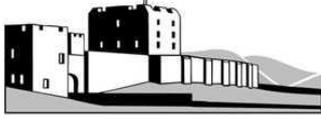


**CARLISLE  
CITY COUNCIL**



**7 [www.carlisle.gov.uk](http://www.carlisle.gov.uk)**

**A Guide to  
Housing Associations  
in the  
Carlisle District**

# Table of Contents

	<b>Page</b>
Introduction .....	3
Housing Associations working in Carlisle .....	8
Details provided by each Housing Association:	
Abbeyfield Society.....	9
Anchor .....	10
Brampton Rural Housing Society .....	13
Riverside (Carlisle) Housing Association .....	14
Eden Housing Association .....	16
Haig Homes .....	18
Hanover Housing Association .....	19
Home North West .....	21
Housing 21 .....	23
Impact Housing Association Limited.....	25
Mitre Housing Association .....	30
Dimensions (UK) Ltd .....	31
Railway Housing Association .....	32
Two Castles Housing Association .....	33

# Housing Associations and Affordable Housing

## What are housing associations?

A housing association is a not-for-profit organisation, providing accommodation for those in need.<sup>†</sup>

Smaller housing associations may manage only a handful of homes and be run entirely by their management committees. Larger housing associations have paid staff and manage up to thousands of homes.

A housing association can be formed through the large scale voluntary transfer (LSVT) of former council housing properties; Carlisle Housing Association (now Riverside Carlisle) was formed in December 2002, through the LSVT of housing stock previously owned by Carlisle City Council.

## What kind of homes do they provide?

Most housing association homes are provided for rent. The homes may be newly built or existing properties that have been modernised or converted.

Some housing associations provide self-contained houses, flats or shared accommodation, such as hostels, cluster flats and group homes, to meet a variety of different needs.

Some housing associations provide homes for sale. These may be existing properties or newly built houses. Newly built homes are sold on a shared ownership basis; to increase affordability, only a proportion of the house is purchased by the buyer, who pays a rent for the remainder. The 'Shared Ownership' section below explains this in more detail.

## What about 'special' housing needs?

Some housing associations cater for particular needs. Many provide rented homes for elderly people, including sheltered accommodation. Others provide rented accommodation for disabled people or hostels for people who need extra support, such as those with a mental illness.

## Shared Ownership and 'Homebuy'

Shared ownership (or shared equity) is tailored towards people who can not afford to purchase a house outright due to being unable to afford full mortgage repayments, a deposit or both. Buyers purchase a share of the property and pay a rent (to the housing association) for the remainder.

---

<sup>†</sup> For the purposes of this publication, the terms *housing association* and *registered social landlord* are taken to mean the same thing.

The initial purchased share is between 25%-75% of the market value of the property (although some housing associations have different minimum limits). The rent charged would be proportionate to the remaining share of the property, the housing association still owns.

The property is initially let out to the householder on a 99-year lease. However, should the householder wish, they can incrementally purchase more of the property (known as staircasing); should this reach 100%, the freehold is generally transferred. There are occasionally some restrictions which may prevent a transfer of the freehold, for example there are sometimes limits on properties in rural areas.

When the property is sold, the householder gains a proportionate benefit on any increase in the market value of the property. Unless outright ownership is achieved, clauses in the lease may enable the housing association to nominate prospective buyers. This is likely to occur when shared ownership schemes are specifically designated for certain people, for example the elderly.

**Homebuy** is the Government's flagship affordable home ownership scheme. Chiefly, it includes the following two products:

- New Build HomeBuy
- Open Market HomeBuy

New Build HomeBuy works similarly to 'Shared Ownership', with an initial purchase of between 25% and 75%, the payment of rent to the housing association on the rest, and the option to staircase to 100% ownership. Open Market HomeBuy purchasers are required to finance around 75% of the cost, with the Homes and Communities Agency and house builder providing a loan to make up the remaining costs. Again there is the option for the householder to purchase the rest of the shares.

### **Leasehold for the Elderly Schemes**

These schemes are designed to help elderly people on a limited income, but who have capital available (such as savings or equity in an unmanageable home) and wish to move to a sheltered home. A housing association maintains a group of properties (usually one or two bedroom flats or bungalows), and provides a resident warden or Careline service, as well as certain communal facilities. These houses are offered on a 99-year lease to people of 55 years of age or over.

The buyers can purchase no more than 75% of the equity and pay an ongoing service charge for insurance, maintenance and the warden service.

Should the householder wish to sell the property, the housing association has first option to nominate somebody from its waiting list. Should it fail to find a nominee within a specified time, the lease may be sold on to any person over the age of 55.

## **Low Cost Home Ownership**

An alternative to shared ownership is discounted sale purchase. Without the involvement of housing associations, the City Council maintains a register of discounted properties that have been secured on new housing developments through negotiations with private developers.

These properties are sold at between 90 – 70% of the full market value to qualifying applicants. The discount must be passed on to the next purchaser, ensuring the properties remain affordable in perpetuity.

To qualify for a property, individuals need to demonstrate that they require a discount on the property in order to afford it, as well as having a local connection to the parish, ward or district.

## **Housing Association Lettings Policies**

By 2011, many housing associations will have signed up to Cumbria Choice, a county-wide choice-based lettings scheme which facilitates more choice and transparency. Prospective tenants will only have to complete one application form. Landlords advertise their available properties through the scheme and customers will then bid for the homes that they want to be considered for. For those housing associations signed up to Cumbria Choice, current points-based schemes will be replaced by a priority banding scheme.

This guide will indicate where a housing association has signed up to Cumbria Choice. However, all housing associations in Carlisle, whether using a choice-based lettings allocation policy or not, have their own local lettings policy. Housing associations are required to publish details of these lettings policies, and copies can be obtained from individual landlords. A brief summary of these policies are given in this guide.

