



Eden District Council Housing Strategy 2021 - 2026



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Foreword

Welcome to Eden District Council's new Housing Strategy. This plan looks forward and creates a vision of what we want housing within Eden to look like and be – truly-affordable, high quality, and energy efficient. Somewhere that people enjoy living as part of a vibrant community, in a beautiful part of the country.

With COVID-19 strongly affecting our lives in 2020 and beyond, we are looking at how we can hold on to our vision of the way forward, weaving our ambitions to create good homes, with responding to the climate emergency and reducing poverty. This will require us to be adaptive to the changes in the housing market, our economic needs and the financial situation, and to be able to respond quickly to opportunities to take forward our plans.

Complementing this Housing Strategy is our Homelessness Strategy. Together with our partner organisations, we are dedicated to preventing homelessness from occurring, and rough sleeping must be tackled through specialist staff who can get the right support to the most vulnerable. As the Council has no housing stock of its own it is very reliant on the help and support it receives from a number of partners such as local housing associations and other agencies who commission and provide housing related support, such as floating support.

While most landlords are good, Eden will insist on raising standards across the board. We will look to strengthen advice for both landlords and tenants. Responsible tenants expect a fair deal: we are on their side.

With Better Homes Eden, our Home Improvement Agency, and other projects, we are looking to improve the standard and suitability of all our existing homes for our residents. And working with our planning colleagues, we are looking to ensure that all our new homes are built to fit our aspirations to reduce carbon emissions, and to a high design and size standard.

There are some things the Council would like to see but recognises that these are beyond our immediate control so we have also included a list of our 'wider aims' at the end of this strategy. Our intention is that other partners may recognise some of these possible actions as tasks that they would either like to initiate or discuss with us ways of possibly implementing, through joint-working.



Councillor Judith Derbyshire
Portfolio Holder for Housing and Health

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Purpose of the Strategy

This Housing Strategy is a prospectus setting out what we want to achieve in the next five years. It is an overarching document which provides a framework for all our Strategic Housing functions and activity.

The strategy will form the basis for all our work with our customers and partner organisations. It will inform the development of other important policies for housing in Eden, including Local Plan policies and guidance.

A supporting Action Plan will be reviewed, updated, and where appropriate revised on an annual basis and in accordance with Government guidance and legislation. During the Strategy period, where evidence demonstrates a need for a review of the Strategy, in part or whole, this will be carried out in a proportionate and timely way.

The Council's Strategic Housing Role

Our Strategic Housing role involves:

- Facilitating and influencing housing delivery to ensure new housing meets the needs of Eden's residents and economy.
- Keeping an evidence base of information about the housing market in Eden so as the council and our partners can understand its challenges.
- Working with our partners to help meet these challenges - through development and improving our existing housing stock, and ensuring peoples' access to housing.

Within this role we have statutory duties, including:

- Homelessness and the duty to hold a Housing Register
- Private Sector Housing condition – monitoring and enforcement
- Disabled Facilities Grants

We have worked with our customers, communities and partner organisations to identify three priority areas for Housing in Eden.

Our Key Housing Priorities are:

Development
of good quality
new housing

Improving the
condition of our
existing
housing stock

Improving
access to
housing for all

Our Values

- To work in partnership and develop mutually beneficial relationships with all partners, to give the people of Eden an excellent housing, health and wellbeing offer.
- Affordability – giving people access to a home they can afford to live in.
- Homes should be easy to heat, without having a negative impact on the occupiers' health and wellbeing.
- Homes should be for life; easily adaptable without significant upheaval or high cost.
- Communities should be empowered to sustain their future; encouraged to be innovative and dynamic; to be attractive for all ages and sections of society; reducing isolation and loneliness.
- Encourage innovative designs, which embrace new technologies to increase comfort, reduce running costs for the occupant and decrease carbon emissions.
- Homes should have space for families to grow, and should contribute to the health and wellbeing of their occupants.
- Enable and encourage older persons to 'right size' to a home which is easy and comfortable to live in.
- Help, advise and support those in a housing crisis.
- Maximise the availability of good housing in Eden, through new build, housing renewal and bringing homes back into use.

Impact of the Covid-19 Pandemic

This strategy was developed following the outbreak of the global Covid-19 pandemic. At the time of writing the impacts of the pandemic on the economy and housing markets are yet to be fully understood, however it is widely expected that the economy will experience a downturn and we anticipate that this will result in an increase in housing need, particularly of an affordable tenure.

The pandemic has affected all areas of the Housing sector from homelessness and housing options services, to repairs and maintenance, development and housing design priorities.

Alongside the challenges created by the pandemic there are opportunities to review existing ways of working and assess whether these can be changed to better serve the people of Eden. For example, an increase in demand for homes in rural areas is anticipated, as the increase in home working may mean that more people do not need to be within commuting distance of employment centres and can instead choose their home location base upon other factors, such as access to outside space. In areas such as Eden where there is an identified need to attract and retain more working age people, this could present an opportunity to attract more full time residents of working age.

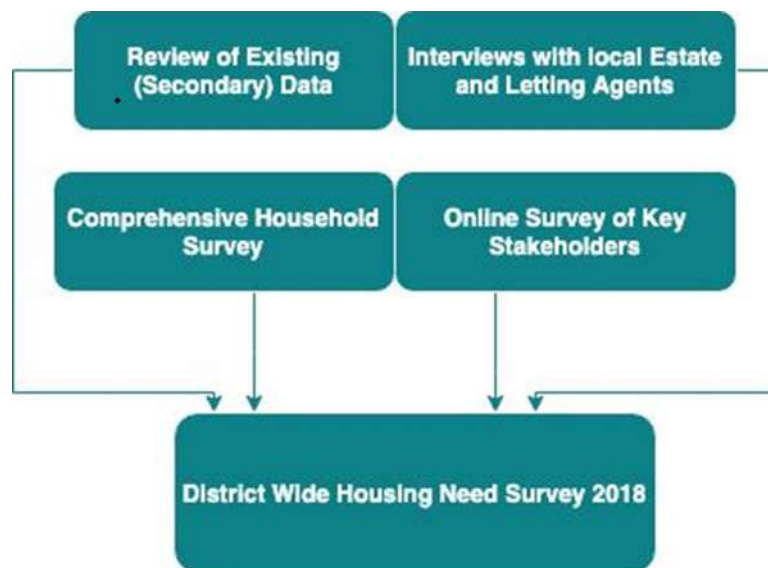
This strategy reflects our initial understanding of the impacts of the pandemic, and will be reviewed as our understanding changes and the impacts become more clear.

Setting the Scene: Housing Market Context

The Eden district is a beautiful place where people want to live and work. It includes areas within both the Lake District National Park and the Yorkshire Dales National Park, and the North Pennines Area of Outstanding Natural Beauty. It includes four main towns but also has the lowest population density of all the local authority areas in England. The housing markets within the National Park areas generally experience more extreme issues in terms of housing affordability and demographic change than other areas of the district.

The Eden District Wide Housing Needs Survey (HNS) 2018 (available online [here](#)) provides the latest available evidence to help shape the future planning and housing policies of the area. It considers the requirement for affordable housing and the size, type and tenure of housing need for different groups within the community.

The 2018 study comprises:



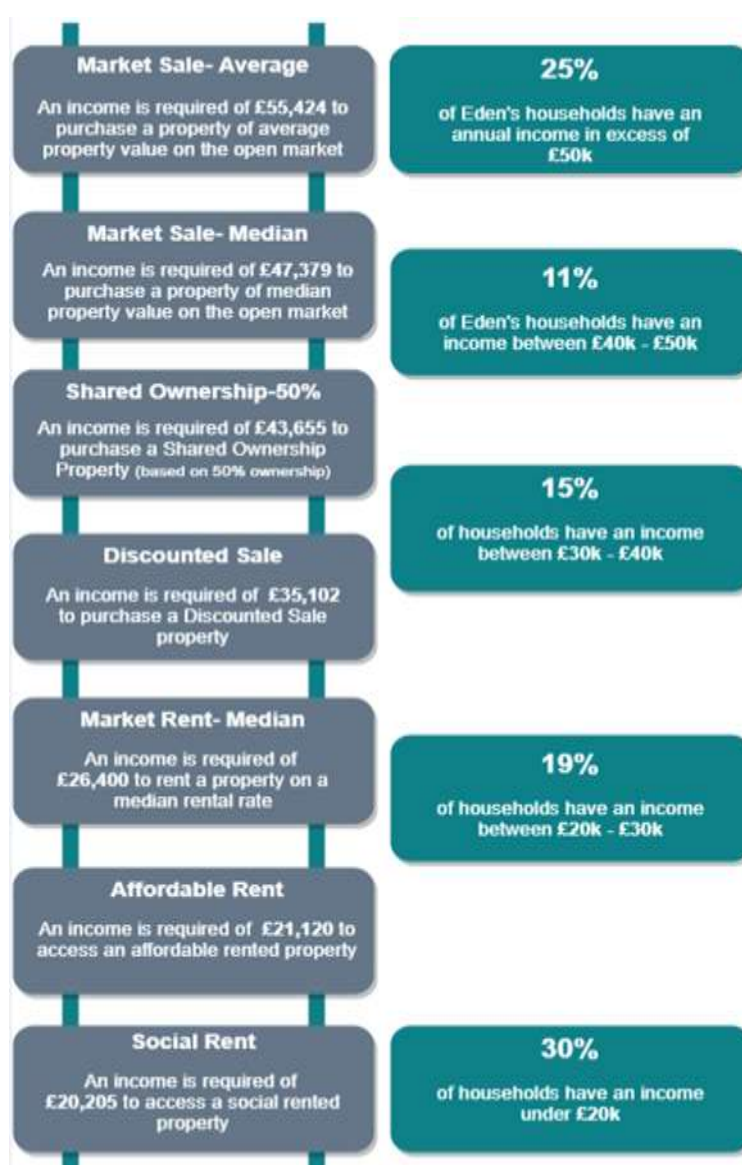
House Prices

Overall, median property prices have increased from £185,000 in 2007 to £221,310 in 2019 a significant overall increase of 19.6%. The pattern of median house price change is similar to that of the North West region albeit with Eden District's prices being considerably higher throughout the period. The affordability ratio for Eden is 7.2 (2019), meaning the median house price in the district is 7.2 times the median household income.

