations to adopt a greater sense of urgency regarding repairs. They recommended that if housing associations have a certain percentage of vacant properties in need of repair, they should be fined to encourage faster action.

G.64 A significant concern raised by agents was the growing impact of tenant rights on landlords. While tenant protection is important, agents noted that the increasing challenges and lack of incentives are pushing landlords to the brink of withdrawing from the market. One agent explained that they regularly have to persuade landlords to stay in the market due to these pressures.

G.65 Furthermore, agents pointed out that tenants not properly maintaining properties and failing to report issues in a timely manner is driving landlords away. They suggested implementing a contract that requires tenants to report repairs promptly. An example was given of a four-bedroom property where leaks went unreported, resulting in £10,000 worth of damage that could have been easily avoided. Overall, agents felt that these issues within the rental market need to be addressed to ensure landlords remain engaged and the rental market operates more effectively.

Most popular dwelling types and areas

G.66 Agents unanimously agreed that three-bedroom semi-detached properties are the most sought-after homes across Carlisle. These homes are particularly appealing to buyers looking to upgrade from two-bedroom terraces, offering a significant step up in size, comfort, and practicality.

G.67 In Harraby, three-bedroom link or semi-detached properties priced between £150,000 and £200,000 are highly desirable. This area frequently sees multiple offers, often exceeding the asking price. A notable driver of demand is the increasing number of overseas residents who have established themselves in the area long enough to secure mortgages, creating additional competition in the lower price brackets.

G.68 The northern parts of Carlisle also experience strong demand for three-bedroom semi-detached homes. These properties are especially favoured by families and first-time buyers seeking spacious yet affordable options, cementing their popularity across the city.

G.69 In rural Carlisle, including areas such as Brampton and Longtown, the focus remains on three-bedroom family homes with gardens and parking. These homes are particularly attractive to families looking for a quieter lifestyle while remaining within commuting distance of Carlisle.

G.70 Agents highlighted the importance of a balance between affordability and practicality, noting strong demand for houses in well-connected villages or small towns that provide access to local amenities and foster a sense of community. Detached and semi-detached homes, when priced competitively, are the most sought-after in these rural areas.

G.71 In Carlisle's rental market, two- to three-bedroom terraced and semi-detached houses are the most sought-after properties, with rental prices typically ranging between £600 and £750 per month.

G.72 Agents noted that areas around the city centre and near the hospital are particularly popular with tenants, reflecting demand from professionals and families seeking convenient access to amenities and employment hubs.

Least Popular dwelling types and area

G.73 Agents agreed that one-bedroom flats are among the least popular property type. Their limited rental potential makes them less attractive to investors, which in turn impacts their sales potential.

G.74 Another challenging property type is townhouses. Despite offering three to four bedrooms, these homes often have limited outdoor space, making them less suitable for families. As a result, their appeal is limited primarily to buy-to-let investors or individuals who may not need the additional bedrooms but are looking to downsize financially.

G.75 When it comes to less popular areas, agents noted that preferences tend to be street-specific rather than area-wide. For example, while some might view Raffles as less desirable, agents emphasised that certain streets in the area are performing well and attracting buyers, highlighting the variability within neighbourhoods.

G.76 Agents agreed that there are no distinctly unpopular property types or areas in Carlisle's rental market. The severe shortage of rental properties ensures strong demand across all categories and areas. This obviously reflects the wider trend across Cumberland, where high demand and limited supply mean that almost all available rentals are quickly taken.

Are the Right Types of Dwellings being Built.

G.77 Broadly, agents agreed that the types of dwellings being built in Carlisle align with market needs, but there are concerns about how developments are designed and organised. One agent noted that mixing lower-cost properties with four-bedroom detached homes on the same estate often creates aesthetic and community mismatches, particularly when affordable housing is clustered at the entrance of the development. This arrangement, according to agents, can alter the look and dynamic of the area, which may discourage potential buyers.

G.78 While there is demand for both affordable and larger family homes, agents suggested a more balanced approach to integrating different property types within new developments.