## **How are housing associations homes funded?**

Most housing associations provide housing using both public and private finance.

Public finance used to be provided by the Housing Corporation. However, the Housing and Regeneration Act of 2008 dismantled the Corporation and created two new bodies. The Tenants Service Authority regulates the housing associations, while the Homes and Communities Agency deals with funding and regeneration work. In return for funding grants from the Homes and Communities Agency, housing associations must ensure that the money is spent on houses that comply with certain cost controls, design standards and meets genuine housing need. Around 45% of the cost of a newly built scheme is usually provided this way.

Private finance usually accounts for 55%, obtained via a loan.

Not all schemes are financed in this way. Some special needs schemes are still financed 100% by grant whilst some larger housing associations borrow more than 55% from the private sector. Grant rates are higher when existing properties are purchased for repair or renovation.

It is also possible for social housing to be financed by the district council; this is known as a local authority social housing grant.

### **National Affordable Housing Programme**

The Homes and Communities Agency's investment programme, the National Affordable Housing Programme 2008-11, is open to housing associations and private sector bodies, as well as local authorities (via Arms Length Management Organisations and Local Authority Special Purpose Vehicles). It spells out its priorities for the North West as:

- Delivering urban renaissance
- Providing affordable homes to maintain balanced communities (including rural homes)
- Delivering Decent Homes in thriving neighbourhoods
- Meeting the needs of communities and providing support for those who need it
- Low cost home-ownership
- Larger homes

### **Regulating social housing in England**

The Tenant Services Authority has published a regulatory framework that most housing associations must comply with. This aims to ensure that, for the first time, tenants will get similar levels of protection and services regardless of who their landlord is.

While social housing providers must also meet certain local standards, the six national standards cover:-

- **Tenant involvement and empowerment** – relating to customer service, choice and complaints; involvement and empowerment; and understanding and responding to diverse needs of tenants
- **Home** – relating to quality of accommodation and repairs and maintenance
- **Tenancy** – relating to allocations, rent, and tenure
- **Neighbourhood and community** – relating to neighbourhood management, local area co-operation and anti-social behaviour
- **Value for money**
- **Governance and financial viability**<sup>‡</sup>

---

<sup>‡</sup> TSA  
March 2010

## **Further Information**

For further information about a particular housing association, please speak to the relevant contact person listed in the guide.

For more general information on housing associations, please contact the Housing Development Officer at:-

**Housing Services**  
**Carlisle City Council, Civic Centre, Carlisle, CA3 8QG**  
**Tel: 01228 817323**  
**E-mail: [andrewwil@carlisle.gov.uk](mailto:andrewwil@carlisle.gov.uk)**

*This guide is produced to assist enquirers with information regarding registered social landlords or housing associations. However, the City Council can accept no responsibility for the information contained within this guide and reserves the right to delete or amend any part contained herein.*

## **Housing Associations working in Carlisle**

A number of Housing Associations operate within the Carlisle District. Those who work locally and have an office within the district are as follows:

- **Brampton Rural Housing Society**
- **Riverside (Carlisle) Housing Association**
- **Impact Housing Association Ltd**
- **Dimensions (UK) Ltd**
- **Two Castles Housing Association**

Housing Associations that have accommodation in the Carlisle area but have no local office:

- **Abbeyfield Society**
- **Anchor**
- **Eden Housing Association**
- **Haig Homes**
- **Hanover Housing Association**
- **Home North West**
- **Housing 21 Housing Association**
- **Mitre Housing Association**
- **Railway Housing Association**

**The remainder of this guide is based on information kindly provided by each of the Associations.**

# Abbeyfield Society

Abbeyfield House  
53 Victoria Street  
St Albans  
Herts  
AL1 3UW

Tel: 01228 520585  
E-mail: enquiries@abbeyfield.com

Contact: The Chairman  
89a Warwick Road, Carlisle, CA1 1EB

Type of Organisation: Charitable / Not for Profit

---

## Brief Summary of Activity

Abbeyfield consists of 600 societies. With over 900 houses it cares for 8,500 older people throughout the UK. All Abbeyfield Societies are either registered or exempt charities and nearly three-quarters are registered as Registered Social Landlords. They provide either very sheltered housing schemes ("supportive houses") for 6-12 people, or registered residential care homes ("extra care") for 25-30. It is run by local volunteers and supported by professional staff at local and national levels.

## Stock Details within the Carlisle District

Scheme	No. of Units	Type
Goschen Road	6	Rooms with en-suite facilities

## Lettings Policy

Abbeyfield accepts applications from older people from any part of the country.

Charges per week	Services Include
Available on request	Live in staff Call alarm system Specialist facilities e.g. stair lift Two cooked meals a day A committee to whom the housekeeper is responsible runs the house. The committee considers all applications (there is a national headquarters who advise).

# Anchor

Customer Contact Centre  
Milestone Place  
100 Bolton Road  
Bradford  
West Yorkshire  
BD1 4DH

Tel: 0845 140 2020  
E-mail: [contact@anchor.org.uk](mailto:contact@anchor.org.uk)

Contact: Customer Enquiries

Type of Organisation: Not for Profit

---

## **Brief Summary of Activity**

Anchor is England's largest not-for-profit provider of housing and care services for people over 55. Our passion is giving older people a choice of great places and ways to live. We do this by treating our customers as individuals and by building meaningful, long-term relationships based on happiness, openness and respect.

We have more than 40 years' experience of working with older people to meet their individual needs – so we know how to help you get the best out of life.