Lower quartile house prices across Eden were £162,570 at 2019, an increase of 17.3% compared with £138,500 in 2007.



The following diagram shows the incomes required to access various tenures across the district (as identified by Eden's District Wide Housing Need Survey (2018));



Source: CACI Paycheck / District Wide Housing Need Survey 2018

Dwelling Stock

Based upon 2019 Council Tax data there are approximately 26,680 dwellings across Eden District, comprising;



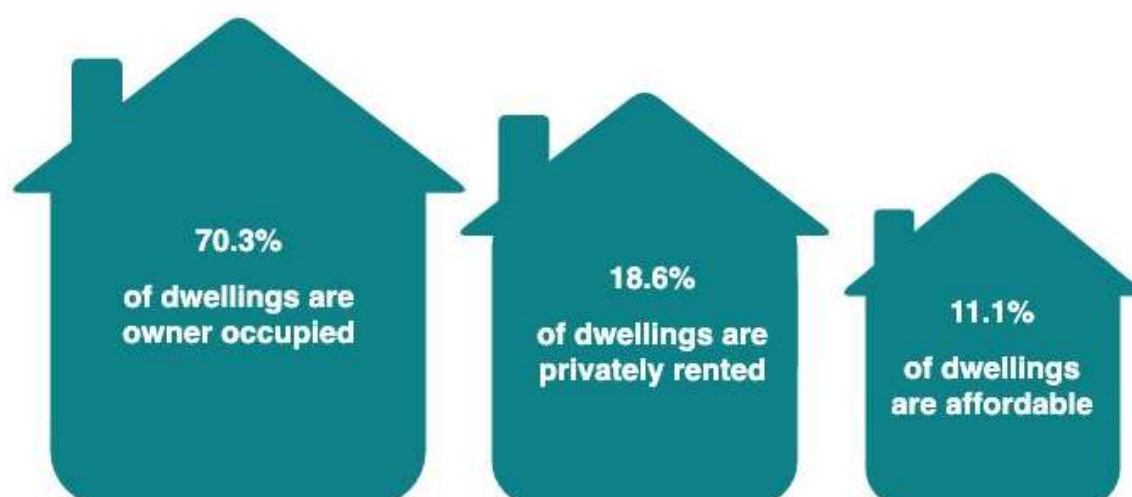
Source: Valuation Office Agency's Administrative Database as at 31 March 2019

There is considerable variation of these proportions geographically across the District. Regarding number of bedrooms:



Source: Valuation Office Agency's Administrative Database as at 31 March 2019

Eden's District Wide Housing Need Survey (2018) identified the tenure in Eden is distributed as follows:



Source: Eden's District Wide Housing Need Survey 2018

(Please note that 'Affordable Housing' includes social rented and intermediate housing provided to eligible households whose needs are not met by the open market).

Demographic Drivers

The following table details the expected changes to Eden's population, based upon 2018 population projections:

Year	2018	2025*	% Change	2032*	% Change	2043	% Change
Total Population	52,881	53,819	1.8	54,322	2.7	54,691	3.4
Population aged 65+	14,048	15,824	12.6	18,358	30.7	19,767	40.7
Working Age Population (16 years-64 years)	31,279	30,851	-1.4	29,373	-6.1	28,329	-9.4

*EDC Housing
Strategy Period

*EDC Local Plan
Period

Source: ONS 2018- based subnational population projections.

As the table shows Eden's population is projected to increase by 1.8% over 2020-2025. There is a significant expected increase of residents aged 65 years and above (12.6%) and a decrease of Eden's working age population of -1.4%.

Overall dwelling need, type and mix

The housing requirement for Eden District is 242 dwellings each year as stated in the current Eden Local Plan. The purpose of the 2018 District Wide Housing Need Survey is to break this figure down by the various types of need as expressed in the NPPF.

Affordable housing needs analysis establishes there is an imbalance of 264 affordable dwellings each year across the District. This is broken down into:

- 70.4% smaller one and two-bedroom general needs, 25.3% three or more bedroom general needs and 4.3% older person dwellings;
- a mix of houses (60.3%) and flats (30.9%) is appropriate along with a small number of bungalows (7.3%) and other property types (1.5%);
- a tenure split of 55% rented and 45% intermediate tenure.

An element of this need is likely to be satisfied through new development and the Local Plan establishes a target of 30% of new dwellings to be affordable; this is reasonable and proportionate and reflects the general economic viability of delivery.

The income required to fund various affordable and low cost home ownership options are explored. Entry level prices for market housing would require a household income of around £34,700 if buying (assuming a 10% deposit) and £22,900 if renting, but these amounts vary by housing market area.

As previously stated the current local plan target is for 242 dwellings and based upon analysis of the current profile of residents and the dwellings they occupy (assuming a 70% market and 30% affordable split), over the Plan Period a range of dwelling types and sizes is required with a particular emphasis on the delivery of three bedroom market houses and bungalows (or level-access accommodation); and a particular affordable need for 2-bedroom flats, bungalows and 3- bedroom houses.

As identified, analysis of affordable housing need within the DWHNS establishes there is an imbalance of 264 affordable dwellings each year across the district. This level of affordable housing need is in excess of the current Local Plan annual housing (both market & affordable) target of 242 dwellings, serving to indicate just how significant the need for affordable housing in the district is, and provides additional justification for securing the tenure split as stipulated in Local Plan Policy HS1 (Affordable Housing).

Older Person, Adapted and Specialist Need

There is evidence to support a programme of accommodation delivery to help meet the needs of older people and those with disabilities. Although the vast majority of older people want to remain in their own home with support when needed, there is a need to diversify options available to older people wanting to move to more appropriate accommodation. Currently there are around 764 units of specialist older person accommodation including around 253 units of residential care (C2) dwellings. Analysis of demographic change would suggest a need for an additional 248 additional specialist older persons' accommodation (C3) and 123 additional units of residential care provision (C2) over the Plan Period to 2032.

A key conclusion is that there needs to be a broader housing offer for older people across the district, and the study has provided evidence of the scale and range of dwellings needed.

A range of information has been assembled from various sources which helps to scope out the likely level of disability across the District's population. Although it is a challenge to quantify the precise accommodation and support requirements, the study has helped to scope out where needs are arising. This includes more supported accommodation for homeless households, those with mental health or drug/alcohol issues, families fleeing domestic abuse, ex-offenders, older and young people.

The District Wide Housing Needs Survey (2018) also recommends that around 10% of new build housing should be developed to support households requiring adaptations, with 9% being M4(2) accessible and adaptable homes, and 1% being M4(3) wheelchair adapted properties. This recommendation also assumes that there will be ongoing adaptation of existing dwellings to support those with additional needs.

These requirements may change further as a result of the Covid-19 Pandemic, which has resulted in more people needing to work from home and requiring space in which to do this. Particularly for people who have been required to 'shield' and isolate at home, the pandemic has highlighted the need for homes to provide a range of spaces to enable people to maintain their health and wellbeing – for example, space in which to exercise, and access to outdoor space.

Setting the Scene: Policy Context

The Eden district has several challenges that need to be met: an increasing ageing population, increasing demand for homes, financial constraints and the need to make our ambitious growth and climate change plans a success. The financial environment continues to be very challenging.

In addition, it is as important as ever that our housing, economic regeneration and growth plans are delivered in a responsible and sustainable manner. There have also been significant changes which mean that our approach needs to be reviewed and updated. These include changes in government policy, which have introduced significant changes and new responsibilities for the Council that will impact directly on how we deliver our housing and objectives.

National Policy Changes

- The National Planning Policy Framework
- The Housing Green Paper 2018
- National Rough Sleeping Strategy 2018
- Homelessness Reduction Act 2017
- Houses in Multiple Occupation
- Universal Credit & Welfare Reforms
- Policy Response to the Covid-19 Pandemic – this is currently continuing to develop and will have implications across all areas of Housing.

The government is currently consulting on major changes to the Planning system. This Strategy will be reviewed to take these changes into account when the outcome of the consultation is known.

National Planning Policy Framework

The new Affordable Housing definition extends the definition of Affordable Rent to include Build to Rent units marketed at an affordable rent, Discounted Market Sales housing and 'other affordable routes to home ownership'.

Rough Sleeping Strategy

The government is committed to halving rough sleeping by 2022 and ending it by 2027. Eden has recently developed and launched our Homelessness and Rough Sleeping Strategy which details our commitment to tackling rough sleeping in Eden. We have also appointed a Homelessness Champion.

Homelessness Reduction Act

The Act introduced a requirement for local authorities to provide improved advice and information about homelessness and the prevention of homelessness, alongside the extension of the 'threatened with homelessness' period. It also introduced new duties to prevent and relieve homelessness for all eligible people, alongside a requirement for formal assessments and personalised housing plans to be drawn up. The Council funds the Housing Options Team at Eden Housing Association to deliver this service on behalf of the Council, and their performance continues to be amongst the best in the North West.

Houses in Multiple Occupation Legislation

From October 2018, powers under the Housing Act 2004 require mandatory licensing of HMOs that comprise of 5 or more people forming two or more separate households. This is an extension of previous licensing which only applied to larger HMOs of three or more storeys. This extension also sees the introduction of minimum room sizes, which for a single room will be 6.5m² with no discretion to go below this.

Universal Credit

Intended as a flagship reform of the welfare benefits system, Universal Credit rolls together six benefits (including unemployment benefit, tax credits and housing benefit) into one benefit, paid monthly in arrears. The aim is to simplify the benefits system and increase incentives for people to work.

Local Context

The Corporate Plan 2019 -2023

The housing strategy is fundamental to the delivery of our Council Plan. This plan forms the cornerstone of the council's work by setting out its vision for the district and the priorities it will focus on in order to deliver that vision.

The Council Plan identifies its vision as:

“A place where people act together to meet the needs of all and ensure the well-being of future generations”

In order to achieve this vision, there is a focus on four priorities:

- Sustainable
- Healthy, Safe and Secure
- Connected
- Creative

This housing strategy will support the delivery of all priorities with a focus on:

Improving housing, both new build and existing, working towards self-sufficiency in energy and co-produce healthy, connected, prosperous communities, for all, urban and rural.

