

Cumberland Housing Strategy 2025-2039

**Building stronger and healthier communities
in homes that are affordable, good quality,
safe, warm, efficient and meet the current
and future needs of our residents**

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Foreword

A good home is the foundation for everything else in life. It is where children can feel safe, where families can thrive, and where communities can grow stronger together. Without secure, affordable, and high-quality housing, it is harder for people to stay healthy, for children to succeed in school, and for families to plan for the future.

That is why I am proud to introduce the Cumberland Housing Strategy 2025–2039. This strategy sets out a long-term vision that goes beyond simply building houses. It is about creating places where people want to live, supporting those most at risk of homelessness, and ensuring homes meet the needs of our residents today and for generations to come.

At its heart, the strategy is built around four themes. **Helping People, Developing Places, Improving Homes, and Building Relationships.** These reflect our ambition to deliver not only more homes, but also stronger communities and better lives. From supporting vulnerable families and care leavers, to tackling poor housing conditions and making the best use of existing homes, this strategy is about fairness, opportunity, and wellbeing.

I want to thank everyone who has shared their time, experience, and insight to help shape this strategy. It has been informed by the voices of our residents, the expertise of our staff and partners, and the commitment of elected members across Cumberland.

Together, we will work towards a future where every child grows up in a safe and nurturing home, every family has the security they deserve, and every community has the opportunity to flourish.

Emma Williamson

Lead Member for Children and Family Wellbeing and Housing

Introduction

Welcome to Cumberland Council's first Housing Strategy. This ambitious strategy recognises the positive impact that affordable, good quality, safe, warm and efficient homes have on the health and well-being of the residents of Cumberland. It seeks to build stronger communities through the provision of homes that meet the needs of all residents and remove barriers of inequality when accessing housing.

As the Local Housing Authority, Cumberland Council has a statutory duty to understand and plan for the housing needs of its population. This strategy has been developed following the completion of four housing studies:

- General Needs Housing Study by Arc4 Ltd
- Stock Condition Study (Private Sector) by Opinion Research Services
- Supported Housing Needs Study by Housing LIN
- Homelessness Prevention and Rough Sleeping Strategy by Cumberland Council

These studies provide a robust evidence base to support the challenges identified in this Housing Strategy and the priorities designed to meet them.

The strategy sets out the long-term vision and priorities that will shape how the council will work collaboratively with partners and stakeholders to address a variety of housing issues in Cumberland. Including working with our regional partners to focus on delivering better, more integrated housing, care and support so that people can live in their own homes, be healthy and stay independent. As well as working towards meeting future housing need of the general population and improving existing stock.

This Strategy takes an overall view of housing need in Cumberland. However, particular emphasis is given to helping those who cannot meet their housing needs on the open market and so the strategy focuses on the supply of affordable housing.

We will consult with partners and residents throughout the lifespan of this strategy to ensure that our priorities continue to meet local needs.

Local Government Reorganisation (LGR)

On 01 April 2023, significant structural changes were made to Local Authorities in Cumbria, where all six district and county level authorities were replaced by two new Unitary Authorities.

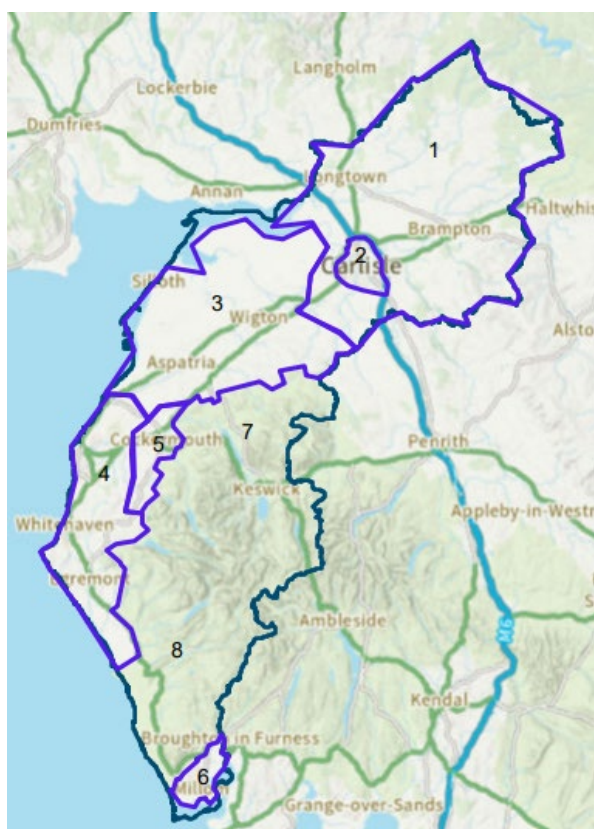
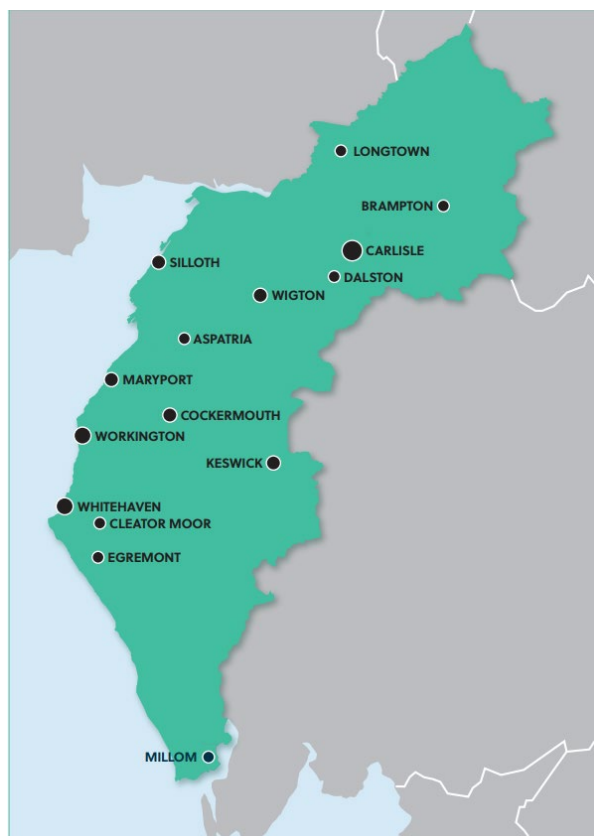
Cumberland Council's operating area replaces the legacy Allerdale, Carlisle and Copeland councils, and the new council area borders Cumbria's other unitary authority (Westmorland & Furness Council), as well as Scotland and Northumberland.

This is the biggest change affecting local government services in Cumbria; the impact of change to date has led to significant challenges in maintaining the delivery of essential frontline support services and moving forward with alignment, reshape and harmonisation of all council services.

One of the key benefits of bringing Council functions together following LGR is that it provides an opportunity for stronger, joined-up services between Housing, Children's Services and Adult Social Care. Links have developed and strengthened since the inception of Cumberland Council, especially in the allocation of supported living accommodation. Previously allocations

were made by one authority but not integrated with statutory functions delivered by the district councils.

The map below shows the full geographical area of Cumberland Council and its 14 key service centres, the map also includes the village of Dalston. To align with the new Cumberland Council Local Plan, each Housing Study reported the data at sub-area level. There are a total of eight sub-areas, two of which cover the Lake District National Park (LDNP). Information is also reported down to parish level.



The map below shows the sub-areas across Cumberland, the LDNP was further divided into North Lakes (West) and West Lakes.

- 1 Carlisle City
- 5 Lakeland Fringe
- 7 LDNP – North Lakes (West)
- 8 LDNP – West Lakes
- 6 Millom
- 2 Rural Carlisle
- 3 Solway Coast to Lakes
- 4 West Cumbria

Aligning our approach

This is not a stand-alone Housing Strategy, and it is important to acknowledge that success depends on effective collaboration across the council, our partners and people who live in Cumberland.

This is a key strategy which has been designed to be aligned with other key strategy documents that are focused on improving health and wellbeing and addressing inequalities, in particular:

- Cumberland Council Plan 2023-27¹
- Adult Social Care and Housing Vision
- Homelessness Prevention and Rough Sleeping Strategy 2025 to 2030
- Home Adaptations and Assistance Policy 2025
- Cumbria Economic Strategy 2025 – 2045
- Joint Local Health and Wellbeing Strategy 2023-28²

And will influence the development or review of:

- Cumberland Local Plan³
- Affordable Housing Policy and partnerships
- Cumbria Choice Allocations Policy⁴
- Private sector enforcement policy
- Supported Accommodation Strategy
- Empty Homes Plan
- Accessibility Strategy
- Tenancy Strategy
- Sustainable Warmth and meeting Net Zero Targets
- Cumberland Care Review 2025
- Equality Objectives 2024-28⁵
- Community Engagement Framework⁶
- Applying Corporate parenting principles
- Joint working protocol between ASCH and children's services

1 Cumberland Council - Council Plan

2 Cumberland Council - Joint Local Health and Wellbeing Strategy 2023 to 2028

3 Cumberland Council - Local Plan

4 Cumbria Choice - Allocations Policy

5 Cumberland Council - Equality Objectives 2024 - 2028

6 Cumberland Council - Community Engagement Framework

Cumberland Context

The Housing Strategy 2025-2039 puts health and well-being at its centre and outlines the key priorities needed to ensure that there are fewer households in fuel poverty and more affordable and suitable homes available.