### Support in your home

We offer a full range of personal care, including help with washing, dressing and medication, as well as domestic help. We also can help you with shopping and escorting you to appointments.

### Properties for Rent

Our properties portfolio offers affordable flats and bungalows at approximately 700 locations across England – so there is a lot of variety and choice.

### Properties for Sale

We provide a property management service covering approximately 230 properties of one and two bedroom apartments, bungalows and cottages. Our portfolio includes the award-winning Denham Garden Village in Buckinghamshire and our new development, The Laureates in Guiseley near Leeds.

### Care Homes (residential and nursing)

We have almost 100 homes in England offering a wide range of care services for older people. Our homes provide residential and nursing care for older people with increasing physical and mental frailty. Staff are on hand 24-hours a day to provide care and support.

## Stock Details within the Carlisle District

### Housing

Scheme	No. of Units	Type
St. Cuthberts Court, Carlisle	30	24 single 6 double
Burnside Court, Carlisle	43	27 single 14 double 2 disabled
Edenvale House, Carlisle	8	5 single 3 double Sheltered Housing.
Meadow View, Castle Carrock	4	1 – bed Bungalows
Union Court, Brampton	12	double flats and day centre
Total	<b>97</b>	

### Lettings Policy / Nominations

#### Who may apply?

- Anyone aged 55 or over can apply to us.
- You can apply to live anywhere in England where we have properties. For further information, please log on to [www.anchor.org.uk](http://www.anchor.org.uk) or call 0845 140 2020.
- You can apply for as many or as few properties as you wish.

#### How are applications assessed?

You are assessed on the basis of the following factors:-

- We are obliged to offer to the local authority one in two of our empty properties to a person nominated by them.
- When we do let from our own waiting list then we will initially seek to offer properties to our own customers who are seeking a transfer. To make best use of our properties we will give first consideration to those applicants whose household best fits the size of property.
- After this we will then look to offer the property to any applicant to whom we have granted a priority need status. This will usually be those who have been accepted as being homeless by their local authority or who need an adapted property.

### Average Rent Levels

Fair Rent	Assured Tenancy	Mixed Funded Schemes
-----------	-----------------	----------------------

£363.09 per month (inc service charge, heating and water rates)	£333.51 per month (inc service charge, heating and water rates)	None at present
---	---	-----------------

# Brampton Rural Housing Society

The Old Brewery  
Craw Hall  
Brampton  
Cumbria  
CA8 1TR

Tel: 016977 2323  
E-mail: ruralhousing@unicombox.co.uk

Contacts: Julie Whitlock,  
Business Manager/Secretary  
Linda Lewis  
Housing Officer

Type of Organisation: Charitable

---

## Brief Summary of Activity

The Society was founded in 1926 by a group of local people who were concerned at the shortage of decent, affordable rented housing for local people who lived and worked in Brampton and the surrounding villages. It is probably the first example of a housing association set up specifically to meet the housing needs of a rural area.

Today we are a charitable housing association registered under the Industrial and Provident Societies Act. We are members of the National Housing Federation but we are not registered with the Tenant Services Authority.

We own 154 properties, mainly three-bedroomed family homes. Most of these were built between, and just after, the wars. In 1991, the Society completed 24 flats at Allason Close, Brampton, using private finance and its own resources. The **Eco House** – a joint initiative between the Society, architects John Bodger and Stephen Crichton and Carlisle City Council, was completed in 2002.

Our aims are:

- To provide good quality affordable homes for the people in Brampton and the surrounding villages, especially those who cannot easily afford to buy their own home;
- To invest in the future of our homes through cost-effective programmes of planned maintenance and major repairs;
- To provide a local housing management service, which is efficient and offers our tenants value for money;
- To respond to our tenants personally and treat them as individuals.

## Stock Details within the Carlisle District

Scheme	No. of Units	Type
<u>Brampton:</u> Parkhead & Dacre Road	17	3 Bed Houses
	22	2 Bed Houses
Capon Hill	2	2 Bed Houses
Greenhill & Elmfield	40	3 Bed Houses
Howgate	2	3 Bed Houses
Allason Close	24	2 Bed Flats
Cotehill	23	3 Bed Houses
Halton Lea Gate	5	3 Bed Houses
Hallbankgate	10	3 Bed Houses
Low Row	4	3 Bed Houses
Milton, Kirkhouse	5	3 Bed Houses
<b>Total</b>	<b>154</b>	

## Lettings Policy

In letting properties we aim to:

- Assist those people in housing need already living in the Brampton area or in one of the surrounding villages where we already have homes.
- Let sustainable tenancies.
- Be mindful of current tenants and their needs.
- Contribute to settled communities.

A sub committee of the Board of Management allocates the houses at the time of each vacancy.

# Riverside (Carlisle) Housing Association

English Gate Plaza  
Botchergate  
Carlisle  
CA1 1RP

Tel: 01228 882791  
E-mail: isabel.davison@riverside.org.uk

Contact: Isabel Davison  
Tenancy Services Projects Supervisor

Type of Organisation: Charitable Industrial and Provident Society

---

## Brief Summary of Activity

Riversides vision is to be leading provider of social housing throughout the area with the objective of transforming lives and revitalising neighbourhoods.

We provide services to all client groups.

## Stock Details

Type	No. of Units
1 Bed Bungalow	703
2 Bed Bungalow	68
3 Bed Bungalow	2
1 Bed Flat	915
2 Bed Flat	593
3 Bed Flat	1
1 Bed House	25
2 Bed House	1663
3 Bed House	1801
4+ Bed House	106
2 Bed Maisonette	6
3 Bed Maisonette	5
Sheltered	166
Total	<b>6054</b>

## Lettings Policy

- We let our homes using a choice based lettings system which gives people an element of choice over their future.
- We will normally let homes to people in housing need whilst aiming for tenancies which are sustainable in the long term and which contribute to settled communities.
- We aim to provide good quality, affordable properties and let them in a way that makes the best use of available stock.