Climate Change

On 11 July 2019, the Council declared both a climate emergency and an ecological emergency. We have joined over 100 other local authorities across the country in declaring these emergencies. Along with these authorities, including our neighbouring Council, South Lakeland District Council, we commit to act sustainably. This means working to maintain a healthy, clean and green environment now and in future generations.

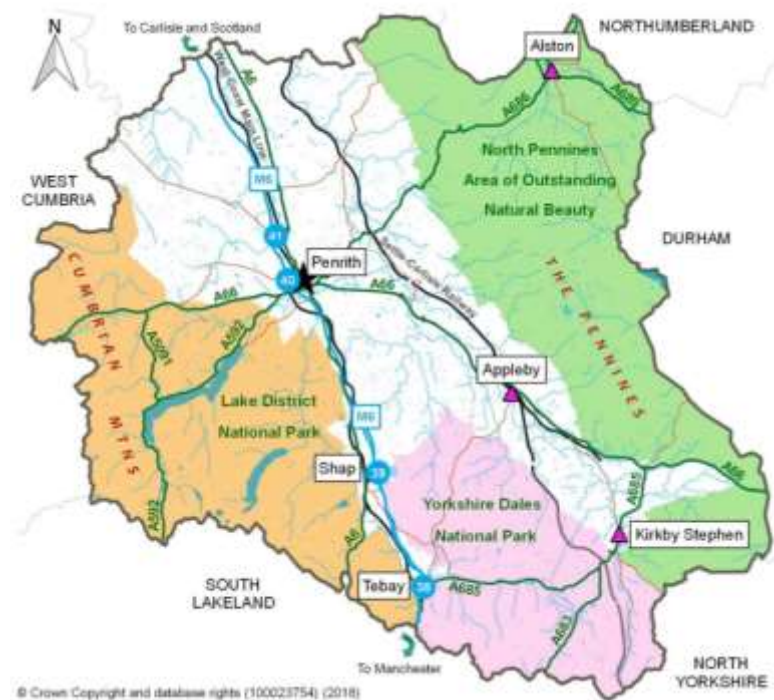
The Council is currently creating a Zero Carbon Eden Strategy to achieve zero carbon emissions by 2030, which considers all activities for which the Council is responsible. We have also committed to critically evaluating the ecological impact of all Eden District Council's decisions and actions; to refuse initiatives that will result in the degradation of the natural environment and biodiversity, and actively to promote the safeguarding and improvement of the natural environment.

Our commitment to reducing Eden's carbon emissions has implications for both existing and new housing in Eden, and these are reflected throughout this strategy. Much of our existing housing stock has poor thermal efficiency and is reliant upon less sustainable energy sources. We will investigate ways to improve thermal efficiency and install renewable energy technologies in these homes, and will seek to ensure that new build housing is as sustainable as possible.

National Parks

Part of Eden District also sits within the Lake District National Park and the Yorkshire Dales National Park, and they act as the planning authority for those particular parts of our district. Those areas within the national park boundaries typically experience more extreme housing market pressures than other areas of the district, and communities here are particularly at risk from the results of demographic change and in particular a super-ageing population.

The Council acknowledges that the areas of the Eden district that sit within the National Park areas generally experience additional affordability challenges. However, whilst the Council is the Local Housing Authority for these areas, we can only develop Planning Policy for the area of Eden for which the Council is the Planning Authority.



Map showing the boundaries of the Lake District and Yorkshire Dales National Parks

Eden Local Plan 2014 - 2032

The adopted Eden Local Plan and its supporting documents provide the spatial planning framework for the district; it sets out policies, proposals and site allocations to guide future development.

The current Local Plan sets a minimum target for the delivery of 242 homes each year across the district and sets out the required provision for affordable housing based on a site's location. In order to create sustainable communities, the NPPF and

the Local Plan emphasise the need to ensure the right size, type and tenures of housing.

The Local Plan is currently under review to meet the changing longer term development needs and priorities of the district. This Housing Strategy and the emerging Local Plan have different responsibilities but are intended to work in tandem to ensure that both new and existing homes in the district meet the needs of current and future residents.

The Council is currently consulting on a new Strategic Housing and Economic Needs Assessment (SHENA) which will form part of the evidence base for the Local Plan. The developing SHENA has also helped to inform this Strategy and will feed into further iterations of the document and action plans.

Development of good quality new housing

We want everyone to be able to find a home that is affordable to them and meets their needs and aspirations.

We work closely with housing developers, housing associations, landowners, Parish Councils, local communities, and funding agencies such as Homes England, to facilitate, enable and support new affordable homes. New and existing partnerships are an essential part of bringing forward new affordable homes and we are always looking for new ways to achieve our aims and accomplish more together by sharing knowledge, experience and opportunity. Over the last five years we've delivered 179 new affordable homes through these routes.

The Current Position

Our evidence base shows that we have a need for approximately 264 new affordable homes per year in Eden, when calculated according to the methodology set out in Government guidance. This figure isn't a 'target' but an estimate which shows there is a supply imbalance in the district, and therefore the Council needs to encourage the development of new affordable housing in future. Eden's affordable housing need figure is also likely to be updated as part of the upcoming Strategic Housing and Economic Needs Assessment.

In order to deliver these homes and achieve a balanced supply of new housing, Eden requires an ambitious and strategic partnership approach.

Eden District Council has a corporate objective to attract and retain more people of working age. We believe that a balanced housing market, providing a range of good quality new housing, is key to meeting this objective.

The Council's Climate Emergency declaration places the emphasis on sustainable design for new build housing. There are a wide range of standards that new homes could meet; low carbon, zero carbon, Passive Haus and eco homes are just some of the standards and targets used. We will work with our delivery partners to ensure we drive up the quality of housing in the region in terms of build quality, size, energy efficiency and reduced carbon emissions.

We need attractive, energy efficient, well built homes which people want to live in, as well as a range of homes to accommodate peoples' changing housing requirements (for example, when people have children, or grow older).

The Covid-19 Pandemic has resulted in a renewed national focus on the importance of good quality, flexible spaces at home, with space to enable both younger and older children to study, and those adults who can work from home to do so. Homes should also provide enough space to enable households to sit together at a table to eat.

Why we need to do it:

In areas with high property prices, like Eden, it can be difficult for employers to recruit staff to local businesses and services such as schools, care homes, restaurants, pubs, shops and leisure centres because employees on low incomes cannot afford to buy or rent housing locally on the open market. Workers are unlikely to commute long distances to undertake low paid work, and this problem is particularly acute in the care sector.

Ageing Population

With an ageing population locally, there is an increasing lack of care provision in rural areas where workers cannot afford to live locally. Many households want to stay in the rural communities where they were brought up or lived and worked for a long time, but they are often left with no choice but to move away. Just over 45% of those living in rural areas are aged below 45 years, compared with almost 60% in urban areas.

Young People

As young people and families move out, the character of a rural village can change dramatically and local services such as shops and schools may be forced to close. This lack of affordable housing also has a knock-on effect on the ability of local employers to recruit and retain staff, impacting on businesses, services and the local economy. Affordable housing provided in the right areas supports the local economy and helps sustain essential local services.

Second Homes

Approximately 5% of total residential housing stock within Eden District is classed as a 'second home.' High levels of second home ownership can crowd out first time buyers and lead to a shortage of available properties. Often second homes stand empty for a large proportion of the time which can also affect community cohesion, affect the demographics of an area and distort local housing markets.

People with Disabilities

We also want to make sure that people with disabilities have a choice about where they live and who they live with. People with disabilities should -

- be supported to live in their own home in the community with the right support;
- have a choice about who they live with, and the location and community in which they live;
- have housing that works for them and meets their needs;
- be offered settled accommodation, or be able to make use of short-term accommodation and support to enable them to continue living independently in the community;
- be able to stay in their home even if their care and support needs change;
- feel happy and safe in their home.

Space Standards

We also want to see all new homes, regardless of tenure, built to National Space Standards.

Table 1 - Minimum gross internal floor areas and storage (m²)

Number of bedrooms(b)	Number of bed spaces (persons)	1 storey dwellings	2 storey dwellings	3 storey dwellings	Built-in storage
1b	1p	39 (37) *			1.0
	2p	50	58		1.5
2b	3p	61	70		2.0
	4p	70	79		
3b	4p	74	84	90	2.5
	5p	86	93	99	
	6p	95	102	108	
4b	5p	90	97	103	3.0
	6p	99	106	112	
	7p	108	115	121	
	8p	117	124	130	
5b	6p	103	110	116	3.5
	7p	112	119	125	
	8p	121	128	134	
6b	7p	116	123	129	4.0
	8p	125	132	138	

Source: Department of Communities & Local Government: Technical Housing Standard – nationally described space standard – March 2015

As in many areas there is a greater need for social rented accommodation than other forms of affordable housing. The Council however does give consideration to the viability of the site when undertaking a view on the tenure mix. Requirements for Housing Type and Mix are set out within the Council's Local Plan policies, informed by research including the Council's 2018 District Wide Housing Needs Assessment. As a guide the following table gives an indication of the council's expectations, but this will be considered along with local information on requirements to meet need.

Table 1.1: Size of new market housing required to 2032

Dwelling type/size	Indicative Mix		
1 bed flat	16%	46%	
1 bed bungalow	30%		
2 bed house	0%	4%	
2 bed flat	0%		
2 bed bungalow	4%		
3 bed house	33%	50%	
3+ bed bungalow	17%		
4 bed house	0%	0%	

Table 1.2: Size of new affordable housing required to 2032

Dwelling type/size	Indicative Mix	
1 bed flat	11%	14%
1 bed bungalow	3%	
2 bed house	22%	59%
2 bed flat	24%	
2 bed bungalow	13%	
3 bed house	22%	22%
3+ bed bungalow	0%	
4 bed house	5%	5%



Spring Close, Threlkeld – recent development of affordable housing by Eden Housing Association

How we do it:

Ongoing initiatives and mechanisms to help to deliver more good quality affordable homes include:

New affordable homes through the Section 106 planning system

Affordable housing development on s106 sites form a key source of delivery. Since 2015 circa. 200 affordable homes have been secured via s106 agreements and completed across the district. We continue to maximise the numbers of affordable housing secured on site through negotiation and renegotiation of s106 agreements in line with planning policy.

Within the National Park areas of the district, a different system applies in relation to s106 agreements. The following information refers to those areas within Eden District Council's planning authority boundary.