This strategy is aligned to the aim of Cumberland Council's Plan 2023-2027:

"Our aim is to improve the health and wellbeing of our residents. It is at the heart of everything that we do. We want them to be happy, healthy and safe throughout their lives. We will promote independence but also make sure we provide help early when needed. When people are vulnerable, our services will support them to live well."

The Cumberland Plan sets out the council's values that are embedded in everything that we do. These values cut across all aspects of Adult Social Care and Housing work, both collectively as services and through individual staff behaviours. We are:

- Compassionate
- Innovative
- Empowering
- Ambitious
- Collaborative

The diagram below sets out the Cumberland Plan aim, key areas of work and the Cumberland approach to service delivery:



All these priorities interlink and reinforce each other to improve the opportunities, wellbeing, and quality of life of our communities from tackling inequality to making best use of the Council's resources.

By aligning the Housing Strategy with the Cumberland Plan we aim to support residents in our communities by making housing accessible and providing housing that they can aspire to live in.

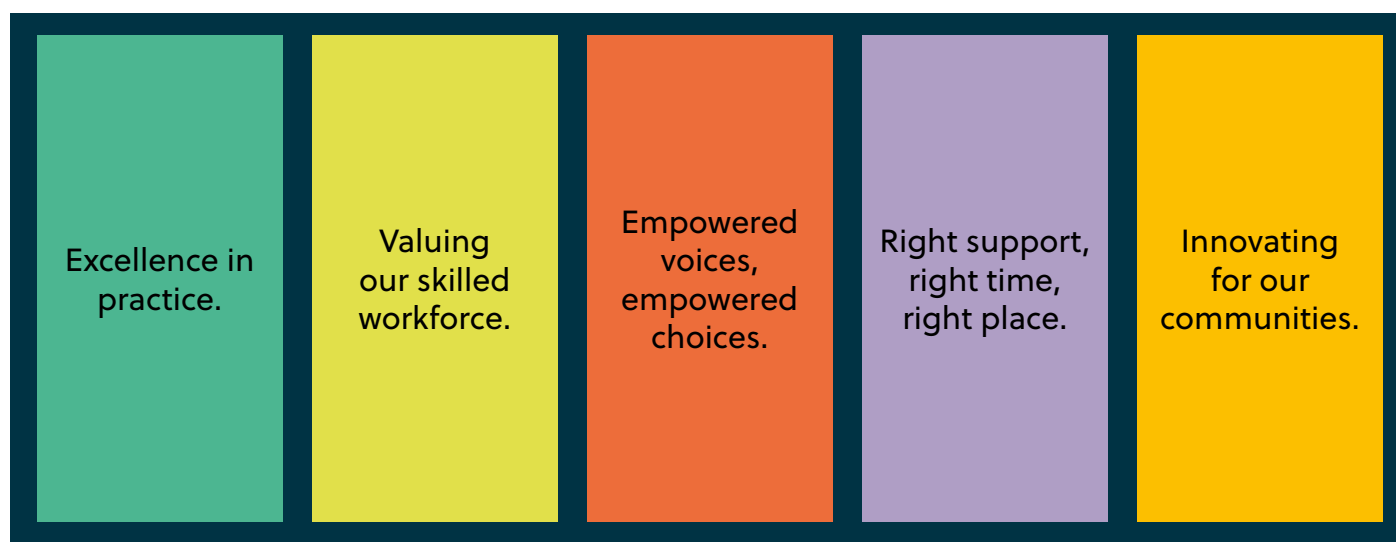
Housing is part of the Adult Social Care and Housing Directorate, our Directorate Vision, aligned to the Cumberland Plan is:

"People live fulfilled, healthy, independent lives in the place that they call home"

The vision for Adult Social Care and Housing is that we provide excellent care and support and create homes where people feel they truly belong. We support people to live fulfilled, healthy, and independent lives by focusing on what matters most to them and their wellbeing.

By listening to people, offering real choice, and embracing new ideas, we will create housing and support that meets people's needs and ensures everyone has a place that they are happy to call home.

The Vision is underpinned by five priorities:



We know the challenges and issues that are faced in Cumberland, and we can only address these through collaboration with our partners and our communities. Our aim is to create strong relationships with others to enable us to deliver on our priorities.

Consultation and Engagement

Consultation and engagement encourage better decision making and problem-solving as well as providing an opportunity to hear new ideas and different voices. The Community Engagement Framework includes four principles of engagement, namely that it should be:

- Inclusive
- Co-ordinated
- Collaborative
- Meaningful

The relevance and success of this strategy involves a wide range of key stakeholders across Cumberland Council's local communities, and there has been a series of engagement and consultation activities over several months. Consultation began during the development of the housing studies when consultants met with several community panels and presented a mid-point review of emerging findings to key stakeholders.

Consultation on the draft priorities in this Housing Strategy has been undertaken through a range of methods, and amendments have been made as feedback has been received:

- Staff engagement events
- Directorate team, Portfolio Holders and Housing lead Officers briefing sessions
- Stakeholder engagement event, including developers, Registered Providers, Government funders, neighbouring Councils, Lake District National Park, NHS
- Formal stakeholder consultation
- Public Consultation (online survey)
- Cumberland Council Elected Members
- Community Panels
- Members of Cumbria Housing Supply Group

National and Local Context

National Context

Plan for Change – milestones for a mission-led government⁷

The Plan for Change document was presented to Parliament on 5 December 2024 and sets out the changes the government wants to make and its plans to achieve them.

The 'Kickstart economic growth' mission includes a "...hugely ambitious milestone of building 1.5 million safe and decent homes in England this Parliament." It goes on to stipulate that these new homes "...must deliver for aspiring owners and renters, and provide secure, affordable and quality homes for all."

⁷ gov.uk/government/publications/plan-for-change

The Government has built on the ambitions of the Plan for Change document subsequent announcements of funding, including a £20m investment to support the delivery of community-led housing⁸, consulting on reforms to the Right to Buy and a £2bn investment to deliver up to 18,000 new social and affordable homes⁹.

In January 2025 the Government published plans for a 10 Year Infrastructure Strategy¹⁰, which will deliver "...a cross-cutting 10 year strategy for the UK's social, economic and housing infrastructure to support a flourishing modern economy, drive growth, deliver net zero...." The Government is currently seeking views from stakeholders and the final strategy is due to be published in June 2025. The Infrastructure Strategy will lead to sector specific plans being produced, including a long-term housing strategy.

National Planning Policy Framework (NPPF)¹¹

The latest NPPF was issued in December 2024. This document reflects the Government's Plan for Change pledge to kickstart economic growth, partly through delivering planning reform to build 1.5 million new homes. The NPPF sets out the Government's planning policies for England and how these should be applied.

Homes England Strategic Plan 2023 – 28¹²

Homes England are the government's housing and regeneration agency. They work in collaboration with local government, housebuilders, developers, housing associations, infrastructure providers, landowners and lenders to deliver change. Homes England own over 9,000 hectares of land and £16bn of combined capital spend to deploy by March 2028.

The Strategic Plan 2023 -28 sets out how Homes England will use their land and funding "to address geographic inequalities in the built environment and deliver better homes and places for the people who need them."

This work will include bespoke partnering with Local Authorities to plan and deliver housing and mixed-use schemes. Homes England also pledge to "support local authorities to deliver the affordable housing needed by their communities. This includes their capacity to deliver new council housing."

Homes England Affordable Homes Programme (AHP) 2021 – 2026¹³

The AHP is one of the primary vehicles used by government for the delivery of affordable housing in England. It allocates grant funding to Local Authorities and Housing Associations to help support the capital costs of developing affordable housing for rent or sale. The AHP 2021 to 2026 provides grant funding to support the capital costs of developing affordable housing in England.