## **Lettings Policy** continued ...

- We will let properties in a way which reflects the demand for accommodation in particular neighbourhoods.
- We will give reasonable priority to transfer applicants where this reflects housing need, makes best use of housing stock, or contributes to stable communities.
- We will give priority to tenants who experience serious harassment and to those who need to move because their property is scheduled for demolition, improvement or major repairs.
- We will contribute to sustainable neighbourhoods by using starter tenancies, local lettings and by the operation of our suspensions policy.
- Riverside will ensure that procedures are effectively controlled and accurately recorded and will monitor and review the effect of lettings strategies on a regular basis.
- Riverside will comply with all legal and regulatory requirements.
- Riverside is a partner in the Cumbria Choice choice based lettings partnership.

## **Average Rent Levels**

2010/2011 average rents over 48 weeks

Houses / Bungalows	£76.75
Flats	£68.93
Sheltered	£66.47

## **Additional Comments / Observations**

### **Partnership working Carlisle and Cumbria**

Riverside is committed to an active involvement in the development of partnership working both locally and at a sub regional level.

### **Impact of Right to Buy and Right to Acquire**

The number of disposals in recent years has reduced and the current impact on stock numbers is not greatly significant.

## **Structure**

Riverside (Carlisle) is a division of the Riverside Group Ltd.

The Riverside Home Ownership Division which is based in Speke, Liverpool specialises in the development of schemes to provide home ownership.

# Eden Housing Association

Blain House  
Bridge Lane  
Penrith  
CA11 8QU

Tel: 01768 861400  
E-mail: [enquiry@edenha.org.uk](mailto:enquiry@edenha.org.uk)

Contact: Paula Day  
Housing Officer

Type of Organisation: Industrial and Provident Society

---

## Our Vision

To become widely recognised as the leading light in supporting the sustainability and growth of rural and market town communities in Cumbria. To establish ourselves as a well respected provider and manager of affordable housing offering brilliant services.

## Brief Summary of Activity

Eden Housing Association was created from the LSVT of Eden's council stock of 1500 homes in 1997. The stock includes a mix of general needs houses and flats, accommodation for the disabled and sheltered flats and bungalows for older persons. Tenants, residents and potential tenants are actively involved in the Association's work through a well-established community development structure.

## Stock Details within the Carlisle District

Eden Housing Association has 30 homes for rental in the Carlisle rural area. These comprise of five bungalows; thirteen 2 bed houses; and twelve 3 bed houses situated at Carlisle Burnrigg, Great Corby, Cummersdale, Dalston, Cumwhitton, Cotehill, Warwick Bridge and Dalston.

## Lettings Policy

Eden Housing Association is a partner in the forthcoming 'Cumbria Choice' choice based lettings scheme. We currently operate a policy and points system aimed at ensuring that applicants in the greatest housing need are given the highest priority. This takes into account factors such as overcrowding, disrepair, lack of amenities, insecure accommodation and medical circumstances. In the rural areas in which we operate, account is also taken of genuine local connections.

The Association takes a firm line on reducing anti-social behaviour in the interests of maintaining stable communities. Caution is exercised in allocating tenancies to applicants or existing tenants with poor tenancy records or where there is a reason to believe that there is a potential risk to the community.

Copies of the Allocations Guide and the full policy can be obtained on request.

## **Partnering Arrangements**

Eden has joined the NEET Group (Cumbria) with Impact and Mitre, in respect of the National Affordable Housing Programme.

## **Average Rent Levels**

Based on a 48-week collection year the average weekly rents for the properties purchased and modernised to date in rural Carlisle are as follows:

2 Bed House	£81.56
3 Bed House	£88.75

## **Management Services**

Eden Housing Association acts as management and development agents for Mitre Housing Association and as managing agents for Lowther and District Housing Association and Allonby Almshouses.

# Haig Homes

Alban Dobson House  
Green Lane  
Morden  
Surrey  
SM4 5NS

Tel: 0208 685 5777  
E-mail: john.lau@haighomes.org.uk

Contact: John Lau  
Housing Manager

Type of Organisation: Charitable Housing Trust

---

## Brief Summary of Activity

Provide good quality housing for rent only to ex-servicemen and women, including those with young families leaving HM Forces today who may become irregular occupants of Service married quarters or are under Notice to Quit.

## Stock Details within the Carlisle District

Scheme	No. of Units	Type
Princes Court, Harraby	11	3 Bed Houses
	5	4 Bed Houses
	8	2 Bed Flats
Total	<b>24</b>	

## Lettings Policy

Applicants must be either:

- Members or former members of HM Armed Forces.
- Widows and widowers, children and other dependants of deceased members.
- Wives and husbands, children and other dependants of living members and in housing need.

Vacancies are very infrequent, as there are currently only 16 houses and 8 flats in the Carlisle District.

## Average Rent Levels

Fair Rent	Assured Tenancy
£75.00	£80.00

# Hanover Housing Association

The Wave  
1 View Croft Road  
ShIPLEY  
West Yorkshire  
BD17 7DU

Tel: 01274 599686  
E-mail: brian.brooks@hanover.org.uk

Contact: Brian Brooks  
Lead Retirement Housing Manager

Type of Organisation: Charitable

---

## Brief Summary of Activity

Specialises in providing sheltered accommodation for the elderly.

Properties are on a rental basis.