At the time of writing, the government is consulting on major changes to the current planning system. These changes include reforms in relation to the Section 106

system, which may impact upon this strategy. The strategy will be reviewed to take the changes into account once these are published.

Where policy dictates, a financial contribution to affordable housing is secured by means of a planning obligation, in lieu of affordable housing being delivered on site. These financial contributions are held in the council's affordable housing fund.

This fund will only be used to meet the Councils' affordable housing objectives and will contribute towards:

- Additional affordable housing to be provided by a Housing Association
- Additional affordable housing to be provided by a private developer
- Purchasing properties on the open market for affordable housing use
- Purchasing an equity stake in open market properties, with the outstanding balance paid by a local qualifying person
- Supporting Community Led Housing schemes
- Seeking expert professional advice in relation to site viability assessments to ensure the maximum viable amount of affordable housing is provided in accordance with Policy HS1 of the Eden Local Plan.

We will recover unpaid affordable housing commuted sum payments where it would generate a net gain in funds.

New affordable homes funded by the Council

We are always looking at new and innovative ways of delivering affordable housing in the district and getting the most from our funding contributions.

In 2019 the council's affordable housing fund provided a grant to part fund (in partnership with Cumbria County Council and Homes England) an Extra Care living scheme in Penrith, when complete this will provide 54 one and two bedroom apartments for affordable rent and shared ownership. This funding contribution directly addresses an identified affordable housing need and delivers on targets set in our Older Person Housing Strategy 2018-2025, to facilitate the building of 80 Extra Care units in Eden.

We are also working to make funding available to development partners who can help us to bring forward affordable housing that is of a high environmental standard, and are exploring routes to this – for example, using our funding to enable development to 'Passivhaus' standards. We will work with development partners to progress these proposals.

Discounted Sales

We work with private developers to secure Discounted Sale properties on new housing developments. Discounted sale means that the properties are for sale to eligible local households for a percentage of their open market value. The Council works with developers to ensure a supply of Discounted Sale properties, and then provides details of the properties to everyone who has applied to the scheme. We then manage the sale and re-sale of the properties.

The Discounted Sale housing scheme was first launched in 2010 and there are currently 149 Discounted Sale properties within the Eden District. These remain

affordable in perpetuity, so that when they are re-sold, they must still be sold to eligible local people at a discount.

84% of the Discounted Sale properties in Eden have been developed in the last 5 years, providing a successful route to an affordable decent home for many households now and in the future when they are re-sold. At present the Discounted Sale scheme generally represents a greater discount to purchasers than the government's proposed 'First Homes' scheme. That scheme is also limited to first-time buyers.

The scheme seeks to ensure Discounted Sale properties remain within reach of households on local incomes. Unlike some other forms of affordable housing, such as shared ownership, with discounted sale properties the purchaser owns their home outright. This means no other party retains a share of the equity, but the initial price and each re-sale is subject to the same percentage discount.

Housing for people with additional needs

We will work with the NHS, providers and commissioners to support the development, remodelling and adaptation of accommodation for people with disabilities across all tenures, to ensure people have a choice about where they live, and who they live with. Housing for people with additional needs should be in keeping with the guidance Building the Right Home – [see guidance online here](#)

Community Led Housing

The Council is keen to support Community Led Housing projects across the district. We see Community Led Housing as a way to bring forward new housing delivery that brings real and lasting value to our communities. Community Led Housing can also be a way to bring forward new sites that might not otherwise be developed, bringing additional housing forward in a way that helps local communities to thrive.

Eden District Council was allocated a total of £938,640 from the government's Community Housing Fund. This funding has helped to support a number of new-build projects in Eden as well as enabling the Council to develop a programme of support for Community Led Housing.

Because Community Led Housing is developed by local people for local people (for themselves, their families or for the benefit of the wider community), build standards and design tend to be of high quality, providing schemes that are of long term benefit to the local area.

Community Led Housing can take many different forms, including housing cooperatives, self-build schemes and developer-community partnerships. Community led housing can involve new-build development or the refurbishment of empty properties.

Some landowners may also be more prepared to release land for housing when they know it will be developed sensitively and in a way that will provide a lasting legacy for their local community.

The Council's Community Housing Fund provides grants to help Community Led Housing projects get underway. Grants from the fund can be used to pay for things like parish housing need surveys, and site surveys and investigations. The Council employs an accredited Community Led Housing Enabler and can provide project management support alongside other services such as planning advice and assistance with grant applications.

The Council's Housing Supplementary Planning document (available online [here](#)) provides information on how the Council is working to support Community Led Housing in Eden, and how groups and developers can access funding for their project.

Second Homes

Eden District Council will continue to monitor the levels of Second Homes within the District in an attempt to measure the effect they may have on the housing markets and communities of small rural parishes (this is also assessed via parish level Housing Need Surveys).

Eden District Council has not charged a Council Tax discount on Second Homes since 1 April 2013 and it does not intend to implement any discounts (on Second Homes) during the term of this Strategy.

Development of good quality new housing: What we will do next

Increasing the supply of affordable housing and supporting community sustainability

We will:

- Develop our Section 106 Policy, exploring ways in which funds could be allocated to facilitate affordable housing development, and ensuring Section 106 payments owed to the Council are paid.
- Maximise funding opportunities to accelerate the building of new affordable homes and to drive the quality of new build. We are open to the idea of exploring partnerships with providers.
- Work with our partners and neighbours to lobby Homes England about the need for good quality social rented properties for Eden, and Cumbria as a whole.
- Promote Community Led Housing to working age people as a way to help them to build a home in the community where they live or work, and develop easy routes for them to start their own projects.
- Work with the National Park Authorities to monitor levels of second homes within the district.

Ensuring homes support residents throughout their lives and are environmentally sustainable

We will:

- Through our Local Plan review, promote National Space Standards and establish requirements for dwelling type and mix where this is considered to be viable.
- Work with our partners to explore 'Whole Cost in Use' where the lifetime effects of build decisions on tenant's energy costs are considered as part of scheme viability assessments – reducing carbon emissions, bringing down the cost of heating a home, and offsetting the balance with a small increase in the rent to fund this where required.
- Encourage developers to explore Lifetime Homes which provide level access and easy adaptability so a person's home can be flexible and change with their needs.
- Work as a Council to examine the advantages and disadvantages of different potential targets for energy efficient housing. We will assess the implications on different targets on viability, to avoid adverse impacts on the number of homes delivered.
- Explore the feasibility of building our own homes with our subsidiary Heart of Cumbria, to pilot innovative energy efficient housing suitable for Eden.

Existing Stock Condition and Improvement

We help to improve the health, safety, and wellbeing of residents in private sector housing within the district who are affected by poor housing standards, particularly those disadvantaged through social deprivation, disability, age, vulnerability or infirmity.

For the purpose of this strategy ‘Private sector’ housing means homeowners and tenants renting from a private landlord.

Eden District Council has a Housing Renewal Assistance Policy detailing the actions we propose to take to improve the condition of private sector housing in the district. Local authorities can provide assistance in the form of grants, loans, advice or materials, or we can directly carry out work repairing, improving, extending, converting or adapting housing accommodation. We are currently reviewing our policy to reflect the national trend, which is moving away from providing grants and instead supplying low-cost loans. This helps resources to be stretched further as repayments are recycled over a number of years.

Why we need to do it:

Living in a home which is cold, damp, overcrowded or in poor repair can lead to health problems, which in turn can have a negative influence on community stability and crime levels, cause environmental problems and lead to increased costs for healthcare providers. It goes without saying that improved health brings wider benefits for everyone. Energy efficiency improvements help to prevent excess winter deaths each year by ensuring homes are adequately and affordably heated and also contribute to a reduction in carbon emissions.

Whilst the private rented sector will always be the housing of choice for some, it is becoming the only option for a large number of people. The private rented sector in England is expanding rapidly, mainly due to the lack of other affordable housing options available.

What we’ve done:

During the year 2019–20 we investigated 68 complaints regarding private sector properties, acted to resolve those complaints and improve the standard of private sector property.

During the same year we dealt with 66 Disabled Facilities Grant referrals totalling over £450,000 to enable adaptations to be carried out to allow people to continue living in their own homes.

In addition, we identified all properties in the district which met the criteria for Mandatory HMO licensing and ensured that they were all licensed.

We also commissioned an integrated stock model report and database to provide up to date information as to the condition of the district’s private sector housing stock. This is discussed in more detail in the following section.

Private Sector Stock Condition Modelling (Traditionally Private Sector Stock Condition Survey)

In 2019 Eden District Council commissioned the development of an integrated stock model for its private sector housing stock. The detailed information provided from this piece of work will enable a targeted intervention approach to improve housing across the district and to prevent ill health resulting from poor housing conditions. The stock modelling identified the following private sector stock issues in Eden.

- **Properties with Category 1 Housing Health and Safety Rating System (HHSRS) Hazards**

The Housing Health and Safety Rating System (HHSRS) assesses 29 housing hazards and the effect that each may have on the health and safety of current or future occupants of the dwelling. The HHSRS provides a means to measure/assess the hazards and to determine the best way to deal with them. If a hazard is a serious risk to a person's health and safety, it is known as a **category 1 hazard**.

8,221 private sector dwellings in Eden have category 1 HHSRS hazards, this equates to 34% of all private sector properties. The main contributor to these high levels of hazards is excess cold, which is particularly prevalent across Eden. This is due to a combination of a high proportion of properties (55%) not being on the mains gas network due to the rurality of the district. Larger detached and older properties may also be a contributing factor (approximately 35% of properties in Eden were built pre-1900).

The total cost of mitigating category 1 hazards in Eden's private sector stock is estimated to be in the region of £18.5 million, with £15.4 million in the owner occupied sector and £3.2 million in the private rented sector.

Eden District Council have established the **Warm Homes Eden** project (in conjunction with Cumbria County Council, Integrated Care Community, Electricity North West and CAfS), which is designed to tackle the number of 'cold homes' across Eden, which will therefore reduce the number of hazards related to excess cold.

The Council is also working with EON to deliver the Green Homes Grant Local Authority Delivery (LAD) scheme in pilot areas, and will roll out this scheme across the whole of the District as funding permits.