8 gov.uk/government/news/government-paves-the-way-for-local-people-to-build-more-homes

9 gov.uk/government/news/2-billion-new-investment-to-support-biggest-boost-in-social-and-affordable-housebuilding-in-a-generation

10 gov.uk/government/publications/10-year-infrastructure-strategy-working-paper/10-year-infrastructure-strategy-working-paper-accessible

11 NPPF-December-2024

12 gov.uk/government/publications/homes-england-strategic-plan-2023-to-2028

13 gov.uk - Affordable Housing Funding

Housing legislation

Including, but not limited to:

- Housing Act 2004
- Housing Act 1985
- Housing Grants, Construction and Regeneration Act 1996
- Home Energy Conservation Act 1995
- Electrical Safety Standards in the Private Rented Sector (England) Regulations 2020
- Homes (Fitness for Human Habitation) Act 2018
- Environmental Protection Act 1990
- Domestic Minimum Energy Efficiency Standard (MEES) Regulations
- Smoke and Carbon Monoxide Alarm (Amendment) Regulations 2022
- The Management of Houses in Multiple Occupation (England) 2006
- Licensing and Management of Houses in Multiple Occupation and other houses (miscellaneous provisions) (England) Regulations 2006
- Localism Act 2011 (Part 7)
- Homelessness Reduction Act 2017

Rough Sleeping in England: Local and national government action¹⁴

Published on 28 January 2025, this briefing document outlines the legal framework that governs Local Authority homelessness duties. It also provides an overview of initiatives and funding programmes introduced by successive governments since 1990, and the manifesto commitments of the current government and the actions it has taken so far, including:

- A commitment to developing a cross-government homelessness strategy to be published in 2025
- £1bn of new funding for Local Authorities in 2025/26 to reduce and prevent homelessness
- A £185.6m Rough Sleeping Prevention and Recovery Grant for Local Authorities to help support people experiencing rough sleeping in their area. This grant consolidates the main rough sleeping and single homelessness-focused grants
- Over £633m for the Homelessness Prevention Grant
- £37m revenue funding for the Rough Sleeping Accommodation Programme

The briefing document also outlines measures still needed:

- Preventing rough sleeping – focus on preventative work to stop initial instances of rough sleeping before they occur
- Increasing suitable housing supply – ensure that there is sufficient access to accommodation to house people who are sleeping rough

¹⁴ commonslibrary.parliament.uk/research-briefings/sn02007

- Prioritising ending homelessness across government – homelessness and rough sleeping to be treated as a priority across government

Renters Rights Bill

A Bill to change the law about rented homes, including provision abolishing fixed term assured tenancies and assured shorthold tenancies; imposing obligations on landlords and others in relation to rented homes and temporary and supported accommodation.

The Bill will:

- Abolish section 21 evictions and move to a simpler tenancy structure where all assured tenancies are periodic
- Ensure possession grounds are fair to both parties, giving tenants more security, while ensuring landlords can recover their property when reasonable
- Provide stronger protections against backdoor eviction by ensuring tenants are able to appeal excessive above-market rents which are purely designed to force them out
- Introduce a new Private Rented Sector Landlord Ombudsman that will provide quick, fair, impartial and binding resolution for tenants' complaints about their landlord
- Create a Private Rented Sector Database to help landlords understand their legal obligations and demonstrate compliance (giving good landlords confidence in their position), alongside providing better information to tenants to make informed decisions when entering into a tenancy agreement
- Give tenants strengthened rights to request a pet in the property, which the landlord must consider and cannot unreasonably refuse
- Apply the Decent Homes Standard to the private rented sector
- Apply 'Awaab's Law' to the sector, setting clear legal expectations about the timeframes within which landlords in the private rented sector must take action to make homes safe where they contain serious hazards
- Make it illegal for landlords and agents to discriminate against prospective tenants in receipt of benefits or with children
- End the practice of rental bidding by prohibiting landlords and agents from asking for or accepting offers above the advertised rent
- Strengthen local authority enforcement by expanding civil penalties, introducing a package of investigatory powers and bringing in a new requirement for local authorities to report on enforcement activity
- Strengthen rent repayment orders by extending them to superior landlords, doubling the maximum penalty and ensuring repeat offenders have to repay the maximum amount.

Fuel Poverty and Decarbonisation of Housing Stock

Sustainable Warmth¹⁵ is the updated Fuel Poverty Strategy for England and sets out how Councils will tackle fuel poverty, while at the same time decarbonising buildings. This will

¹⁵ gov.uk/government/publications/sustainable-warmth-protecting-vulnerable-households-in-england

ensure those in fuel poverty are not left behind on the move to net zero, and, where possible, can be some of the earliest to benefit. A review of the Fuel Poverty Strategy is currently ongoing¹⁶.

In 2024, the Government committed to a Warm Homes Plan to upgrade five million homes over the next five years to cut bills for families and deliver warmer homes to slash fuel poverty. This ambition is a key part of the Government's 'second mission' to transform Britain into a clean energy superpower, including providing the country with clean energy by 2030, reducing bills, and transitioning homes to clean heat as part of our wider ambition to reach net zero by 2050¹⁷.

The Warm Homes Plan includes an allocation of £500 million for Local Authorities to deliver a new 'Warm Homes: Local Grant' scheme from 2025 to 2028, and further plans to extend the scheme to 2030¹⁸.

Devolution

The government published a white paper in December 2024¹⁹, to set out plans to move power out of Westminster and back to local communities. Devolution will lead to the establishment of a Mayoral Combined Authority, with the first election for a Mayor taking place in May 2026.

The Cumbria Combined Authority will potentially have greater local control over housing, as well as areas such as planning, transport, adult education and skills.

Areas of housing responsibility would include:

- Control of funding to support regeneration and housing delivery
- A strategic place partnership with Homes England
- Powers to drive regeneration in their area, e.g. powers to establish Mayoral Development Corporations
- Work on a Spatial Development Strategy (SDS)
- Following the implementation of the SDS, the Mayor would also be given powers to 'call in' planning applications of 'strategic importance'
- The ability to charge new developments with a 'Mayoral Community Infrastructure Levy', the revenue collected is used to help deliver local infrastructure

Assessing Gypsy and Traveller housing needs

Local Housing Authorities are no longer required to carry out a specific separate assessment of the accommodation needs of Gypsies and Travellers in their local area. However, we still have a general duty to use a robust evidence base to establish accommodation needs²⁰. Local Authorities should still consider how to meet the needs identified in the evidence base, and plan for new Gypsy and Traveller sites where a local need is identified²¹.

16 gov.uk/government/consultations/review-of-the-fuel-poverty-strategy

17 gov.uk/government/news/help-to-save-households-money-and-deliver-cleaner-heat-to-homes

18 gov.uk/government/publications/warm-homes-local-grant

19 gov.uk/government/publications/english-devolution-white-paper-power-and-partnership-foundations-for-growth/english-devolution-white-paper

20 assets.publishing.service.gov.uk/media/675ac5257e419d6e07ce2bb2/Planning_policy_for_traveller_sites_2024.pdf

21 commonslibrary.parliament.uk/research-briefings/cbp-10070/

When developing strategies for preventing and reducing homelessness, the Local Housing Authority is required to consider the needs of all groups of people in their district who are homeless or likely to become homeless, including Gypsies and Travellers. They should also consider the needs and lifestyles of applicants who are Gypsy and Travellers.

Decision-making for policy concerning Gypsies, Travellers and Travelling Showpeople sits within a complex legislative and national policy framework and this study must be viewed in the context of this legislation and guidance. For example, the following key pieces of legislation and guidance are relevant when developing policies relating to Gypsies, Travellers and Travelling Showpeople:

- The Housing Act, 1985
- Planning Policy for Traveller Sites (PPTS), 2024
- The Housing and Planning Act, 2016
- The National Planning Policy Framework (NPPF), 2024
- Planning Practice Guidance³ (PPG), 2021

The primary guidance for undertaking the assessment of housing need for Gypsies, Travellers and Travelling Showpeople is set out in the PPTS (2024). It should be read in conjunction with the National Planning Policy Framework (NPPF). In addition, the Housing and Planning Act and NPPF make provision for the assessment of need for those Gypsy, Traveller and Travelling Showpeople households living on sites and yards who do not meet the PPTS planning definition – through the assessment of all households living in caravans.

Veterans and Armed Forces Families

“The Armed Forces Covenant is a promise that together we acknowledge and understand that those who serve or have served in the Armed Forces, and their families, including the bereaved, should be treated with fairness and respect in the communities, economy, and society they serve with their lives.

Its two principles are that, recognising the unique obligations of, and sacrifices made by, the Armed Forces:

- Those who serve in the Armed Forces, whether Regular or Reserve, those who have served in the past, and their families, should face no disadvantage compared to other citizens in the provision of public and commercial services.
- Special consideration is appropriate in some cases, especially for those who have given most such as the injured and the bereaved.”²²

Cumberland Council is committed to the Armed Forces Covenant. The Cumbria Choice allocations policy and our suite of affordable housing policies ensure that Veterans and Armed Forces Families are not disadvantaged by local connection rules.

²² armedforcescovenant.gov.uk/about-the-covenant

Disabled Facilities Grants and the Home Improvement Agency

Housing is a key determinant of health, wellbeing and financial security. The quality of our homes can mean the difference between a good later life or one that is marred with ill-health and poverty.

The connection between inadequate housing and negative health outcomes is well-established. In 2022/23 alone, 5,000 excess winter deaths were attributed to cold homes, highlighting the life-threatening consequences of inadequate heating and insulation (End Fuel Poverty Coalition, 2024). Falls, exacerbated by hazardous housing conditions, resulted in 234,000 emergency admissions for people aged 65 and over in 2019/20 (Office for Health Improvement and Disparities, 2023). These preventable health issues place an unsustainable burden on the NHS, with poor housing costing the healthcare system £1.1 billion annually, of which £595 million is attributable to homes headed by people over 55 (Ageing Better, 2024).