## Stock Details within the Carlisle District

Scheme	No. of Units	Type
Hanover Court, Whinniehouse Road	22 8	1 Bed x 2 person 2 Bed x 3 person
Total	<b>30</b>	

## Lettings Policy

Access to register is available only to those persons who have reached statutory retirement age but with consideration given to retired persons under retirement age who have a clear need for specially designed accommodation.

Applicants are registered onto the waiting list in chronological order.

Judgement in respect of housing priorities is put forward to the Regional Lettings Panel, although we request, where possible, that the applicant approaches their Local Authority to be nominated under the nominations process.

## Average Rent Levels

Target Rent	Assured Tenancy
1 Bed (Ground Floor) £310.30 p.c.m	1 Bed (Ground Floor) £403.47 p.c.m
1 Bed (First Floor) £306.00 p.c.m	1 Bed (First Floor) £394.53 p.c.m
2 Bed (Ground Floor) £353.51 p.c.m	2 Bed (Ground Floor) £437.60 p.c.m
2 Bed (First Floor) £346.92 p.c.m	2 Bed (First Floor) £421.76 p.c.m

Please note that these costs include the current service charge and supporting people charge up to 31<sup>st</sup> March 2010.

# Home North West

5 Water Street  
Wigton  
Cumbria  
CA7 9AN

Tel: 016973 44816  
E-mail: [lindzi.saunders@homegroup.org.uk](mailto:lindzi.saunders@homegroup.org.uk)

Contact: Lindzi Saunders

Type of Organisation: Charitable

---

## Stock Details within the Carlisle District

Scheme New Build	No. of Units	Type
Gelt Rise, Brampton	20	18 x 3 Bed Houses 2 x 2 Bed Bungalows
Low Meadow, Carlisle	40	2 x 4 Bed Houses 30 x 3 Bed Houses 4 x 2 Bed Bungalows 4 x 1 Bed Flats
Berkeley Grange, Carlisle	4	2 Bed Houses
Broadoaks Grange, Carlisle	4	2 Bed Houses
Total	<b>68</b>	

## Lettings Policy

Anyone who is 18 years or over may apply for housing. It is Home North West's aim to help those in greatest need, with the following taken into account:

- The applicant's existing and prospective housing conditions.
- The applicant's ability to cope with those conditions.
- The length of time the applicant has had to put up with them.
- What other options are realistically available to the applicant.

In order to select those in greatest housing need, Home North West operates a points system, which awards points for security of tenure; condition of property; medical problems and overcrowding.

Home strives to afford equal opportunities to all applicants, regardless of race, religion, colour, ethnic origin, sexual orientation or marital status.

Home North West has a duty to assist Local Authorities to meet their specific responsibilities for homelessness.

## National Affordable Housing Programme / Partnering

Home Group Ltd is a current Development Partner of the Housing Corporation, in respect of the National Affordable Housing Programme. Home Group is a partner in its own right, not part of a consortium.

### Average Rent Levels

New build type (per week)	
1 Bed Flat	£50.36
2 Bed House	£66.34
3 Bed House	£69.45
4 Bed House	£72.58
2 Bed Bungalow	£59.98

# Housing 21

Resource Room  
Marigold Court  
Old Fold  
Gateshead  
NE8 1PW

Tel: 0370 1924995  
E-mail: William.Leong@housing 21.co.uk

Contact: William Leong  
Housing Services Manager

Type of Organisation: Industrial and Provident Society

---

## Brief Summary of Activity

Provision of good quality sheltered housing for those in both housing need and necessitous circumstances usually over the age of 60. The Association also has a small quantity of general-purpose family housing and some units specially designed to meet the needs of the disabled.

## Stock Details within the Carlisle District

Sheltered flats only.

Scheme	No. of Units	Type
Townfoot Court Carlisle Road Brampton	21	1 and 2 Bed. Does not provide emergency or central control cover. Over 55 yrs.

## Lettings Policy

Housing Need:

- Suitability of the applicant's present accommodation in respect of size, location, amenities and state of repair.
- The lack of self-contained accommodation.
- The ability to cope with present accommodation including any detrimental affect on the applicant's health.
- The length of time the applicant has had to contend with unsatisfactory accommodation.
- The likelihood of sheltered housing providing the best solution for the applicant's housing need.
- Applicants meeting the above housing need criteria are prioritised in date order.

Independence: the applicant must be able to maintain their independence.

## **Average Rent Levels**

Townfoot Court: from September 2009 rents depending on the property average around £390.00 per month inclusive of service charges.

# Impact Housing Association Limited

47 Nelson Street  
Carlisle  
CA2 5NE

Tel: 01228 633664  
E-mail: [duncant@impacthousing.org.uk](mailto:duncant@impacthousing.org.uk)

Contact: Duncan Tilbe  
Operations Manager (East)

Type of Organisation: Industrial and Provident Society

---

## **Brief Summary of Activity**

The Association provides a range of services aimed at helping to sustain communities, improve quality of life and promote social inclusion. Our key services are:

### Housing

We provide a range of affordable housing to local people with a housing need. This includes housing for families, single people, older people and people with disabilities. Our stock in Carlisle also includes student accommodation. We currently manage some 2500 tenancies throughout Cumbria.

### Support

We are a significant provider of supported housing in Cumbria and offer general and specialist support on accommodation based projects or through floating support. Our supported accommodation in the Carlisle area includes accommodation for homeless women, for single homeless men, for homeless young people, for people with mental health problems and people with learning disabilities.

### Community Investment

A growing part of our operation is non-housing services to our residents and local communities. These include training and development, financial services, community facilities, recycling projects, low cost furniture, and IT access. In Carlisle our community projects include Centre 47 (low cost furniture, recycling, café, training initiatives etc.) based at Nelson Street, and our skills for life project (training and support to people to help secure employment), also based on Nelson Street (Atlas Works.)