Properties in Disrepair

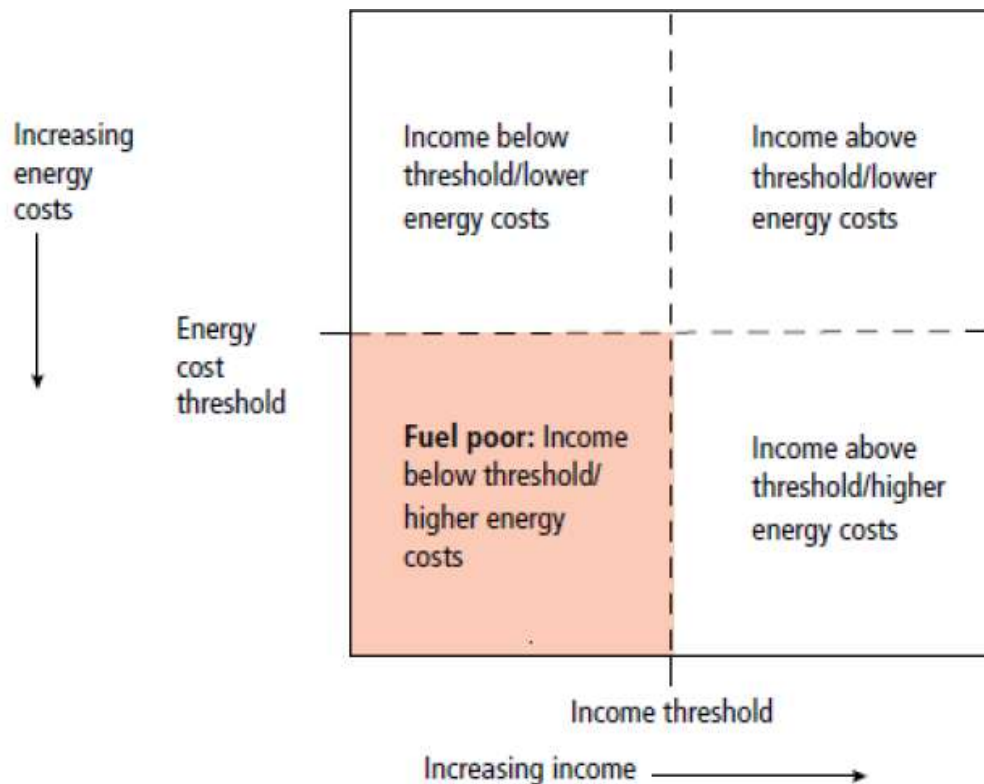
'Disrepair' is a component of the 'Decent Homes Standard' and a dwelling fails the 'disrepair' element if;

- One or more 'key building' components are old and, because of their condition, need replacing or major repair; or
- Two or more 'other building' components are old and, because of their condition, need replacement or major repair
- 'Key building components' are those which, if in poor condition, could have an immediate impact on the integrity of the building. 'Other Building Components' are those that have a less immediate impact on the integrity of the dwelling.

7.6% of private sector dwellings in Eden are in disrepair based on the above definition (7.3% of owner occupied dwellings and 9.1% of private rented dwellings) a total of 1,860 units.

Fuel Poverty

A household is said to be in fuel poverty if their required fuel costs are above average (the national median level, which is currently £1,158 per year) and were they to spend that amount, they would be left with a residual income below the official poverty line. This is shown in the following diagram;



Source: BRE Stock Modelling Report

Based on the above definition there are approximately 3,781 fuel poor households across Eden in the private sector (with 1,080 fuel poor households in the private rented sector). The estimated cost to remove households from fuel poverty (known as the Fuel Poverty Gap) in the private sector is £2.80 million (of which £0.68 million is from the private rented sector). This is further evidence of the need for initiatives such as Warm Homes Eden and the Green Homes Grant in the district.

<https://www.gov.uk/government/statistics/annual-fuel-poverty-statistics-report-2019>

Energy Efficiency

The stock modelling indicates that a proportion of private sector properties within the district could benefit from energy efficiency improvements as;

- An estimated 12% of private sector dwellings (3,029) have un-insulated cavity walls.
- An estimated 7% (1,642) have no loft insulation at all and 12% (3019) have less than 100mm.
- An estimated 41% of private sector dwellings have solid walls.

- The average annual energy costs for Owner Occupied properties in Eden is £1,703 and for Private Rented properties £1,266.

A private rented sector energy efficiency project commenced in Eden in 2019. This is discussed below.

How will we use the stock modelling evidence?

The information gathered as part of this work provides the Council with the foundations to develop future schemes to aid improvements across the district. It also enables Eden District Council to adopt a targeted approach to improving the district's private sector housing stock and to commence with the most in need areas first. The data generated will also aid updates of the Housing Renewal Policy.

How we do it:

We help to improve the health, safety, and wellbeing of residents in private sector housing within the district that are affected by poor housing standards or disadvantaged through social deprivation, disability, age, vulnerability or infirmity. We place a particular emphasis on those living in the rapidly increasing private rented sector.

- Remove the most serious home hazards (category 1)
- Improve housing conditions in the private rented sector
- Promote and improve energy efficiency in the home
- Mandatory licensing of Houses In Multiple Occupation (HMOs)
- Adapt accommodation to meet the needs of those with disabilities
- Tackle empty homes

In order to meet these objectives, the council works in partnership with other local authorities, and agencies. A range of policy tools are used to meet the needs of residents in the private housing sector, such as:

- Advice and Signposting
- Financial assistance
- Enforcement

We give free advice to both owner occupiers and tenants on housing repairs, making adaptations, improving home energy efficiency, letting accommodation, accessing private rented properties, and reusing empty properties. We also carry out a range of activities to reduce fuel poverty, as detailed within the Health and Wellbeing section below.

Private Rented Sector Energy Efficiency Project

This is a pilot programme to improve the understanding, compliance and benefits with energy efficiency regulations for private rented properties during 2019-2020.

We also want to increase awareness of the legal requirements to improve energy efficiency in the private rented sector through various media channels to private landlords, letting agents, tenants, partner organisations and the wider community.

We are working to identify and engage with private landlords and agents letting within the Eden DC area to identify challenges to achieving compliance with energy efficiency regulations and a reduction in carbon emissions.

At the start of a new tenancy a private landlord must provide their tenant with an Energy Performance Certificate. From 1 April 2020, a property should not be let if the Energy Performance indicator is less than an “E” (unless a specified exemption applies). Critically, a landlord cannot refuse a tenants reasonable request for the installation of energy efficiency measures. Our recently completed Private Sector Stock Modelling identified that an estimated 21.5% of private rented properties within the district have an EPC rating below Band E.

Mandatory Licensing of Houses in Multiple Occupation (HMOs)

Houses in Multiple Occupation (HMOs) often provide inexpensive shared accommodation for those who need it. The council offers advice to tenants, owners and managing agents. Where HMO properties are found to be unlicensed, and the landlord refuses to licence the property, the Council will either issue a Civil Penalty Notice or prosecute in accordance with the adopted Civil Penalties Enforcement Policy.

Housing Renewal Assistance

We will review our Housing Renewal Assistance policy, incorporating our policy changes for Disabled Facilities Grants, empty homes, discretionary housing grants and the introduction of Better Homes Eden, our new Home Improvement Agency.

Where resources or external funding streams allow, we will look to design programmes to tackle disrepair, regeneration or enforcement interventions, focussing on the areas in greatest need, to be informed by the evidence generated by the 2019 Stock Modelling Work.

The stock condition findings can also be combined with local intelligence to help identify areas for targeting assistance for physical improvements to private sector stock and the environment. Furthermore, programmes aimed at increasing household income through job creation, benefit entitlement checks and other initiatives will also be considered, with a particular focus on areas containing high proportions of low income households.

Home Improvement Agency

We will develop our newly registered HIA, Better Homes Eden. This will encompass our current Disabled Facilities Grant (DFG) offer, along with Health and Wellbeing initiatives giving a more holistic service.

We will explore the provision of grants and loans to assist those who cannot return home from hospital, alongside a minor adaptation service to those who do not qualify for a DFG, but require support and assistance in having adaptation works carried out to their home. We will also support the delivery of a local Handyperson Service.

Mandatory Disabled Facilities Grants (DFGs)

It is a requirement for the council to grant aid necessary and appropriate works to adapt accommodation to allow people with disabilities to remain in their own homes. A grant is available of up to £30,000 to provide financial assistance to make essential adaptations to a disabled person's accommodation. Eligibility for a DFG is determined by an assessment of need by an Occupational Therapist and a test of resources.

Discretionary Disabled Facilities Grants

Discretionary grants and loans may be available for works not eligible for Mandatory DFGs such as:

- Relocation costs to a more suitable property
- Top-up funding where costs are above the Mandatory maximum
- Works considered necessary to meet need but are outside of the Mandatory scheme.

The Discretionary Disabled Facilities Grants programme is dependent upon the availability of funding.

Retro Fit

The results of the Private Sector Stock Modelling shows that there are 1,080 fuel poor households in the private rented sector, within Eden district. For existing homes we will explore solutions, which tackle the problem on a whole house approach, ideally to SAP 86. Some interventions may not be affordable at this time, but we see it as being essential to plan to prevent dead end technologies being installed.

The results of this stock modelling will be assessed and Local Plan policies developed in response to ensure that the best possible standards are achieved for all local housing development. We will encourage developers of housing to build to a minimum build standard – SAP 86, (EPC B) to avoid future retro fit projects. We will encourage the experimentation with innovative low cost builds that result in energy efficient homes.

Health and Wellbeing

The Home Energy Conservation Act (1995) (HECA), Warm Home Energy Conservation Act (2000) (WHECA) and “Cutting the cost of keeping warm, a fuel poverty strategy for England” (published in March 2015) place a statutory duty upon Local Authorities, along with an expectation that they will act to reduce fuel poverty levels.

To make a real and long-lasting difference, we need to ensure that strategic planning (and funding) for health, social care, and housing is joined-up. Housing is therefore recognised as an important element of the Council’s Better Care Fund (BCF) planning process.

Why we need to do it

Housing is a basic human need and good quality homes are essential to ensuring that residents have the best physical and mental health possible. A warm, dry home, free from hazards and with sufficient space is a positive contributor to health and wellbeing.

Conversely, poor housing and homelessness are key drivers of social exclusion and contribute to lower life expectancy and preventable causes of death.