How Help to Buy and stamp duty changes have affected the market

G.79 Agents had no strong views on the Help to Buy scheme, though they acknowledged it could be beneficial for first-time buyers. However, stamp duty changes have had a notable impact. They reported that many buyers were affected, particularly those purchasing second properties or buying before selling their current homes.

G.80 Additionally, agents anticipated that the stamp duty changes could have a more significant effect on the rental market, as rising costs may deter potential landlords or investors from entering or expanding in the market. This dynamic could further tighten the already constrained rental supply in the area.

Solway Coast to Lakes: Silloth, Aspatria, Wigton

Housing Market Overview

G.81 The housing market in these areas is described as having a "micro-climate," with unique trends that set it apart. Wigton stands out as the most popular of the three, with steady demand and strong performance. Agents reported that even after a relatively slow start to the year, Wigton experienced an increase in activity compared to the previous year, highlighting its resilience and appeal.

G.82 In contrast, Silloth and Aspatria are more sensitive to market fluctuations. While Silloth and Aspatria follow similar trends to Wigton in a strong market, they experience a decline in activity when conditions tighten. Silloth, however, holds up slightly better, largely due to its coastal appeal, which attracts retirees seeking seaside homes and bolsters its demand. A notable strength across all three areas is the stability of the market. Despite a lack of supply, agents emphasised that properties listed for sale are quickly snapped up, reflecting the strength of buyer demand.

G.83 However, the limited housing stock remains a significant weakness, restricting options for buyers and potentially slowing market growth. This challenge is consistent across Wigton, Silloth, and Aspatria.

G.84 The rental market remains incredibly buoyant, despite a slight slowdown. Properties with three or more bedrooms are in particularly high demand, with agents reporting a ready bank of tenants eager to secure such homes. However, rising rents are adding significant pressure to tenants. For example, a small three-bedroom terrace that rented for £400 two years ago now commands £600, illustrating the sharp increase in rental costs and the growing challenges for those seeking affordable housing.

Gaps in the Housing Supply

G.85 Agents noted noticeable gaps in the housing market within the Solway Plains area. Affordable housing is in short supply, limiting options for first-time buyers and lower-income families. Additionally, there is a significant lack of bungalows, which are highly sought after by retirees and those seeking single-level living.

Suggested Improvements for the Housing Market

G.86 Some agents suggested offering financial incentives, such as tax breaks or reduced land costs, to developers who prioritise building affordable bungalows. This could make the development of smaller, single-story homes more financially viable and encourage builders to address the demand for such properties in the market.

G.87 Additionally, one agent highlighted the potential of modular or prefabricated construction techniques to significantly reduce building costs and construction time. These methods enable the efficient production of affordable bungalows while maintaining quality and design flexibility, making them a practical solution for increasing supply.

G.88 Others proposed collaborations between local councils, housing associations, and private developers to fund and construct affordable bungalows. By leveraging government funding alongside private sector expertise, these partnerships could create financially sustainable and effectively managed housing solutions.

Most popular dwelling types and areas

G.89 Bungalows are highly sought after in the Solway Plains, particularly in Silloth, which attracts retirees due to its coastal appeal. Wigton, favoured by families and first-time buyers, offers a more central location and a strong community atmosphere. Each area appeals to different buyer groups, with Silloth attracting those seeking a quieter lifestyle and Wigton catering to those looking for practicality and convenience.

Least Popular dwelling types and area

G.90 Agents agreed that townhouses and flats are the least popular property types. Properties in need of renovation also struggle to sell, as many families cannot afford the necessary repairs. In the past, builders would purchase these properties to renovate and resell, but due to the rise in material costs, this approach is no longer financially viable.

Are the Right Types of Dwellings being Built.

G.91 Agents suggest that while there is some new development, the types of properties being built do not always align with demand. There is a notable shortage of affordable housing, particularly bungalows, which are highly sought after. While new builds tend to focus on larger family homes, smaller, more affordable options like bungalows or properties suitable for retirees are in short supply. The townhouses being built are not as popular as three-bedroom semi-detached homes, as they don’t work well for older people with mobility concerns or families who prefer not to live across multiple levels. This mismatch leaves a gap in the market, particularly for those looking for single-story homes or downsizing options.