## New 'Trading Arm' / Partnering

**Pillar Homes** is our commercial arm, providing a small number of homes for sale or part sale, aimed at providing affordable homes for first-time buyers. In Carlisle, nine two-bedroom houses will be offered to local first-time buyers on a shared-equity basis from early 2006.

With regard to partnering for the **National Affordable Housing Programme 2006-2008**, we have joined up with the NEET Group (Enterprise 5, Endeavour *et al* based in the North East.) In Cumbria we are partnering with

## Stock Details within the Carlisle District

### General Needs

Scheme	No. of Units	Type
Kinkry Hill, Roadhead	3	2 Bed Houses
	3	3 Bed Houses
Bellgarth Gardens	7	2 Bed wheel chair flats
	12	2 Bed Flats
	2	3 Bed Houses
	6	2 Bed Houses
Lime St / Thomas St	15	2 Bed elderly persons flats
	1	2 Bed disabled persons flat
Lister Court	20	2 Bed elderly persons flats
	23	Single persons flats
	1	3 Bed disabled persons house
Brier Close, Hayton	6	2 Bed elderly persons bungalows
Moor Close, Gt. Orton	7	2 Bed elderly persons bungalows
Smiddy Croft, Gt. Orton	2	2 Bed Houses
	2	3 Bed Houses
81-95 Milbourne Street	7	2 Bed Flats
	1	1 Bed Flat
Lochinvar Close, Longtown	2	2 Bed elderly persons bungalows
	1	2 Bed wheelchair flat
	3	2 Bed Houses
Cambeck Rise, Brampton	8	1 Bed single persons flats
Newtown Close	26	2 Bed elderly persons flats
	2	1 Bed wheelchair flats
	2	2 Bed Houses
Mary Hannah Cottages	6	1 Bed elderly persons bungalows
Rydal Place	8	2 Bed elderly persons flats
South St / Edward St	13	2 Bed elderly persons flats
	1	2 Bed wheelchair flat

St Johns Court	8	1 Bed single persons flats
Applewood Close, Botcherby	16 5 2	1 Bed Flats 2 Bed Bungalows 2 Bed wheelchair bungalows
<b>Impact – General Needs Housing Stock (cont.)</b>		
Eldon Drive, Harraby	7	1 Bed Flats
Hammond Close, Upperby	1 6 1 10	1 Bed Bungalow 3 Bed Houses 4 Bed House 2 Bed Flats
Wallace Gardens, Greystone Road	5 1	1 Bed Flats/ people with learning disabilities 1 Bed wheelchair flat/ people with learning disabilities
Total	<b>252</b>	

### Re-hab properties for General Needs

- Various locations mainly in Botchergate, London Road and Denton Holme areas of Carlisle.

### Supported Housing Accommodation (owned and managed by Impact)

	For Single Homeless Men
Unit 1	16 bed spaces + 2 shared houses
Unit 2	10 + 5 bed spaces
	For Young Single Homeless Men & Women
Unit 3	8 bed spaces + 5 move on
	For Women Fleeing Violence
Unit 4	7 bed spaces + 4 move on
	For Homeless Women
Unit 5	Shared house + move on

Total Number of Bed Spaces = 48  
Plus 6 Houses and 13 Self-contained Flats *Move-on Accommodation*.

### Special Needs Accommodation (managed by another agency)

### Schemes managed by GLENMORE TRUST

<b>Scheme</b>	<b>No. of Units</b>	<b>Type</b>
Newtown Road	5	people with learning difficulties
Aglionby Street	5	people with learning difficulties
Manor Road	5	people with learning difficulties
Stonegarth	4	people with learning difficulties
Newtown Road	2	people with learning difficulties

### Schemes managed by CROFTLANDS TRUST

<b>Scheme</b>	<b>No. of Units</b>	<b>Type</b>
Croftlands	10	people with a mental illness
Stratheden	8	people with a mental illness
Carronmore	5	people with a mental illness
Spencer Street	4	flats for people with a mental illness
Chatsworth Square	4	flats for people with a mental illness
Low support flats/houses	20	Flats/houses for people with a mental illness
Parkside	5	People with a mental illness

### Schemes managed by CUMBRIA ACTION FOR SOCIAL SUPPORT

<b>Scheme</b>	<b>No. of Units</b>	<b>Type</b>
1	6	Shared houses for ex-offenders
2	3	Shared houses for ex-offenders
3	10	Self contained 1 bed flats for ex-offenders

### Schemes managed by CASS / CROFTLANDS TRUST

<b>Scheme</b>	<b>No. of Units</b>	<b>Type</b>
1	8	Bedsits for substance misusers
2	6	Shared houses for substance misusers

## Lettings Policy

Following a review of our lettings policy, we are likely to be introducing a choice-based lettings system – possibly by early 2006. We are interested in a ‘common housing register’ approach, but as yet negotiations with local authorities are at an early stage.

## Average Rent Levels

<b>Property Type</b>	<b>Weekly Rent</b>
3 bed house	£60
2 bed house	£55
2 bed flat (newly built)	£55
1 bed flat (newly built)	£47
2 bed bungalow (newly built)	£63

# Mitre Housing Association

Blain House  
Bridge Lane  
Penrith  
Cumbria  
CA11 8QU

Tel: 01768 861400  
(Eden Housing Association)

Type of Organisation: Charitable

---

## Brief Summary of Activity

Mitre Housing Association wishes to assist the growth and maintenance of the Christian life and act to encourage the establishment of family life within the community.

Mitre properties are managed by Eden Housing Association. Mitre Housing Association also has properties in Eden District, Allerdale Borough and South Lakeland District Council.

In respect of the National Affordable Housing Programme, Mitre has joined the NEET (Cumbria) Group with Eden and Impact.