As the private sector stock modelling work revealed, there are approximately 3,781 fuel poor households across Eden (in the private sector), with an estimated cost of £2.8 million to remove these households from fuel poverty. It is likely that these figures are actually higher when taking those living in social accommodation into consideration.

As previously stated (in the ‘**stock condition**’ section), Fuel Poverty in Eden is being exacerbated by the fact that there is a predominance of older detached traditional stone built properties, with solid walls, which can be hard to heat. This is compounded further for the 55% of Eden’s private sector properties not on the mains gas network due to their rural location.

BRE Stock Modelling Report 2019

What we’ve done

In partnership with Cumbria County Council, ICC, Electricity North West, and CAfS we have established Warm Homes Eden which sits under our Affordable Warmth Partnership. The Partnership aims to align Housing with Health, recognising the potential for cold homes to have a detrimental effect upon people’s health.

Warm Homes Eden is the umbrella project which pulls together the following under a single point of contact through CAFS.

- Energy efficiency advice
- Cold to Cozy
- Energy Company Obligation (ECO)
- Energy Company Flex (ECO Flex)

As part of the Affordable Warmth Strategy we have the following objectives:

- Inform gather and share information, to ensure a high profile for Affordable Warmth
- Promote energy efficiency in the housing stock across all tenures
- Improve Affordable Warmth through income maximisation and budgeting advice
- Improve health and wellbeing through Affordable Warmth

Our Affordable Warmth Strategy will be reviewed to reflect new emerging policies with regards to climate change. We also need to educate and inform on advantages of green energy solutions, dispelling the myths and misinformation. We will target our funding towards this and away from fossil fuel. To do this we will need to challenge and engage with hard to reach groups.

Empty Homes

Empty homes blight an area, causing frustration for neighbours, and those in housing need who can see a potentially good home being left to decay. We will review our empty homes policy, as part of the review of our Housing Renewals Assistance Policy, with a view to making it more robust and proactive.

We actively target empty properties to bring them back into use. The owner (if known) is contacted to seek their cooperation. If it is not possible to persuade an owner to deal with a property, we have the option of implementing a number of statutory powers.

We can give assistance, in the form of either a loan or grant, which may be used for undertaking works. Eligible works include all works necessary to remove category 1 hazards and reduce category 2 hazards under the Housing Health and Safety Rating system (HHSRS) in order to make the property habitable.

Empty Property Loans

Owners can apply for an interest free loan of up to £15,000 for long-term empty homes. This enables owners to bring empty properties up to a decent homes standard prior to re-occupation; which includes ensuring there are no Category 1 hazards as per the Housing Act 2004 Part I.

If the property is to be rented following the works, we don't impose conditions on the rental levels that may be charged, or to whom the property may be rented as the purpose of this policy is to return empty properties back into use. The refurbished property can either be sold, rented, or owner occupied.

Empty Homes Grants

We currently offer 2 types of grants to help repair properties that have been empty for 2 or more years.

- A grant of up to £20,000 towards essential works. For example: roofing, window and door replacement, heating installation, kitchen and bathroom installation. On completion, the property must be leased to one of our Housing Association partners for 5 years. After this it reverts back to the landlord to continue renting, sell or owner occupy.
- A grant of up to £10,000 towards essential works. The owner will have to match-fund the amount of grant. On completion, the property must be rented through our Choice Based Letting Scheme. This will be to someone who is registered as seeking social housing. The landlord will be able to choose who the property is let to from a list of applicants. The landlord will have to manage the property or may arrange for a Letting Agent to do so.

Private Sector Landlords Forum

We have set up the Eden Private Landlords Forum to advise Landlords how to improve standards across the sector and to give them support. We will use this to increase awareness amongst our local landlords and drive up housing standards.

We will explore more innovative ideas for empty homes assistance –

- To enable the renovation and improvement of single properties, they will be considered for the conversion of larger empty properties into a number of units so that they are suitable for use as residential accommodation.

- Change of use where there is a housing need - former office space, empty/unused space above shops, pubs, and former nursing homes.

Existing Stock Condition and Improvement: What we will do next

Improving our existing private sector stock

We will:

- Use the Eden Landlords Forum to work with local landlords and improve standards, and explore how the Private Rented Sector can contribute to meeting housing need.
- Review our Housing Renewals Assistance Policy, incorporating our policy changes for Disabled Facilities Grants, empty homes, discretionary housing grants and Home Improvement Agency.
- Explore innovative ideas for Empty Homes Assistance as part of our wider Housing Renewals Assistance Policy review.
- Review our Affordable Warmth Policy to ensure it reflects emerging policy and best practice on climate change.
- Explore ways to reduce the number of Category 1 Hazards in Eden, using the data produced by Eden's 2020 Housing Stock Modelling and Database to help inform our plans.

Improving Access to Housing for All

Why we need to do it

In addition to promoting the development of appropriate housing to meet housing needs in Eden, it is important that we enable people to access both new and existing housing. People access both private and affordable housing through a variety of routes and it is important that these routes work well to ensure people are able to access housing that meets their needs, at the time when they need it.

This section also pays particular attention to groups that may be particularly at risk of experiencing difficulties in accessing housing to meet their needs. It provides details of the things we are doing to help people to access suitable housing in both the social and private sectors. These range from statutory services to new initiatives, designed to meet the particular needs of customers accessing housing in Eden.

How we do it

Choice Based Lettings – The Housing Register

In Cumbria we have a Choice Based Lettings system, which means that people apply to the housing register just once but can then apply (or ‘bid’) for any social or affordable rented home that is advertised through the system, no matter which housing association is the landlord.

In Cumbria, the Choice Based Lettings system is called Cumbria Choice. Applicants register for the system online and are assigned a priority ‘band’ based on their circumstances. This band tells the system how urgent the applicant’s housing need is. Applicants then search for properties and ‘bid’ for the property they want. All the bids for each property are assessed according to the applicants’ priority bands, and the property is offered first to the applicant in highest need.

The way that applications are assessed is agreed county-wide; the method is the same across Cumbria and is not decided by Eden District Council alone. In a small number of places, ‘Local Lettings Policies’ apply. These are put in place when local circumstances mean that it would be better to allocate housing according to different rules to those set out in the standard Cumbria Choice lettings policy. In Eden there are local lettings policies in place in Glenridding, Sandersons Croft in Kirkby Thore, Threlkeld, Greystoke and Alston Moor.

Eden District Council has a duty to hold a housing register and currently delivers this in partnership with other Cumbria local authorities and housing associations, via Cumbria Choice. The current system is under review by the partner organisations to ensure it is fit for purpose and offering best practice to our residents and customers who have a housing need. This review and new Policy is expected to be completed by April 2021.

Property Links Scheme

Through the Property Links scheme, the Private Rented Accommodation Officer matches people found to be at risk of rough sleeping and/or homelessness, with private landlords seeking long term tenants. Through the scheme, properties are identified and are assessed to ensure they provide a safe and decent place to live. People at risk of homelessness are supported to ensure they are ready to take on a tenancy. The landlord and prospective tenant are then introduced, and both parties can decide whether the arrangement is right for them.

The Private Rented Accommodation Officer supports the tenant to sustain their tenancy and ensures that the landlord continues to meet their obligations; providing support and advice and carrying out periodic inspections on the property.

Eden Mortgage Boost Scheme

We are working with the Penrith Building Society to help more local people onto the property ladder, by reducing the size of the deposit required to purchase a property.

The scheme is aimed at those who can afford mortgage repayments but not the high deposits required. The council provides grants to meet the costs associated with arranging a mortgage indemnity on 20% of a property's value, and the purchaser then only needs to provide a deposit of 5%. The scheme also enables purchasers to access lower mortgage repayments, because they can access similar terms to those applying to a 75% mortgage.

Housing Advice and Homelessness

Homelessness has been increasing both nationally and locally. The focus on homelessness prevention has been further strengthened by the introduction of the Homelessness Reduction Act 2017 which was enacted in April 2018. We are proud of the Housing advice and Homelessness prevention work which is carried out on our behalf by Eden Housing Association (EHA).

Why we need to do it:

The Council has a number of statutory duties relating to homelessness. Part VII of the Housing Act 1996 introduced a duty on Councils to tackle homelessness and the Homelessness Reduction Act 2017 expanded this. However, it was the Homelessness Act of 2002 which first imposed a duty on all housing authorities to carry out a review of homelessness in their area and develop a homelessness strategy.