As Lord Darzi stated in his recent review of the NHS: “Everybody knows that prevention is better than cure. Interventions that protect health tend to be far less costly than dealing with the consequences of illness.” The role of Disabled Facilities Grant therefore has a direct connection to managing NHS waiting lists, budgets and winter pressures. The grant programme is acknowledged as a key means by which we can ‘reduce hospitalisations and prolong independence.’

The Home Improvement Agency model offers a one stop shop with access to DFGs but also a range of services, aids and changes that can be made to the home to keep people safe and warm and living independently.

A recent Report by The Centre for Ageing Better²³ identified clear benefits to service users

- Significant benefits including enhanced independence improved safety and better mental wellbeing. Testimonials highlight how even small adaptations, such as grab rails restore confidence and reduce anxiety.
- Adaptations also support improvement in mobility and helps top the decline in physical health. More significant changes such stair lifts, ramps and wet rooms were particularly life changing for those with mobility challenge
- The ‘one-stop-shop’ model has also been praised due to how easy it is for service users to access and use the range of services available. And grants that are not means tested support financial resilience.

Benefits to the health and social care system include

- Adaptations to the home that aim to prevent falls have significant potential to reduce demand on local health services. With an estimated saving for the NHS of £1.10 for every £1 spent, and a saving for society of £4.56 for every £1 spent.
- Home adaptations installed by home improvement agencies as part of a hospital discharge service reduced the need for formal caregiving and enabled faster hospital discharge, saving £2,690 per discharge and reducing average bed days from 15 to 9.

23 ageing-better.org.uk/sites/default/files/2025-02/Better-homes-better-lives.pdf

The Cumberland HIA will deliver physical changes to homes and realise the impacts set out above. Our ambition is to go beyond this by forging a strong interconnecting relationship with the new Cumberland Council Prevention Service on pre front door activity by linking people into social prescribing services as well as household and welfare related support, and vice versa, from the preventative service into the CHIA service offer.

Local Context

Cumberland covers an area of 3,012 square km. With an average population density of 91 people per square km, Cumberland is much more sparsely populated than the national average. Population density varies greatly across Cumberland's wards ranging from 13 people per square km in Bothel and Wharrels ward to 4,499 people per square km in Upperby ward.

There are 133,000 jobs at workplaces in Cumberland. The manufacturing sector accounts for the greatest proportion of jobs (15.8%), while the wholesale and retail sector accounts for a further 14.3%, followed by the human health and social work sector (12.8%). Compared to the national average, Cumberland has a much higher proportion of jobs in the manufacturing sector.

Average weekly earnings for residents in Cumberland are estimated to be £678, similar to the national average of £682.²⁴

The tables below show some of the key findings from the housing studies about the housing market in Cumberland.

Table 1 - Dwelling stock and household estimate by sub-area²⁵

68.8% of Cumberland's population live in the biggest urban areas, reflecting the density figures reported above.

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

24 All information taken from cumbria.gov.uk/elibrary/Content/Internet/536/671/4674/17217/17218/44719112613.pdf

25 Table 2.2 in General Needs Housing Study

Table 2 - Tenure profile by sub-area²⁶

This table highlights that Cumberland's housing market is dominated by owner-occupied properties and shows the relatively low number of homes available to those seeking to rent from Registered Providers.

Sub-area	% Owner-Occupied	% Private Rented	% Affordable
Carlisle City	65.1	18.2	16.7
Lakeland Fringe	72.0	12.3	15.7
Millom	72.6	13.7	13.6
Rural Carlisle	75.2	15.2	9.6
Solway Coast to Lakes	74.0	12.8	13.3
West Cumbria	67.3	11.0	21.7
LDNP – North Lakes (West)	69.9	14.0	16.2
LDNP – West Lakes	75.4	14.6	10.0
Cumberland	68.5	14.1	17.4

Table 3 - Average price and rents in Cumberland by property type (December 2024)

Property Type	Average Price	Average Monthly Rent
Detached	£277,000	£846
Semi-detached	£174,000	£674
Terraced	£137,000	£599
Flats and maisonettes	£96,000	£517

Table 4 - Average rents in Cumberland by number of bedrooms (December 2024)

No. of Bedrooms	Average Monthly Rent
One bedroom	£520
Two bedrooms	£603
Three bedrooms	£678
Four or more bedrooms	£850

²⁶ Table 2.7 in General Needs Housing Study

Information from ONS.gov.uk²⁷ shows in December 2024, the average house price in Cumberland was £167,000 – a rise of 4.8% since December 2023, and the average monthly private rent was £606 – a rise of 8.1% in the last 12 months.

Given the average weekly income, as previously mentioned is £678 per week, this means that the average monthly rent accounts for 22.3% of average income.

Housing, Health and Wellbeing from a Public Health perspective

Cumberland Council is committed to putting health and wellbeing at the heart of its business, including ensuring that local housing supports residents' wellbeing. A home is not just a place to live, but should be a place of comfort, shelter, safety and warmth; a place to raise family and welcome friends; and a basis for all our other daily activities. It is the main setting for our health throughout our lives.

Poor housing conditions can have significant impacts on health and wellbeing. Evidence shows that exposure to damp, cold, mould and overcrowding all have negative effects on physical and mental wellbeing, leading to poorer health outcomes and shorter life expectancy.

Physical health impacts include breathing problems from damp and mould, including conditions like asthma and allergies. Cold temperatures and poor housing conditions can contribute to heart-related health problems. Overcrowding can help spread infectious diseases. Whilst poor housing conditions – like faulty wiring or trip hazards – can increase the risk of accidents and injuries.

Mental Health impacts include stress and anxiety, depression and specific effects on children of overcrowding, poorer physical health and behavioural problems.

According to the Chartered Institute of Environmental Health's toolkit 'Good Housing Leads to Good Health', stress is a health issue that can be linked to bullying, school refusal, under performance at school as well as unemployment or absence from work.

Housing is a key social determinant of health, as a factor that influences health outcomes beyond medical care. Access to safe, affordable and decent housing is crucial for overall health and wellbeing.

Ongoing efforts to promote healthy housing, including improving housing quality and affordability are essential for health and wellbeing.

Affordable Housing Provision

The definition of Affordable Housing is taken from the National Planning Policy framework released in 2024.²⁸

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 definitions:

- 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.

²⁷ ons.gov.uk/visualisations/housingpriceslocal/E06000063/

²⁸ assets.publishing.service.gov.uk/media/67aafef8f3b41f783cca46251/NPPF_December_2024.pdf

- 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.

Cumberland Council is not a housing developer and the housing team work with planning officers and local developers to make sure that affordable housing of all tenures is provided on new developments. During the first year of the new Council (2023/24) 98 affordable homes were built in Cumberland:

Tenure	No. Of Properties
Social Rent	16
Affordable Rent	27
Intermediate Rent	4
Affordable Home Ownership	51

Sustainable Warmth

Over the last five years, Cumberland Council and its former district councils have delivered many of the Local Authority Delivery schemes established by the Department of Energy Security and Net Zero (formerly the Department for Business, Energy and Industrial Strategy). Typically, these have been delivered as a Cumbrian Consortium together with Westmorland & Furness Council and its former district councils.

Our aims for these schemes have been to increase Energy Performance Certificate (EPC) ratings and the thermal comfort of housing stock, tackle fuel poverty for low-income households and those in deprived areas, improve the sustainability of existing housing stock, and make progress towards the UK's 2050 Net Zero targets by reducing carbon emissions and energy use.

The schemes have provided installation of energy efficiency measures and low-carbon heating systems. Common measures have included: cavity and solid wall insulation, loft insulation, solar photovoltaic panels, air source heat pumps and high retention storage heaters.

Beginning in January 2021 to September 2022, the consortium led by the former Eden District Council delivered the £5 million Local Authority Delivery 2 (LAD2), also known as the Green Homes Grant, which seen 402 measures installed in 273 private sector homes in Cumbria; of these there were 254 measures installed in 180 homes in the Cumberland area.

From April 2022 to November 2023, the consortium led by the former Carlisle City Council delivered the £7.6 million Sustainable Warmth Scheme (which combined Local Authority Delivery - LAD3 and Home Upgrade Grant - HUG1). The scheme seen installation of 801 measures in 475 private sector homes across Cumbria; of which there were 438 measures installed in 227 homes in the Cumberland area.

From April 2023, the consortium led by Westmorland & Furness Council delivered the £6 million Home Upgrade Grant 2 (HUG2) scheme, for which delivery ended in March 2025 after installing 240 measures in 131 off-gas grid private sector homes across Cumbria, of which there were 118 measures installed in 66 homes in Cumberland.