How Help to Buy and stamp duty changes have affected the market

G.92 The buy-to-let market has slowed down, which agents suggest is likely related to the recent changes in stamp duty. The increased tax burden on second homes and investment properties has made the buy-to-let sector less attractive, reducing demand and activity in that area. However, agents have not noticed a significant impact from the end of the 'Help to Buy' scheme, suggesting that it has not had a notable effect on the market in their area.

Millom

Housing Market Overview

G.93 The housing market in Millom has shown a mix of strengths and weaknesses. In terms of strengths, the market has remained generally active, with a notable surge in the past four months, particularly after a brief period of uncertainty at the start of the year. While prices have dipped slightly, by under 5%, this has made it more favourable for buyers, offering opportunities for those looking to purchase in the area.

G.94 One of the major weaknesses in Millom is the rental market, which faces a significant shortage of supply. There is consistently high demand for rental properties, especially from families and older couples, but the available stock is limited. This has led to a continual shortage of properties, making it a highly competitive market for renters.

Gaps in the Housing Supply

G.95 In Millom, there is a good range of properties available, from smaller two-bedroom terraces priced under £100,000 to larger semi-detached homes. However, there is a gap in the supply of two-bedroom terraces as first-time buyers are increasingly opting for three-bedroom semi-detached properties instead. One agent suggested this trend could be due to many younger couples working at BAE and Sellafield, where they often have a good combined income and can afford larger properties right away, bypassing the need for smaller homes as a stepping stone.

G.96 In the rental market, the main issue is a significant shortage of stock. There simply aren't enough rental properties available to meet the demand, leaving potential tenants struggling to find suitable homes.

Suggested Improvements for the Housing Market

G.97 In Millom, the sales market is relatively stable, and there isn't much that needs to change. However, there is a significant need for more rental properties. One agent highlighted that the rental market is particularly strained, as more landlords are choosing to sell their properties rather than re-let them when current tenants move out. To improve the market, encouraging more investment in rental properties, possibly through incentives for landlords, would help address the shortage and meet the growing demand for rental homes.

Most popular dwelling types and areas

G.98 In Millom, agents noted that the most popular property type is the three-bedroom semi-detached house, typically priced around £200,000. These properties are consistently in demand and sell quickly. Additionally, the old council houses on Festival Road, Fairfield Road, and Huddleston Road are highly sought after, often receiving offers above the asking price. According to agents, these areas are particularly attractive due to their affordability and desirable location.

Least Popular dwelling types and area

G.99 Agents in Millom mentioned that it's difficult to pinpoint a definitive "least popular" property type, as demand can vary. However, they noted that flats tend to take longer to sell compared to other property types. This slower demand could be due to factors such as limited space, lower rental potential, or less appeal for certain buyers looking for more traditional housing options. There is also no particular area that is less popular, as it largely depends on the specific needs of buyers. Each area attracts different preferences based on factors such as proximity to amenities, transport links, and local schools.

Are the Right Types of Dwellings being Built.

G.100 Agents noted that not many new builds are being developed. While there is a reasonable stock of existing properties, there is a lack of new construction to meet current demand, particularly for modern family homes. The market could benefit from more new developments, especially in the affordable housing sector, to help address the demand for larger properties, such as three-bedroom semi-detached homes.

How Help to Buy and stamp duty changes have affected the market

G.101 Agents reported that they haven't noticed any significant impact from the end of the Help to Buy scheme or the changes in stamp duty. They mentioned that there haven't been any sales falling through due to the increase in stamp duty, suggesting that these changes have not had a noticeable effect on the local market

All areas across Cumberland

Setting Future Housing Standards

G.102 When considering future housing standards in Cumberland, several common themes emerged across the region. Agents highlighted the importance of providing homes that cater to a range of buyer needs, from young families to retirees, while ensuring homes are both functional and energy-efficient.