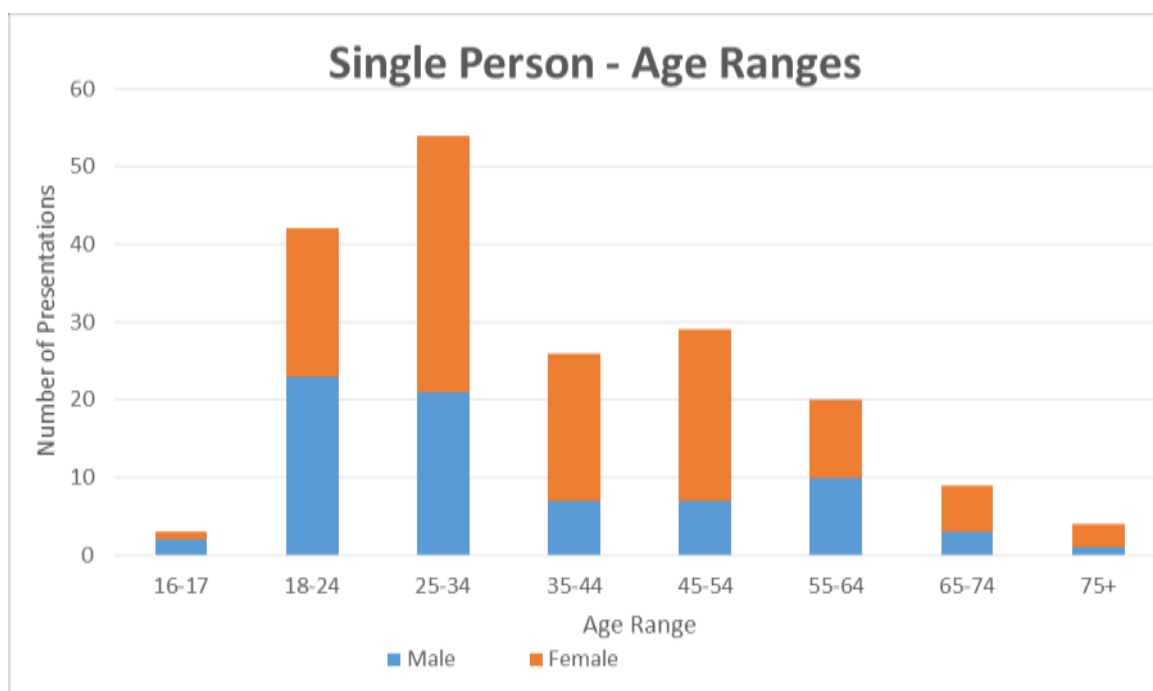
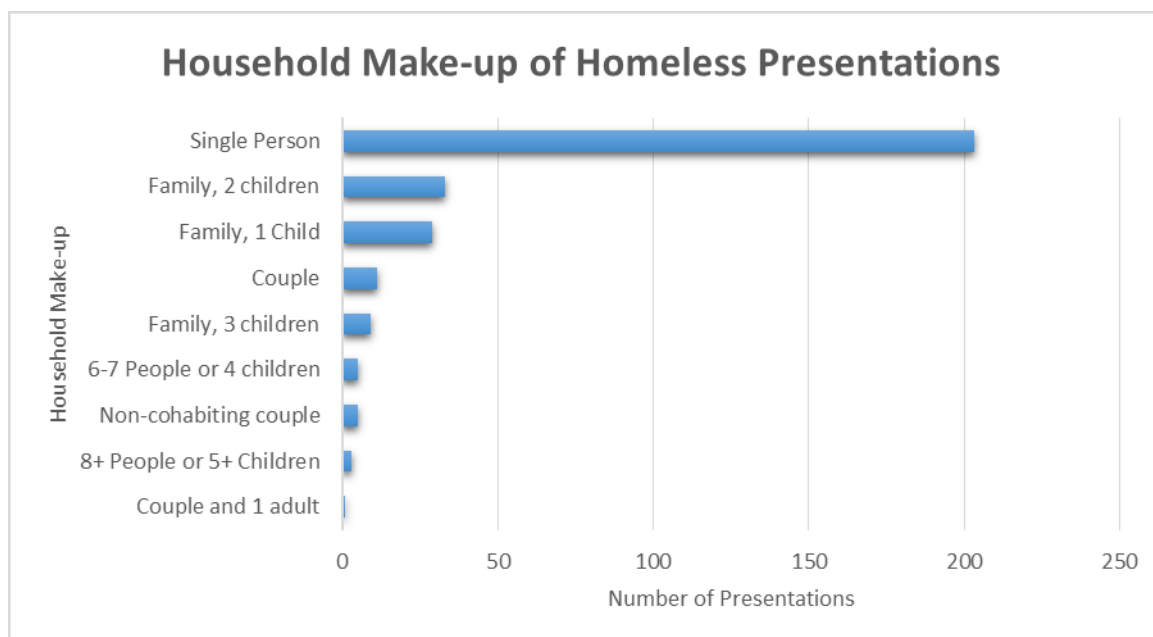
We also have a statutory obligation to provide housing options advice and hold a housing register. This provision is contracted out to EHA and we are partners in the Cumbria Choice Based Lettings (CBL) Scheme.

What we've done:

In July 2019 we carried out a Homelessness review. The key findings were used to develop our new Homelessness Strategy.

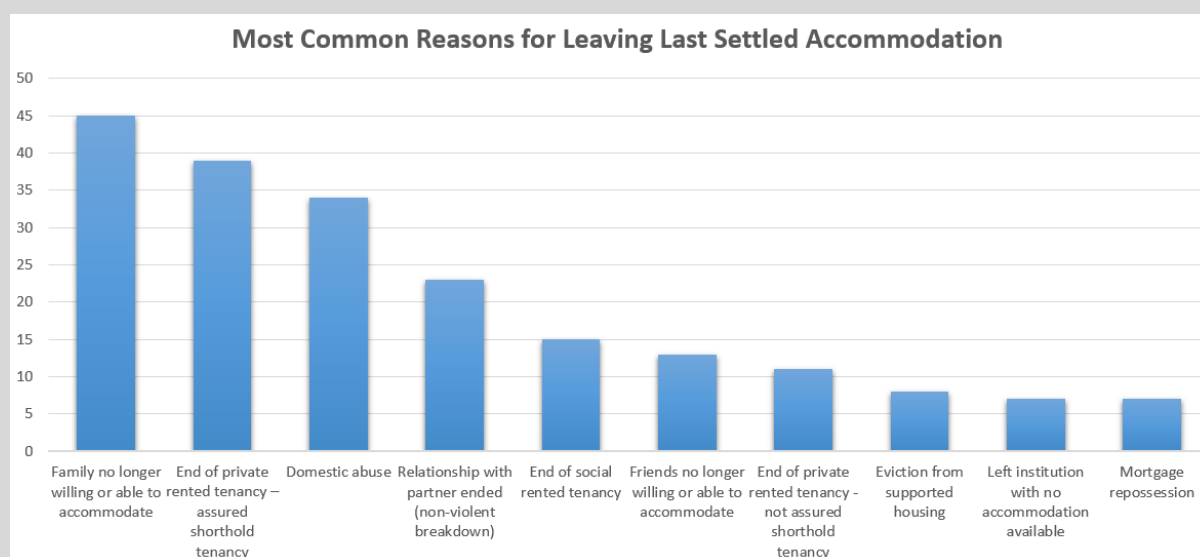
Eden's levels of homelessness are significantly lower compared to the rest of Cumbria, the North West and England, with numbers falling over the past five years. Locally, the number of households in temporary accommodation has increased, however this remains relatively low compared to elsewhere.

The highest number of presentations are single people (57%), aged between 25 and 34 years old. Presentations from young people under the age of 24 make up 21% of presentations. Eden has a higher rate of single homeless males compared to elsewhere, however local levels of rough sleeping are very low.



The following chart shows the most common reasons for households leaving their last settled accommodation in Eden between April 2019 and March 2020.

The end of a private rented tenancy, being asked to leave by family and domestic abuse remain the most common reasons reason for households leaving their last settled accommodation, accounting for 59% of reasons given.



The least common recorded reasons for households leaving their last settled accommodation include households finding shorthold tenancies (0%), violence or harassment (of which racially motivated cases were 0% and non-racially motivated 0.5%), or 'other' reasons (1.5%).

Eden's future levels of homelessness are likely to increase, due to house price to earnings ratios being less favourable compared other areas.

Voluntary organisations provide a comprehensive range of services across Eden, to assist people who are homeless or threatened with homelessness including the local Foodbank, Salvation Army, Credit Union and CAB. Housing associations have demonstrated a commitment to tackling homelessness. Eden District Council commission Eden Housing Association to administer the statutory homelessness functions, and this arrangement is achieving excellent outcomes for both organisations and those people at risk of homelessness.

Working together with neighbouring local housing authorities, the Council have established a pilot for supporting armed forces veterans, and for victims of domestic abuse who are homeless or threatened with homelessness. Through funding from the Ministry of Housing, Communities & Local Government (MHCLG), we have worked with our neighbouring districts and have established three Countywide Rough Sleeper Co-ordinators.

We have secured funding for a Private Sector Accommodation Officer; who is working across Eden and South Lakeland District Council areas, with the aim of helping us to access private rented sector accommodation for those homeless and/or at risk of rough sleeping. This has resulted in a reduction to the length of time households are spending in Temporary Accommodation or Bed and Breakfast accommodation. We have also secured funding for a dedicated Domestic Abuse worker who supports local families who find themselves homeless as a result of domestic abuse.

The Council receives funding from Cumbria County Council to provide housing related support to vulnerable households, in order for them to maintain their tenancy. This funding will cease on 31 March 2021, and alternative funding sources are currently being sought.

We have increased our temporary accommodation to 9 units currently, and we continue to monitor the level of need in order to help those in emergency situations.

In September 2019, we retendered our Homelessness, Housing Advice and Housing Register service, with Eden Housing Association being awarded a two year contract with effect from 1 April 2020.

The Eden Homelessness Strategy Steering Group will oversee the delivery of the actions in the Council's Homelessness Strategy, and funding applications will continue to be made to subsequent funding streams via the MHCLG and others.

How we do it:

The Housing Options Team has developed a variety of methods to help prevent homelessness, including:

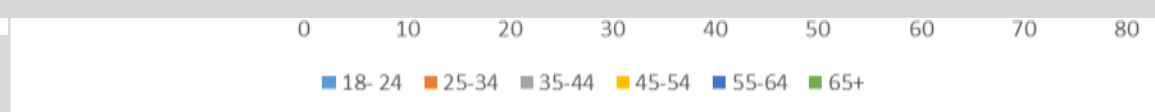
- Grants for tenancy deposits and agency fees, in order to access privately rented homes
- Mediation for young people and their families, and for couples
- Sanctuary scheme for victims of domestic abuse to enable them to remain safely in their homes
- Double deposit payments for landlords in lieu of having a guarantor
- Support for people leaving hospital to secure suitable accommodation if they cannot go back to their previous home
- Support to access Discretionary Housing Payments
- The financing of a specialist debt advice worker
- Provision of rent guarantee insurance
- Payment of rent arrears to secure a tenancy at risk (where extenuating circumstances have resulted in arrears)
- Referrals to specialist community based housing support
- Renegotiation fee to bring rents in line with Local Housing Allowance rates

- Paying for other solutions to tenancy breakdown eg clearing garden or property, providing sound insulation
- Setting up direct payment of Housing Benefit
- Training to support organisations to ensure accurate advice is given at the earliest opportunity, and that the organisations are aware of the help available

What we're doing next:

We will implement our Homelessness Strategy, which is an ambitious plan to deliver homelessness prevention and tackle homelessness. The Homelessness Strategy is available to view on the Council's website [here](#)

We will continue to provide support to all those requiring the Housing Options service. The following chart shows customers' support needs by age range between April 2018 and March 2019:



We will continue to access and make bids for funding from the MHCLG and other sources. In particular, we will aim to continue the very successful work of the Domestic Abuse Project (DAP) and the Private Rented Sector Officer (PRSO) scheme Property Links.

Furthermore, we will continue to monitor the levels and causes of homelessness as a result of Covid-19. We will work collaboratively with our partner Cumbrian authorities to ensure maximum funding resources are secured locally and the best possible outcomes achieved for our local households.