In addition to these consortia delivered schemes, from January 2022 to February 2024 the former Allerdale Borough Council delivered the £5.2 million Social Housing Decarbonisation Fund Wave 1 scheme in partnership with housing association Home Group. The funding included £1.2 million awarded to Allerdale Borough Council and £4 million co-funding from Home Group, which delivered 628 measures in 90 socially rented homes.

Since August 2024, Cumberland Council has also been participating in the Ofgem Energy Company Obligation Flex (ECO4 Flex) scheme. During the first 8 months, as of March 2025, this has seen £2.5 million of funding spent on delivering measures to 113 private sector homes across Cumberland. The scheme running until March 2026.

From Q2 2025, a new consortium scheme led by Westmorland & Furness Council will be launched, the Warm Homes Local Grant. This is initially a 3-year scheme, with an allocation of £11.8 million for Cumbria. We aim to deliver measures in 820 private sector homes in Cumbria from 2025 to 2028, split equally between Cumberland and Westmorland & Furness. The Department of Energy Security and Net Zero expect to extend the scheme for a further 2 years until 2030.

Homelessness and Rough Sleeping

Homelessness in Cumberland has increased by 53% over the last four years; with a 16% increase in the number of statutory homeless duties owed in the last 12 months alone compared to 9.2% nationally.

Demand for emergency temporary accommodation due to homelessness has doubled in Cumberland in the past 12 months, compared to a 12% increase in England. Families with dependent children being accommodated in emergency temporary accommodation has also increased by 5% for the same period.

Unfortunately, this is not a trend that is likely to decrease without direct action to drive forward change.

Aligned to the national picture, the main reason for homelessness in Cumberland is due to family no longer able or willing to accommodate, with relationship breakdowns with friends

or partners, loss of work and poor health (mental health) as secondary contributing factors. People owed a full homeless duty in Cumberland with recorded mental health needs increased by 22% over the review period.

These challenges often combine with a housing market that is not working for local vulnerable people, where there is an undersupply and lack of affordable options with limited security (particularly within the private rented sector {PRS}). The data review tells us that in the last 12 months, there has been a 26% increase in the number of applicants in Cumberland presenting as threatened with homelessness within 56 days due to the service of a valid section 21 notice within the PRS; 91% of all cases were no fault evictions resulting from landlords wishing to sell or re-let their properties and asking their tenants to leave as a result – this is 27% higher than the national average.

Applicants with dependent children has been the primary reason for priority need over the review period accounting for 39% of all main duty acceptances in 2023/24.

Our Challenges

The size of the council area adds additional practical and systemic challenges in terms of meeting the housing needs of diverse communities across urban, rural and coastal areas, which include Areas of Outstanding Natural Beauty and part of the Lake District National Park. House prices and incomes vary widely throughout the area and there are pockets of deprivation and affluence across Cumberland.

The Cumbria-wide housing register

Cumbria Choice was last reviewed in 2020, however since then LGR has significantly changed the make-up of the partnership to its current form of two councils and five Registered Providers. Therefore, it is timely to review the existing policy to reflect challenges and issues arising from the policy. Such as the move from five priority bands to three and reviewing the time that a Band A banding to allow upfront discretion to support the prevention of homelessness.

Housing is part of the Adult Social Care and Housing Directorate, and the relationship between these two areas means that it is important that Cumbria Choice functions as more than a general needs letting system and should also provide help to a wider range of people. In particular, the system should assist those most in need and at risk of experiencing homelessness and in priority need.

Since 2012, local housing authorities have had the opportunity to set their own local connection criteria and in the current Cumbria Choice, these tests vary between each legacy Council. Local connection is an important part of the letting process because it allows a finite resource to be allocated to those in need who have a sustained link to their local area.

As of February 2025, there were 19,799 active registrations on Cumbria Choice. Of these, 11,233 households (56.7%) were from the three legacy local authorities that merged to form Cumberland Council.

Table 5 - Cumberland households on the Cumbria Choice register

Legacy Local Authority	No. of Properties	% of Cumberland Total
Allerdale	3,596	32.0%
Carlisle	5,188	46.2%
Copeland	2,449	21.8%
TOTAL	11,233	100%

It is the role of the Local Authority to maintain a common housing register. In March 2025, there were 3,038 active registrations on Cumbria Choice belonging to households in Cumberland who have never placed a bid on a property. There are likely to be several factors for this such as:

- Their housing needs have already been met, and they have not removed themselves from the register because the process is too cumbersome.
- They are not bidding because there are no properties available to meet their needs, and therefore they are unable to move.

Table 6 - Non-bidding households in Cumberland

Band	No. of Households	% of Total
A	65	2.1
B	386	12.7
C	2565	84.4
Unverified	19	0.6
Blank	3	0.1
TOTAL	3038	100.0

A shortfall of affordable properties

The General Needs Housing Study (GNHS) identified a net annual shortfall of 676 affordable homes across Cumberland. Cumberland's diverse geography plays a part in a shortfall of homes – both affordable and open market. The cost and quality of land varies widely across the area, and this has left many communities behind, particularly in areas where development is challenging. This is often because lower land values are compounded by higher costs associated with remediating land and dealing with outdated infrastructure.

Table 7 - Affordable need based on the housing register²⁹

Sub-area	Number of Bedrooms				Annual Net Affordable Need
	1	2	3	4+	
Carlisle City	34.7%	31.0%	30.6%	3.8%	344
Lakeland Fringe	44.6%	26.4%	27.3%	1.7%	68
Millom	31.5%	36.2%	26.0%	6.3%	5
Rural Carlisle	24.8%	27.5%	44.7%	3.1%	118
Solway Coast to Lakes	33.9%	31.6%	33.3%	1.2%	71
West Cumbria	37.6%	32.7%	27.6%	2.1%	8
LDNP – North Lakes (West)	44.6%	38.4%	16.9%	0.0%	51
LDNP – West Lakes	27.3%	18.2%	54.5%	0.0%	12
Cumberland	41.5%	29.4%	27.0%	2.0%	676

Affordability Issues

The General Needs Housing Study highlights issues with affordability across all tenures. Overall, Cumberland has seen a 17.6% increase in the prices of homes priced in the lower quartile and median ranges. This figure masks very differing figures within Cumberland, with house prices in the Lake District National Park – West Lakes increasing by 53.6% and house prices in Carlisle City rising by a comparatively low 10.36%.

The cost of a privately rented home has also increased across Cumberland. Since 2010, the cost of renting a home in the lower quartile price range has increased by 29.0%, and by 34.1% to rent a home in the median price range. Only the cost of renting shared accommodation in the West Cumbria Broad Rental Market Area is covered by Local Housing Allowance.

Rising costs in the private rented sector increases pressure on Registered Providers to provide genuinely affordable housing.

There is a clear connectivity between a lack of affordable housing and an increase in homelessness and for longer periods. The statutory timeframe to make a decision about a person's housing situation is 56 days and the average waiting times in band A on Cumbria Choice are much higher. The lack of affordable housing options for those receiving a service through the homelessness and prevention route is a challenge, particularly for low income families.

²⁹ Table C9 in the General Needs Housing Study

**Table 8 - Household income required for renting to be affordable
(based on 25% of income) by sub-area³⁰**

Sub-area	Income required by tenure option (£)				Lower Quartile Gross household Income	Median Gross household Income
	Social Rent (average)	Affordable Rent	Market Rent (LQ)	Market Rent (Median)		
Carlisle City	18,631	22,810	23,904	28,512	15,000	25,000
Lakeland Fringe	18,631	26,611	29,952	33,264	15,000	35,000
Millom	18,631	19,123	19,152	23,904	15,000	25,000
Rural Carlisle	18,631	28,800	28,512	36,000	25,000	25,000
Solway Coast to Lakes	18,631	22,118	23,712	27,648	15,000	25,000
West Cumbria	18,631	22,118	23,904	27,648	25,000	35,000
LDNP – North Lakes (West)	18,631	30,451	31,200	38,064	25,000	35,000
LDNP – West Lakes	18,631	33,600	29,952	42,000	25,000	35,000
Cumberland	18,631	22,963	24,960	28,704	15,000	25,000

**Table 9 - Household income required for home ownership to be affordable
(based on 3.5x income) by sub-area**

Sub-area	Income required by tenure option (£)			Lower Quartile Gross household Income	Median Gross household Income
	Market Sale (LQ)	Market Sale (Median)	Discounted Sale (30%)		
Carlisle City	24,429	33,429	23,400	15,000	25,000
Lakeland Fringe	38,571	57,857	40,500	15,000	35,000
Millom	20,314	28,286	19,800	15,000	25,000
Rural Carlisle	37,543	61,071	42,750	25,000	25,000
Solway Coast to Lakes	32,143	45,193	31,635	15,000	25,000
West Cumbria	22,179	33,422	23,395	25,000	35,000
LDNP – North Lakes (West)	70,714	99,000	69,300	25,000	35,000
LDNP – West Lakes	41,143	74,571	52,200	25,000	35,000
Cumberland	25,329	37,800	26,460	15,000	25,000

³⁰ Table 3.10 in the General Needs Housing Study

Rural housing issues

New homes are important for the broader sustainability of rural communities. However, people living in rural areas can face challenges in terms of housing supply and affordability. Cumberland's rural, diverse landscape poses challenges for the housing market. Transport and other infrastructure issues are prevalent in rural areas.