G.103 A key concern across areas was the size of homes, particularly for families. Many felt that two-bedroom properties were too small, often lacking essential spaces like dining areas, making them impractical for family living. There was also a clear demand for homes with outdoor space, such as gardens, which are seen as crucial for relaxation, children, or pets.

G.104 There was also widespread agreement that new build properties must adhere to higher quality standards. Many agents stressed that buyers expect homes to be ready to move into, without the hassle of choosing fixtures and fittings. Proper insulation was another essential aspect, as agents noted that homes must be well-insulated to ensure energy efficiency and lower running costs.

G.105 Given the ongoing issue of limited storage in new build properties, agents have observed that many homeowners are increasingly turning to garages as a vital source of extra space. This shift has made features like off-road parking and garages not just desirable but essential. With space at a premium in many new homes, these areas are often repurposed to store items such as bikes, seasonal decorations, and other household goods, helping to alleviate the lack of internal storage.

G.106 At least three good-sized bedrooms were seen as a standard feature, with many agents pointing out that these are needed to accommodate families or offer the flexibility required for modern living.

Conveyancing chains

G.107 Agents across Cumberland identified several common themes causing delays in conveyancing chains. One recurring issue is the significantly prolonged timelines for completion. Conveyancing now averages 12 to 16 weeks across most areas, with some cases extending up to five months. This is a stark contrast to the 8 to 10 weeks typically required in the 1990s, leading to frustration for both buyers and sellers.

G.108 Another key issue is communication challenges with solicitors. In all areas agents highlighted inefficiencies in communication, particularly with many professionals still working remotely. This lack of responsiveness often exacerbates delays and extends the overall process.

G.109 Delays in council searches were also cited as a major bottleneck. Searches in the region often take up to four weeks, compared to neighbouring areas like Barrow, where searches can be completed in just one week. Agents agreed that these disparities create additional delays for conveyancing chains and highlight inefficiencies in the local system.

G.110 Finally, agents noted stark regional differences in the speed of conveyancing. An example repeated by several agents was that in Scotland, the process is completed far more efficiently, often within 4 to 6 weeks.

Influence of Energy Efficiency and Sustainable Construction on Buyers

G.111 Across Cumberland, agents noted that while energy efficiency and sustainable construction are starting to influence homebuyer decisions, they are not yet primary drivers. Price, location, and the number of bedrooms remain the dominant factors for most buyers. However, rising mortgage rates are pushing some buyers to consider running costs more carefully, with energy-efficient homes becoming slightly more appealing.

G.112 There is a stronger focus on EPC (Energy Performance Certificate) ratings among buy-to-let landlords, driven by regulatory requirements for properties to achieve at least a “C” rating. Agents in Cockermouth shared examples of landlords improving insulation and other energy-saving measures before selling or renting properties to meet these standards. This focus is less prevalent among general homebuyers, although it is beginning to gain traction.

G.113 Agents in Carlisle noted a gradual shift in buyer priorities post-COVID-19. During the pandemic, buyers were more focused on family needs and emotional well-being, but energy efficiency is now re-emerging as a consideration. In contrast, agents covering Solway Plains and Western Cumberland reported limited influence of sustainable features on buyer decisions, apart from landlords.

G.114 Interestingly, some agents observed buyers showing less enthusiasm for older, less efficient properties, hinting at a slow shift in attitudes. While sustainable construction and energy efficiency are not yet major factors, the increasing awareness of running costs suggests their importance may grow over time.

Rent to Buy

G.115 All agents agreed that in theory, a 'rent to buy' scheme, where the occupier builds up a deposit while renting with the intention of buying the property in the long term, is a great idea. It provides a pathway to homeownership for those who may struggle to save for a deposit while renting. However, many agents expressed difficulty in understanding how such a scheme could realistically work in practice. The logistical and financial challenges of structuring such agreements, particularly in terms of long-term sustainability and affordability for tenants, left many agents sceptical about the feasibility of implementing 'rent to buy' products in the area.

Build to Rent

G.116 No agents were aware of a "build to rent" market in their specific areas across Cumberland. This suggests that the "build to rent" concept is not present or established in the region at this time.