Gypsy and Travellers

The most recent assessment of the need for Gypsy and Traveller accommodation in Eden was carried out in 2013, as part of a Cumbria-wide study commissioned by the Cumbria local authorities and county council. A new Cumbria Gypsy and Traveller Accommodation Assessment was commissioned in 2020 and is due to report in spring or summer 2021, depending on Covid-19 restrictions which have implications for the timing of some parts of the research.

The 2013 Cumbria Gypsy and Traveller Accommodation Assessment identified one private site in Eden providing 34 permanent pitches and 10 temporary pitches. There is no provision for Showpeople across the District. The research identified a shortfall of nine pitches for the period 2013/14 to 2017/18. At the time of the study there were also two Showpeople living on unauthorised plots resulting in a need for two authorised plots. A recommendation to provide up to 12 transit pitches was identified for Eden, with locations in Penrith and Stoneybeck suggested based on past trends of unauthorised encampment activity. A copy of the 2013 Assessment is available on Eden District Council's website.

The new Accommodation Assessment will examine Gypsy and Travellers' accommodation and associated needs in Eden and make recommendations about the requirement for additional plots. We will update the Housing Strategy to reflect the findings of this new assessment when available.

Older Persons

In 2018 we developed an Older Persons Strategy. We recognise that this was not ambitious enough, and we now believe that it should also be incorporated within a broader strategic approach to housing, making sure it is an integral part of this Strategy.

The District has a higher than average proportion of older people and previous studies have highlighted the need to begin to plan for the growing need for housing related support that will help older people retain their independence, and the risks associated from poor or inadequate housing. Included in the action plan are proposals to:

- Enable the development of 80 units of Independent Living (extra care) housing;
- Enable the development of a similar number of homes with low-levels of care;
- Review and update the Council's policies for Disabled Facilities Grants (DFGs) including ways we can be more flexible, and
- Set up a Home Improvement Agency

Although national and local planning policy recognises the issue of housing for older people, there is still a lack of understanding between need, demand, existing supply and aspirations, which is an issue more relevant to this group than others. A further complication is the large proportion who are home-owners, with equity but who need to release this through the sale of their home, or in other ways to fund the cost of other options, possibly including their care as well as their future housing need.

Moving home is amongst the most significant decisions that people make in their lives. For this reason some housing providers have made the clear decision to abandon ageing-in-place with an approach that seeks to encourage older residents to make the transition from family housing to purpose-built dwellings of more appropriate scale earlier, and are targeting the younger spectrum of older people.

These are intended to encourage people to downsize from family housing to high quality apartments. Key to this is the quality of the accommodation offered, incorporating HAPPI standards. The model provides the additional security often appreciated by older people, but without the additional support that falls outside of housing benefit, avoiding the difficulty of support revenue funding. Capital costs are lower due to the lack of communal facilities on site.

There are a range of housing options that can be explored and delivered:

- Intermediate housing options may be more attractive to this group as it would help them have the benefit of knowing they have a stake in their new home but without the responsibility of being a home owner.
- Shared-ownership could be a solution but there would still be a need to release some equity to meet the cost of the partial share of ownership.
- Renting, either social rent or good quality private sector.
- Co-housing, led by the residents themselves, this allows groups of people to live together in a community setting whilst retaining their independence. There are good examples of this throughout the UK, and co-housing can be a type of Community Led Housing.

One of our actions will be to explore and identify the most flexible and appropriate types of tenure which can be provided as an effective and viable option by partners.

What we will do next

We will review our approach to Older Persons Housing to take into account this new Housing Strategy and also to explore more innovative ways to assist our ageing population.

We will redesign and recommission the Handyperson Service.

We will set up our Home Improvement Agency, Better Homes Eden. We will explore and develop a policy giving us the flexibility to spend capital funding on revenue led projects which will enhance the quality of life for those who wish to remain in their home. This will include a Minor Aids & Adaptations service for those who do not qualify for DFGs. We will also look at other ways to assist people so they can stay in the home and avoid the need to go into hospital, or alternatively allow them to leave hospital and go back home where they can continue with their recuperation.

We will work in partnership with Cumbria County Council and Registered Providers to enable Extra Care schemes to be developed in line with evidenced need.

We will work with the NHS and Cumbria County Council to assist with the strategic resettlement of those living in long term residential care who wish to move into the community.

Young People

We want all young people to have routes to independence and to choose to stay living in Eden, including those going through the apprenticeship route to learn a trade or profession within a company, new graduates emerging from university and those leaving the care system.

We will undertake an accommodation supply and demand mapping exercise for 16 – 30 year olds in Eden. The exercise will identify strengths and weaknesses in the current provision of housing, and supported accommodation for young people in the district, and provide recommendations in relation to future requirements for housing and support. We will use this information to support the Council in developing a Young Persons Strategy.

We will continue to deliver improvements in services and accommodation for young people leaving care, and other vulnerable young people, who require supported accommodation in the district.

Access to Housing: What we will do next

Improving Access to Housing

We will:

- Seek to maximise funding from government and other sources in order to continue successful work such as the Domestic Abuse Project (DAP) and Private Rented Accommodation Officer (PRAO) scheme; Property Links.
- Implement our Homelessness Strategy, and develop targeted homelessness prevention activities for offenders leaving prison, patients leaving hospital, vulnerable adults and those with poor health.
- We will establish an Eden Homelessness Strategy Steering Group.
- We will investigate the potential to partner with the Heart of Cumbria to provide affordable housing for customers accessing our Housing Options service.
- Undertake an accommodation supply and demand mapping exercise for 16-30 year olds in Eden, and use this information to support the development of a Young Persons Strategy.
- Continue to deliver improvements in services and accommodation for young people leaving care and other vulnerable young people who require supported accommodation in the district.
- Jointly commission a new Gypsy and Traveller Accommodation Needs Assessment, alongside developing a new joint working protocol, working with the Gypsy and Traveller community and the other Cumbria local authorities, and use this information to inform this Housing Strategy and the Local Plan.
- Set up a Home Improvement Agency, Better Homes Eden, and explore options such as a Minor Aids and Adaptions Service for those who do not qualify for Disabled Facilities Grants (DFGs) to enhance quality of life and enable people to stay within their homes.

- Work in partnership with the NHS and Cumbria County Council to assist with the Strategic Resettlement of those in long term residential care who wish to move into the community.
- We will work in partnership with Cumbria County Council and Registered Providers to enable Extra Care schemes to be developed in line with evidenced need.

Our Wider Aims

The Action Plan shows specific targets we want to achieve, and this will be reviewed on an annual basis.

However, we have some aspirational aims which we would like to explore. We hope this gives partners some ideas about where we want to take our strategy and come forward with innovative ideas.

We will look to maximise funding opportunities to accelerate the building of new affordable homes.

We are open to the idea of exploring partnerships with providers where this enhances the provision of good quality housing, and contributes to the local economy. One way may be to explore Modern Methods of construction.

Housing Quality

We are keen to explore the following concepts either through enablement, assistance or as direct provider -

- Lifetime Homes
- New homes built to National size standards and to a SAP rating of 86 (EPC B)
- Through our Council owned company Heart of Cumbria, explore the feasibility of developing an Eden Green House, to showcase the best in technology, and modern methods of construction to achieve an EPC A.

Through Heart of Cumbria we wish to explore 'Whole Cost in Use' for our customers. Whole Cost in Use aims to consider the lifetime effects on energy costs as part of scheme viability assessment work, so the benefit of spending more to make a property more efficient at development stage is understood. This is likely to mean lower energy costs, offset by a higher rent to fund the initiative. Overall this will be cost effective so our customers do not have to choose between rent, food and heating.

Glossary

Affordable Housing:	<p>Affordable housing includes social rented and intermediate housing, provided to eligible households whose needs are not met by the market. Affordable housing should:</p> <ul style="list-style-type: none">○ Meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices.○ Include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision.
Affordable Rented Housing:	<p>Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80 per cent of the local market rent (including service charges, where applicable).</p>
Discounted Sale:	<p>A Discounted Sale Property is sold at a fixed percentage of open market value, enabling the purchaser to buy the whole property at a reduced rate. The percentage discount is then applied upon each successive re-sale. A Discounted Sale property can only be purchased by households meeting the criteria outlined in the S106 planning obligation.</p>
Holiday Let:	<p>'Holiday letting' is defined in the Housing Act 1988 as 'a tenancy the purpose of which is to confer on the tenant the right to occupy the dwelling house for a holiday'.</p>
Housing Health and Safety Rating System (HHSRS)	<p>An assessment tool for identifying housing hazards that can affect the health and safety of the occupants.</p>

**Intermediate
affordable housing:**

Housing at prices and rents above those of social rent, but below market price or rents, and which meet the criteria set out above. These can include shared equity products, other low cost homes for sale and intermediate rent but does not include affordable rented housing

- The definition does not exclude homes provided by private sector bodies or provided without grant funding. Where such homes meet the definition above, they may be considered, for planning purposes, as affordable housing. Whereas, those homes that do not meet the definition, for example, 'low cost market' housing, may not be considered, for planning purposes, as affordable housing.
- The terms 'affordability' and 'affordable housing' have different meanings. 'Affordability' is a measure of whether housing may be afforded by certain groups of households. 'Affordable housing' refers to particular products outside the main housing market.

Lifetime Homes:

'Lifetime Homes' is a set of design criteria developed by a group of housing associations, charities and developers, intended to ensure that homes support the changing needs of individuals and families at different stages of life.

Long Term Empty:

A residential property that has been unoccupied for a minimum of 2 years.

Market housing:

Private housing for rent or for sale, where the price is set in the open market.

Second Home:

A second home is no one's sole or main residence, it is furnished, has no planning restriction preventing occupancy, isn't a caravan or boat mooring and isn't a job related dwelling.

Shared Equity:

Part of the property is financed by a low cost equity mortgage by a housing associations.

Shared Ownership:

Whereby the purchaser buys a percentage share of a property and pays rent on the share that they do not own, usually to a housing association. Normally Purchasers are able to buy more shares in the property over time, this is called 'Stair casing'.

**Social Rented
Housing:**

Rented housing owned and managed by local authorities and registered social landlords, for which guideline target rents are determined through the national rent regime.