## Stock Details within the Carlisle District

Scheme	No. of Units	Type
St. Marks Close	7	2 x 2 Bed Bungalow 2 x 2 Bed Ground Floor Flat 2 x 2 Bed First Floor Flat 1 x 2 Bed Disabled Bungalow (All have Careline installed)

# Dimensions (UK) Ltd

Unit 41  
Carlisle Enterprise Centre  
James Street  
Carlisle  
CA2 5BB

Tel: 01228 594854  
E-mail: shirley.campbell@dimensions-uk.org

Contact: Shirley Campbell  
Supported Housing Officer

Type of Organisation: Charitable Industrial and Provident Society

---

## Brief Summary of Activity

Dimensions is a specialist housing association providing housing for people with learning disabilities and enduring mental health problems. We provide over 2000 places nationally, a third of which are direct care services. Dimensions has a wealth of experience and expertise in the delivery of housing services, enablement, care and support, which are responsive to local requirements.

## Stock Details within the Carlisle District

Scheme	Number of Bed Spaces	Type
Woodcote	3	Single Rooms/Shared Housing
Atholl Grove	3	Single Rooms/Shared Housing
Aglionby Street	3	Single Rooms/Shared Housing
Alton Street	3	Single Rooms/Shared Housing
London Road	3	Single Rooms/Shared Housing
Holmrook Road	3	Single Rooms/Shared Housing

## Lettings Policy

Referrals are usually received via local authorities, although applications from individuals or other organisations are always considered.

Charges available on request.

Services variable and responsive to need.

# Railway Housing Association

North Office  
Cowans House  
Algernon Road  
Lemington  
Newcastle-upon-Tyne  
NE15 8DT

Tel/Fax: 0191 267 5587  
E-mail: [info@railwayha.co.uk](mailto:info@railwayha.co.uk)

Contact: General Enquiries

Type of Organisation: Charitable

---

## Brief Summary of Activity

Railway Housing Association develops, maintains and manages accommodation for current or retired railway staff and others in housing need.

The Association aims to provide convenient and comfortable accommodation in a setting which allows tenants to lead a private and independent life in their own home yet gives underlying security by means of a community alarm.

## Stock details within the Carlisle District

Scheme	No. of Units	Type
North Eastern Railway Cottage Homes, Great Corby	2	1 bed bungalows

## Lettings Policy

RHA operates a points based lettings system and applications are assessed using housing need points; giving the greatest number of points to those applicants in greatest need. The system is designed to recognise and balance the needs of applicants against the needs and aspirations of existing tenants; and the length of time an applicant has spent in their current circumstances.

In cases of equal housing need preference will firstly be given to members (railway staff working or retired.)

## Average Rent Levels

Basic Rent (per week)	£34.91 (with water rates & a support charge on top)
-----------------------	---

# Two Castles Housing Association

3 Castle Street  
Carlisle  
CA3 8SY

Tel: 01228 547463  
E-mail: [jeanette.fuller@twocastles.org.uk](mailto:jeanette.fuller@twocastles.org.uk)

Contact: Jeanette Fuller  
Housing Assistant

**Type of Organisation:** Charitable (registered under the Industries & Provident Societies Act 1965, Reg. No: 17663 R, with Charitable Status)

---

## Brief Summary of Activity

Two Castles Housing Association builds and manages homes throughout Cumbria, North Lancashire, Southern Scotland and the North East of England. Equally versed in urban and rural work it provides a high quality management service based on policies, standards and tenant participation. All is under-pinned by great financial strength and versatility. The Association's Head Office is in Carlisle at 3 Paternoster Row, although its Carlisle area properties are managed from 3 Castle Street office.

## Stock Details within the Carlisle District

### Key

- E Specifically designated for elderly residents (as long as the demand exists)
- S Of a size suitable only for single people (usually below pensionable age)
- G General needs suitability e.g. couples and families (usually below pensionable age)
- D Designed specifically for disabled clients (where the demand exists)
- M Large enough to allow wheelchair access, although not designed to disabled standard
- W Where a resident Warden is provided in a sheltered scheme
- C Where "Careline" is provided for elderly properties
- C/F Where communal lounge, gardens etc. are provided for elderly residents
- Su Supported Housing managed by Croftlands Trust

## Rented Housing in Management

Scheme	No. of Units	Types	Suitability & Facilities
Applegarth, Cargo	4	4 x 2 Bed Bungalows	E, C
Beck Cottage Brampton	1	1 x 1 Bed House	G
Bishops Close Stanhope Road	46	5 x Bedsits 3 x 1 Bed Flats 28 x 1 Bed Flats 10 x 2 Bed Flats	E, W, C/F, C E, W, C/F, C, D E, W, C/F, C E, W, C/F, C
Bisland Court, Harraby	19	2 x 1 Bed Bungalows 5 x 1 Bed Flats 3 x 2 Bed Bungalows 9 x 2 Bed Flats	E, C E, C E, C E, C
Botcherby Avenue	12	12 x 1 Bed Flats	Su
Broadoaks Court Durranhill	20	2 x 1 Bed Flats 6 x 2 Bed Flats 12 x 2 Bed Houses	G G G
Brookside Raffles	22	16 x 3 Bed Houses 6 x 4 Bed Houses	G G
Canal Court Newtown Road	16	3 x 1 Bed Flats 13 x 2 Bed Flats	G G
Conisburgh Court Denton Holme	25	13 x 1 Bed Flats 12 x 2 Bed Flats	E, C E, C
Creighton Avenue Raffles	2	2 x 3 Bed Houses	G
Dalton Avenue Raffles	3	3 x 2 Bed Houses	G
Firlands Stanwix	15	2 x 2 Bed Bungalows 8 x 2 Bed Houses 5 x 3 Bed Houses	E, C G G
Holly Drive Stanwix	18	2 x 2 Bed Houses 6 x 2 Bed Bungalow 10 x 3 Bed Houses	G E, C G
King Edwards Fauld Burgh-by-Sands	2	2 x 3 Bed Houses	G
Ludgate Hill Burgh-By-Sands	12	2 x 2 Bed Flats 4 x 2 Bed Houses 6 x 2 Bed Bungalow	G G E, M, C
Meade Road, Harraby	8	2 x 2 Bed Flats** 6 x 2 Bed Flats	E, C E, C
Montgomery Court Rosehill	36	8 x 1 Bed Flats 2 x 2 Bed Flats 25 x 2 Bed Flats 1 x 3 Bed Flats	E E, D E E, D
Oakleigh Way Durranhill	24	6 x 1 Bed Flats 18 x 2 Bed Flats	G G
Oakwell Court Brampton	10	10 x 2 Bed Flats	G