The General Needs Housing Study identified that "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, particularly in rural areas."

The Study further noted that "Cumberland is a rural county with limited alternative modes of transport and a high dependency on road travel, and there is an evidenced need for affordable housing in rural parishes in all sub-areas".

Second homes and holiday lets are prevalent in rural areas, which adds further pressure to the rural housing market.

Since 2019/20, no homes have been provided on rural exception sites in Cumberland, and affordable provision in smaller settlements has been limited, with only 91 new-build affordable homes across Cumberland.

Table 10 – Affordable new homes in settlements with a population of less than 3,000 people³¹

	Allerdale	Carlisle	Copeland	Total
2019/20	4	16	0	20
2020/21	0	33	0	32
2021/22	0	0	0	0
2022/23	7	20	0	27
2023/24	12 (Cumberland Total)			12

An ageing population

Cumberland has an older age structure compared to regional and national data. In the 2021 Census, 23% of our residents were aged 65 years and over. Population growth is projected to be concentrated in the older age groups (those aged 65). To meet this growth in older households, the General Needs Housing Study recommends that 15-20% of new homes should be level access.

It is important to provide housing suitable for older persons to allow them access to a range of homes to suit their needs. This will have a positive effect on available housing stock, and improved health and well-being will lessen the impact of inappropriate housing on health and social care services.

The need and priorities for supported housing will be detailed in the Supported Housing strategy. However, it must be remembered that not all older persons will require supported accommodation. Many older people will be able to live independently in suitable general needs accommodation.

³¹ gov.uk/government/collections/local-authority-housing-data#open-data

Table 11 - Change in population 2022-2039 by age group³²

Age Groups	2022	2039	Number Change	% Change
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

Ageing housing stock

It has long been established that poor quality housing conditions adversely affects health, and the longer the exposure to poor conditions, the greater the impact on physical and mental health. It has been estimated that poor housing in England costs the NHS £4.1 billion per year.³³

The Stock Condition Study advises that the best predictor for the overall condition of housing stock is the age of the properties. The age of a dwelling also affects energy efficiency as building techniques and regulations have changed over time, as well as additional wear and tear to the property.

Table 12 – Number of households in Cumberland by property age³⁴

	No. of Properties
Pre 1900	34,300
1900 – 1939	16,770
1945 – 1972	36,340
1973 – 1999	27,270
2000 – 2012	10,640
2013 – 2024	10,160
Total	135,480

Excess cold

Households living in poorly heated homes are at greater risk of cardiovascular and respiratory diseases. England has an average of 1.9% of properties with excess cold. The average in Cumberland is 6.4% for owner-occupied properties, and 5.4% for privately rented properties. This accounts for approximately 7,400 homes in Cumberland.

³² Table 2.17 in the General Needs Housing Study

³³ commonslibrary.parliament.uk/research-briefings/cdp-2022-0170

³⁴ Figure 13 in the Private Stock Condition Study

Table 13 - Percentage of households with excess cold by age of property³⁵

	% with Excess Cold
Pre 1900	19.4%
1900 – 1949	6.8%
1950 – 1975	3.7%
1976 – 1990	1.5%
1991 – 2002	0.8%
2003 - 2011	0.0%
2012 onwards	0.0%
Total	6.2%

Damp and mould

The effects of damp and mould can cause serious illness and, in the most severe cases, death. The presence of damp and mould can also affect tenants' mental health. England has an average of 4.0% of properties experiencing damp. Cumberland's figures are 5.4% for owner-occupied properties, and 8.0% for privately rented properties. This accounts for approximately 6,500 homes in Cumberland.

Energy inefficiency in existing housing stock

Energy inefficiency is closely linked to fuel poverty, and those living in inefficient homes tend to be those who can least afford to pay higher heating costs. The Stock Condition Study states that Government data indicates that in 2022, 14.4% of households in Cumberland lived in fuel poverty. This is above the average figure for both England and the North-West.

We have seen many challenges in prior schemes for retrofitting homes, particularly in Cumberland where we have a high proportion of 'difficult-to-treat' homes. In Cumberland, 25% of housing stock was built before 1900 and over 50% was built before 1939. These older properties are challenging due to their construction being unsuitable for some types of measures or would require a higher cost to remedy than the schemes can allow, and other factors such as damp, asbestos, electrics and roof condition can add further difficulty to installations.

Properties that are in conservation areas or areas of outstanding natural beauty, or that are listed buildings or park homes can also mean the types of measures available is reduced due to planning restrictions, or not viable under the funding and cost caps. Additionally, for private sector homes, the owners may not always want the measures offered for a variety of reasons.

³⁵ Figure 44 in the Stock Condition Study

Table 14 - Percentage of dwellings by age and SAP score³⁶

Property Age	SAP Band (%)						
	A	B	C	D	E	F	G
Pre 1900	0.0	0.2	7.0	39.1	31.5	14.9	7.2
1900 – 1949	0.0	0.2	16.5	53.6	21.6	5.8	2.2
1950 – 1975	0.0	0.8	24.2	56.9	13.5	3.6	0.9
1976 – 1990	0.1	1.1	40.3	46.0	10.4	1.9	0.3
1991 – 2002	0.1	1.7	45.5	45.1	6.4	1.0	0.1
2003 - 2011	0.4	4.9	73.2	18.6	2.7	0.2	0.0
2012 onwards	2.5	83.3	12.9	1.0	0.3	0.0	0.0

Adapting to Government Legislation

Including, but not limited to:

The Renters Rights Bill³⁷ is currently going through the legislative process, but in its latest form it will have a significant impact on the private rented sector and the wider work of the Council. The Council's role in the implementation of this bill includes the following:

- The creation of a private rented sector database to be used by Local Authorities to identify poor quality and non-complaint properties, and who owns them.
- A Private rented sector ombudsman service will be established. Local Authorities can take action against landlords who do not join, or anyone marketing a property owned by an unregistered landlord.
- The Bill will commit the Government to consulting on plans for reformed Decent Homes standard which will be expanded to apply to private rented properties.
- Strengthened Local Authority enforcement powers, and a requirement for Local Authorities to report on enforcement activity.
- Impact on the work of the Housing Options team and a potential increase in households registering for social housing.

The Supported Housing (Regulatory Oversight) Act 2023³⁸ came into force in August 2023. Changes affecting Local Authorities are:

- A requirement to review supported housing in their areas and develop strategies.
- Powers to create local licensing schemes for exempt accommodation.

³⁶ Figure 68 in the Stock Condition Study

³⁷ gov.uk/government/publications/guide-to-the-renters-rights-bill/guide-to-the-renters-rights-bill

³⁸ commonslibrary.parliament.uk/research-briefings/cbp-9668

The impact of the Supported Housing (Regulatory Oversight) Act 2023 will be examined in detail in the Supported Housing Strategy.

A legislative framework will be introduced as progress is made towards devolved local powers for Cumbria. The Council will have to react to each piece of legislation and ensure that key areas, such as housing, are ready to function on day one of the Strategic Authority.

Second homes and empty properties

Some of the housing stock in Cumberland is unavailable for use as a permanent home. Primarily these properties are being used as holiday lets or second homes, and many potential homes are standing empty.

Holiday lets are common in tourist hotspots, such as the Lake District National Park. In October 2024, 1,679 properties in Cumberland were listed on booking websites as available for holiday lets.³⁹

Second homes are scattered throughout the National Park and tend to be clustered around urban areas on the coast and in Carlisle. Council Tax figures for 2024/25 show there are 3,162 second homes registered in Cumberland, equivalent to 2.3% of the properties in Cumberland.⁴⁰

Only three parishes in Cumberland have no second homes registered – Bewaldeth & Snittlegarth, Denton Upper and Kirkclinton. The parishes which have the highest percentage of housing stock used as second homes are all in the National Park:

Table 15 - Parishes in Cumberland with the highest percentage of second homes

Parish	No. of Properties	No. of second homes	% of Properties Used As Second Homes
Buttermere	68	15	22.1%
Wasdale	69	15	21.7%
Borrowdale	171	35	20.5%
Underskiddaw	133	24	18.0%
Ulpha	76	13	17.1%
Above Derwent	625	107	17.1%

Empty homes play a part in a rolling housing market, but properties that are habitually empty don't contribute to housing Cumberland's population and can lead to community breakdown. This breakdown may be caused by the property becoming a target for anti-social behaviour and crime or empty homes becoming so prevalent that they affect the infrastructure of a community.

There are currently 1,808 empty homes in Cumberland. Over 50% of these homes have been empty for between one and four years, with a further 5% empty for more than 10 years.

39 Cumberland Private Sector Stock Condition Study 2024, page 14

40 Council Tax information provided April 2025

Table 16 - Parishes in Cumberland with the highest percentage of empty properties⁴¹

Parish	No. of Properties	No. of Empty Properties	% of Empty Properties
Waterhead	57	6	10.5
St Johns, Castlerigg & Wythburn	198	10	5.1
Denton Upper	43	2	4.7
Buttermere	68	3	4.4
Bewcastle	203	6	3.0

Meeting the need identified in the Cumbria Gypsy and Traveller Accommodation Assessment (GTAA) 2022

In 2022, the legacy district Council's in partnership with the Lake District National Park and Yorkshire Dales National Park, carried out a GTAA. The main consideration of this study was to provide evidence to support the provision and pitches and plots to meet the current and future accommodation needs of Gypsies, Travellers and Travelling Showpeople.

The table below provides a summary of the need identified in Cumberland during the last GTAA.

Table 17 - Total amount of provision in Cumberland 2021-40⁴²

	Allerdale	Carlisle	Copeland	TOTAL
Gypsies and Travellers				
Meet Planning Definition	14	33	12	59
Undetermined	0	3	0	3
Do Not Meet Planning Definition	0	3	0	3
TOTAL	14	39	12	65
Travelling Showpeople				
Meet Planning Definition	13	6	0	19
Undetermined	0	0	0	0
Do Not Meet Planning Definition	0	0	0	0
TOTAL	13	6	0	19

⁴¹ Council Tax information provided April 2025

⁴² Figure 17 in the GTAA 2022

Re-establishing existing relationships and creating new ones

Cumberland Council recognises that a strong relationship with our stakeholders is key to achieving our priorities and building long-term success into our communities. Since LGR, and the resulting changes to council structure, it has been necessary to re-build existing relationships with many key stakeholders. Pre-LGR, each council had its own relationship with stakeholders, often with different contacts. These relationships must now be streamlined to remain functional.

LGR has also resulted in the need for the housing team to create new, innovative relationships to ensure that the Council meets its wider remit. For example, we now collaborate with local NHS Integrated Care Boards to ensure services meet the needs of residents.

The results of the GNHS indicate a need for building relationships with rural housing enablers, and small / medium enterprise builders. The Stock Condition Study shows a need to develop relationships with sustainable warmth providers.

Housing for Young People, Care Experienced and 16/17-year-olds⁴³

The number of young people under 35 years experiencing homelessness has increased significantly in Cumberland over the past five years. Particularly for young people who have additional tenancy sustainment needs including care experienced, young pregnant females, young families, and young people working on a low wage.

This rise is attributed to a lack of affordable and sufficient accommodation supply of 1-bedroom properties (both within the private and social housing sector) across Cumberland to fully meet the increase in demand; increase in local rent levels; low earnings and low hours employment contracts; as well as a lack of suitable supported accommodation provision and rehousing pathways for young people to access to meet their specific accommodation and support needs.

In relation to care experienced young people experiencing homelessness, Cumberland has seen a 195% increase in statutory homelessness cases over the review period, specifically in Carlisle which has seen a 300% increase in statutory prevention and relief cases. This is an annual average increase in Cumberland across the period of 32% year on year; with an average year on year increase in Carlisle of 43%.

From 2020/21 to 2023/24, Cumberland has seen a 70.6% increase in the number of homelessness presentations for those aged 16/17years; with an average increase across the period of 20% year on year.

Key aspects to note include:

- 48% of all 16/17-year-old cases were within the Carlisle locality area
- 59% of all 16/17-year-old cases were female

43 Extract from Homelessness Prevention and Rough Sleeping in Cumberland – Strategic Review Findings (2020-24)

Cumberland's Strategic Approach

A Housing Strategy is not a statutory requirement, and as such the Council is not required to produce one. However, this council believes that a long-term, ambitious Housing Strategy is critical to maximising growth through delivering more homes and that this will result in positive outcomes for residents of Cumberland.

This Housing Strategy reflects the Council's priorities and the vision for Adult Social Care & Housing. The priorities set out in this Strategy have a broader connectivity to driving forward economic growth, raising housing standards, improving the health and well-being of our communities, enabling delivery of homes, and supporting the Council to meet its strategic priorities around homelessness.

Other strategies look at different areas of housing for those residents who have a care and/or support need. Such as the Homelessness Prevention and Rough Sleeping Strategy (2025 - 2030) and the upcoming Supported Housing Strategy.

Cumberland Homelessness Prevention and Rough Sleeping Strategy

This strategy sets out the vision and priorities to shape how the council responds to homelessness over the next five years. It has been designed to work with other Council key strategy documents that focus on improving health and wellbeing and addressing inequalities.

The Homelessness Prevention and Rough Sleeping Strategy identifies the following five strategic priority objectives, which are set within the fundamental principles of the Homelessness Reduction Act 2017:

Key priorities

1. Prioritise early intervention and prevention of homelessness
2. Work to end rough sleeping and multiple exclusion
3. Develop and improve access to a suitable range of affordable settled, supported and temporary accommodation solutions
4. Deliver an efficient, effective and accessible homelessness prevention and housing support service tailored to meet diverse needs
5. Tackle Systematic Housing Insecurity

The Homelessness Prevention and Rough Sleeping Strategy evidences the need for supported housing for vulnerable client groups. One of the priorities of this Housing Strategy outlines how we will work towards providing a sufficient supply of affordable general needs housing and a range of specialist supported housing pathways to allow the Council to discharge its statutory duties around homelessness prevention and relief.

Details of how the Homelessness Prevention and Rough Sleeper Strategy meets the strategic aims of Cumberland Council are in that Strategy. The Homeless Prevention and Rough Sleeper Strategy is available on the Council website at cumberland.gov.uk/housing/homelessness/homelessness-and-rough-sleeping.

Cumberland Supported Housing Strategy

The Supported Housing (Regulatory Oversight) Act 2023 places a requirement on Local Authorities to develop strategic supported housing plans which take account of existing supply and local need⁴⁴. The Council has completed a Supported Housing Needs Study, and the outcome of this work will support the development of Cumberland's Supported Housing Strategy, due to be complete by December 2025. In addition, the Cumbria Housing Market Position Statement will complement the Needs Study to enable the Council to strategically plan and deliver supported housing in the future. The findings from the Homelessness Prevention and Rough Sleeping Strategy⁴⁵ provides an additional evidence base of the need for supported accommodation, particularly for those experiencing mental health issues, young people and those on a criminal justice pathway.

The Supported Housing Needs Study 2025 – 2040 identifies the following points, which will form the basis of the strategic priorities:

1. Housing and accommodation for older people

- Extra care housing development programme over 15-20 years
- Focus on under served Key Service Centres
- Encourage market sector providers where this is viable
- Ensure that the Council controls the mix of care needs so that people with high/complex care needs can be accommodated
- Consider co-location of extra care housing with new care home provision
- In smaller towns/communities consider lowering the age threshold for extra care housing to meet wider range of needs
- Work with Registered Providers and market housing developers to encourage development of new generation of contemporary 'retirement housing' that is aspirational and supports ageing in place
- Work with Registered Providers to upgrade existing sheltered housing
- Work with the care home sector to encourage and reshape the market towards nursing care provision and provision for people living with dementia and other complex care needs.

2. Housing for People with learning disabilities/autistic people/people with mental health needs

- Supported housing development programme over 15 years
- Encourage a mix of 'mainstream' and specialist not for profit Registered Providers
- Review the needs of people currently in care home placements to assess their suitability for a move to a supported housing alternative
- Review the purpose and suitability of existing shared supported housing

⁴⁴ housinglin.org.uk/Topics/type/Supported-Housing-Regulatory-Oversight-Act

⁴⁵ Copies of the Homelessness Prevention and Rough Sleeping Strategy and its supporting documents can be viewed at cumberland.gov.uk and PDF's can be requested via email at strategichomelessness@cumberland.gov.uk

- There is a need for people to have better access to mainstream general needs housing with support
- Some older people with learning disabilities/Autistic people/mental health needs will benefit from access to age designated supported accommodation, such as retirement/sheltered housing and extra care housing.

3. Housing for people with physical disabilities/long term conditions

- Use the evidence of need for fully wheelchair adapted homes and accessible homes to influence social and market housing developers
- Anticipate increased demand for financial support from lower income households, in the owner-occupied sector in particular, for Disabled Facilities Grant funding for home adaptations.
- Make use of the delivery of additional supported/specialist housing for older people, particularly additional extra care housing, to meet some of this need.
- Develop specialist housing for small number of working age adults with complex physical and related health/care needs and people who may have an acquired brain injury, which means that their housing and care needs cannot be appropriately met in their existing homes.

4. Supported housing for young people

- Develop an additional 70 units of supported housing over next 5 years
- Workington is a key geographic 'gap'
- Secure an additional 35 move on housing places per annum

It is important to remember that not all residents with additional support needs require specialist supported accommodation. Many of those with identified needs will be capable of living in general needs housing with an appropriate care or support package.