<b>Two Castles – Rented Housing in Management (cont.)</b>			
Orchard Gardens Houghton	6	6 x 2 Bed Bung	E, C
Rose Court South Street	28	8 x 1 Bed Flats 20 x 2 Bed Flats	S E, C
Sinclair Court Durranhill	18	9 x 1 Bed Flats 9 x 2 Bed Flats	E, C E, C
Stanegate Irthington	6	4 x 2 Bed Houses 2 x 3 Bed Houses	G G
Summerfields Dalston	6	4 x 2 Bed Houses 2 x 3 Bed Houses	G G
Upperby Court Upperby	32	3 x 1 Bed Flats 11 x 1 Bed Flats 18 x 2 Bed Flats	E, W, C/F, D, C E, W, C/F, C E, W, C/F, C
Various other properties around Carlisle	16	8 x 2 Bed Houses 8 x 3 Bed Houses	G G
Westwood Westrigg Road	18	8 x 1 Bed Flats 2 x 2 Bed Houses 2 x 2 Bed Bungalows 6 x 3 Bed Houses	G G E, D G
Wheatsheaf Gardens Wetheral	10	6 x 2 Bed Houses 4 x 3 Bed Houses	G G
<b>Total</b>	<b>435</b>		

## **Lettings Policy**

Our policy is needs based i.e. the person most in need at the time of the vacancy will be offered the dwelling, provided it is suitable for their needs.

Our full Lettings Policy is available for anyone to examine, and there is an appeals procedure for applicants who are dissatisfied in any way.

Our waiting list is reviewed every six months and failure to reply to a letter sent at that time would normally result in the application being cancelled.

Application forms and further information are available at 3 Castle Street, Carlisle, CA3 8SY.

## **Average Rent Levels**

Weekly Rents for newly built properties.

Bedsit	£56.66
1 Bed Flat	£64.88
2 Bed Flat	£72.75
2 Bed House	£78.27
3 Bed House	£88.58
4 Bed House	£97.28

These are only guidelines, as facilities and location are taken into account when setting rents as well as actual size, number of bedrooms, services provided etc.

## Low Cost Home Ownership in the Carlisle Area

### Key

- S/O Shared ownership aimed at first time buyers
- E Leasehold schemes for elderly residents and also shared ownership for elderly schemes
- W Where a Warden is provided
- C Where "Careline" is provided
- DIYSO Do It Yourself Shared Ownership

<b>Scheme</b>	<b>No. of Units</b>	<b>Types</b>	<b>Suitability &amp; Facilities</b>
Caldew Close Stanwix	46	4 x 1 Bed Flats 12 x 2 Bed Flats 30 x 2 Bed Flats	S/O S/O E, W
Cedar Grove Stanwix	26	6 x 2 Bed Bungalows 8 x 2 Bed Houses 12 x 3 Bed Houses	E, C S/O S/O
Firlands Stanwix	12 8	12 x 2 Bed Flats 8 x 2 Bed Houses	E, C S/O
King Edwards Fauld Burgh-by-Sands	8	2 x 2 Bed Bungalows 2 x 2 Bed Houses 4 x 3 Bed Houses	S/O S/O S/O
Kirkbeck Close Lowry Hill	24	7 x 1 Bed Bungalows 17 x 2 Bed Bungalows	E, W, C E, W, C
Knowefield Close Stanwix	26	26 x 2 Bed Flats	E, C
Laburnum Court Stanwix	12	12 x 2 Bed Flats	E, C
Maple Grove Stanwix	24	15 x 2 Bed Houses 9 x 3 Bed Houses	S/O S/O
Oakleigh Way Durrhill	19	19 x 2 Bed House	S/O
Oakwell Court Brampton	6	6 x 2 Bed Flats	S/O
Redwood Drive Stanwix	11	11 x 2 Bed Houses	S/O
Riverside Way Greystone Road	17	17 x 2 Bed Houses	S/O
Scaleby Close Upperby	34	4 x 2 Bed Bungalows 30 x 2 Bed Flats	E, W, C E, W, C

St Peters Close Lowry Hill	26	26 x 2 Bed Flats	E, C
Threave Court Greystone Road	30	30 x 2 Bed Flats	E, C
Various DIYSOs	7	1 x 2 Bed Bungalow 6 x 3 Bed Houses	DIYSO DIYSO
Total	<b>336</b>		

### **National Affordable Housing Programme / Partnering**

Two Castles HA has joined the Spirit Partnership, along with 5 other Housing Associations covering the North of England, in relation to the National Affordable Housing Programme. The partnering agreement was set up in early 2005 to raise the level of social housing standards by providing more and better quality homes at less cost to the public purse.