The Supported Housing Needs Study evidences the need for supported housing for vulnerable client groups, and this will be reflected in the Supported Housing Strategy. One of the priorities of this Housing Strategy outlines how we will work towards providing a sufficient supply of affordable general needs housing to allow those with additional support needs to live as independently as possible.

Strategic Aim

As this is the first Cumberland Council Housing Strategy we want to improve, expand and change the housing offer by delivering an ambitious and impactful strategy.

This strategy will run from 2025 – 2039 and sets out our vision and priorities to enrich the health and wellbeing of our residents by improving existing stock and delivering more homes to enable residents to lead fulfilling, healthy and independent lives.

Strategic Vision

The vision for this Housing Strategy is that it contributes to:

Building stronger and healthier communities in homes that are affordable, good quality, safe, warm, efficient and meet the current and future needs of our residents.

To support this, the strategy will focus on four key themes:

**Priorities for
helping people**

**Priorities for
developing
places**

**Priorities for
improving
homes**

**Priorities
for building
relationships**

Priorities for Helping People

Priority 1 – Improve the experience of accessing social/affordable housing through the common housing register to address housing and health inequalities

This priority aims to allocate housing to those most in need through a review of the Cumbria Choice allocations policy and making access to the website easier to navigate, as well as developing a nominations process to allow the council to find housing for households they are working with.

Priority 2 – Have a sufficient and improved supply of housing to meet need and demand

This priority aims to ensure that a variety of housing options are available for all, whether that is on the open market or affordable housing.

Priority 3 - Support people to stay at home

This priority aims to allow people to live independently through providing information, implementing a range of policies and grant funding opportunities as well as introducing technology in to homes where it is needed and delivered by Cumberland's new Home Improvement Agency.

Priority 4 – Improve the Council's information platform

This priority aims to make the right information accessible to help people to navigate to the services they require to meet their needs.

Priorities for Developing Places

Priority 1 – Meet the annual affordable housing supply need

This priority aims to build thriving communities by utilising various approaches to provide a range of housing wherever it is needed.

Priority 2 – Develop policies that allow housing to support mixed and balanced communities

This priority aims to ensure that the Council can develop Cumberland-wide policies to ensure a range of accessible affordable housing for local households and support other Council policies.

Priority 3 – Seek opportunities to intervene in the housing market to facilitate affordable and suitable housing

This priority aims to identify ways the Council can become pro-active, innovative and collaborative in the housing market.

Priority 4 – Investigate ways to mitigate the effects of second homes and holiday lets

This priority aims to enable internal and external partners to provide solutions to the issues of second homes and holiday lets.

Priorities for Improving Homes

Priority 1 – Maintain and improve standards across Cumberland's Housing Stock

This priority aims to provide information to residents and landlords, build upon the Council's understanding of the private rented sector, and take enforcement action against Landlords where necessary.

Priority 2 – Damp and Mould

This priority aims to increase awareness of the issues around damp and mould for front-line Council officers, tenants and landlords and develop a process to respond to complaints of damp and mould.

Priority 3 – Raise the profile of housing enforcement

This priority aims to enable the Council to understand and monitor legislative changes that affect the work of housing enforcement officers and build them into Cumberland policies and processes.

Priority 4 – Improve housing standards to increase Sustainable Warmth, EPC ratings and contribute to Net Zero targets

This priority aims to improve the health and wellbeing of residents by working with partners to facilitate better housing conditions, providing grant funding to retrofit homes to improve thermal comfort, help reduce bills for low-income households.

Priority 5 – Address Empty Homes to improve communities

This priority aims to allow communities to prosper, and aides the Council to take action against property owners and have procedures in place to drive forward empty homes with options to work with partners to develop funding opportunities for owners.

Priority 6 – Understand the role of the Council in making higher risk buildings in our communities safe

This priority aims to increase Council and resident awareness of the measures available to them to increase the safety of higher risk buildings and be clear about the role and responsibilities of the lead regulator.

Priorities for Building Relationships

Priority 1 – Develop policies and strategies in collaboration with key stakeholders

This priority aims to facilitate working with internal and external partners to provide a joined-up approach to housing across a range of functions and sectors.

Priority 2 – Developers

This priority aims to build relationships with all house builders to increase the supply of housing in Cumberland, and to facilitate early collaboration on all developments.

Priority 3 – Communities and Businesses

This priority aims to raise community involvement with housing issues across Cumberland and allow communities to identify their own solutions and build relationships with businesses in communities where housing development or growth is being considered.

Priority 4 – Funding partners

This priority aims to increase the Council's understanding of funding available to provide housing in Cumberland, and the issues and challenges faced by funding providers.

Priority 5 – Lobbying Groups

This priority aims to enable the Council to work collaboratively with national and local consortiums to ensure that the views of Cumberland Council are heard, to influence national policy making.

Delivering Change – how we will get there

The priorities in this Housing Strategy are our strategic response to housing challenges and opportunities identified through the housing studies and wider consultation. In this Strategy we establish a clear vision for Cumberland that all key stakeholders can support, identify the priorities where activity will be focused, and set out the actions needed to implement and deliver these.

There is a clear relationship between our overall vision, the development of our priorities and the delivery of actions. Progress of these actions will be monitored through an Action Plan. The Action Plan will be a living document, regularly reviewed and updated as progress is made, new data emerges, national policy changes and issues evolve.

The Action Plan is based on a clear set of strategic priorities agreed with our key stakeholders, who will be essential to making progress, and the Plan will identify progress made in addressing these priorities.

The Adult Social Care and Housing Directorate will have primary ownership of the Action Plan, and the Strategic Housing and Enabling team will be responsible for ensuring the progress of the agreed actions.

This is a comprehensive and ambitious Housing Strategy, with several key priorities. As such the Action Plan is detailed, dynamic, and flexible to changes that occur over the lifetime of the strategy. Many actions will involve collaboration and partnership work between one or more stakeholders, as well as across different sectors.

Addressing Inequalities

This Housing Strategy places tackling inequalities at its heart and seeks to remove the barriers to housing created by gender inequality, poverty, insecure immigration status, racism, disability, homophobia and transphobia. The priorities in this Strategy have been designed to provide homes that are affordable, good quality, safe, warm and efficient for all our residents.

The Combined Impact Assessment written to accompany this Housing Strategy identifies that this Strategy will have a positive impact on some groups that are recognised as having protected characteristics by the Equality Act 2010. Positive impacts have identified for: older persons, women, disabled people, ethnic minorities, LGBT+ groups, care experienced young people⁴⁶, the Armed Forces community and people in rural areas.

Governance of the strategy

Although meeting the priorities of this Housing Strategy will require close working relationships with our key partners, the council has the overall responsibility for the delivery of this Housing Strategy. Implementation and progress will be overseen by the Council's Strategic Housing Group.

Performance and impacts will be measured against a strategic action plan, which will be reviewed and updated annually to ensure it remains focused and continues to meet the needs

of our communities. The Council's Executive and Place Overview and Scrutiny Members will receive a regular report on the progress of actions.

We will monitor the performance of this strategy against the following indicators, whilst these are the current performance indicators they may be subject to change:

- The number of new affordable homes delivered per annum (including Supported Temporary Accommodation)
- The number of second homes and holiday lets pre and post the council tax rule change, and council tax income from these properties pre and post the rule change
- The number of households on the Cumbria Choice housing register
- The number of households allocated housing through Council nominations and the number of households certified for discounted sale housing
- The number of requests for housing inspections, response times and the number of properties identified as having a Category 1 hazard
- The number of empty properties in Cumberland and the number of empty properties brought back in to use following Council involvement
- Provision and uptake of training for front-line housing staff so they understand damp and mould issues and develop multi-departmental solutions to issues caused by the cost of living or over crowding
- Seeking the views of those on the Cumbria Choice housing register to monitor the customer experience
- The number of completed Disabled Facilities Grants
- Average (mean) number of working days for stage 2 from identification of the relevant works (usually receipt of an assessment/referral from an Occupational Therapist or Trusted Assessor) to submission of the grant application? (complete application pack)
- Average (mean) number of working days for stage 3 from submission of the grant application to grant approval
- Average (mean) number of working days for stage 4 from grant approval to the certified date of the completed works
- Total number of Cumbria Home Improvement Agency customers who received grant assistance to remain safe, independent and warm in own home (all funding streams)
- Total number who received mandatory funding for Disabled Facilities Grants
- Total number who received mandatory funding from the Better Care Fund

Results will be published via the Performance Management Framework. The strategy will be reviewed annually, and a detailed annual review and action plan will be developed to enable a flexible response to emerging needs, alongside policy and legislative changes.

Thank you

We would like to thank everyone who has contributed to and supported the development of this strategy. Consultation responses from stakeholders and members of our communities have been invaluable in helping us shape the Strategy and develop our priorities.