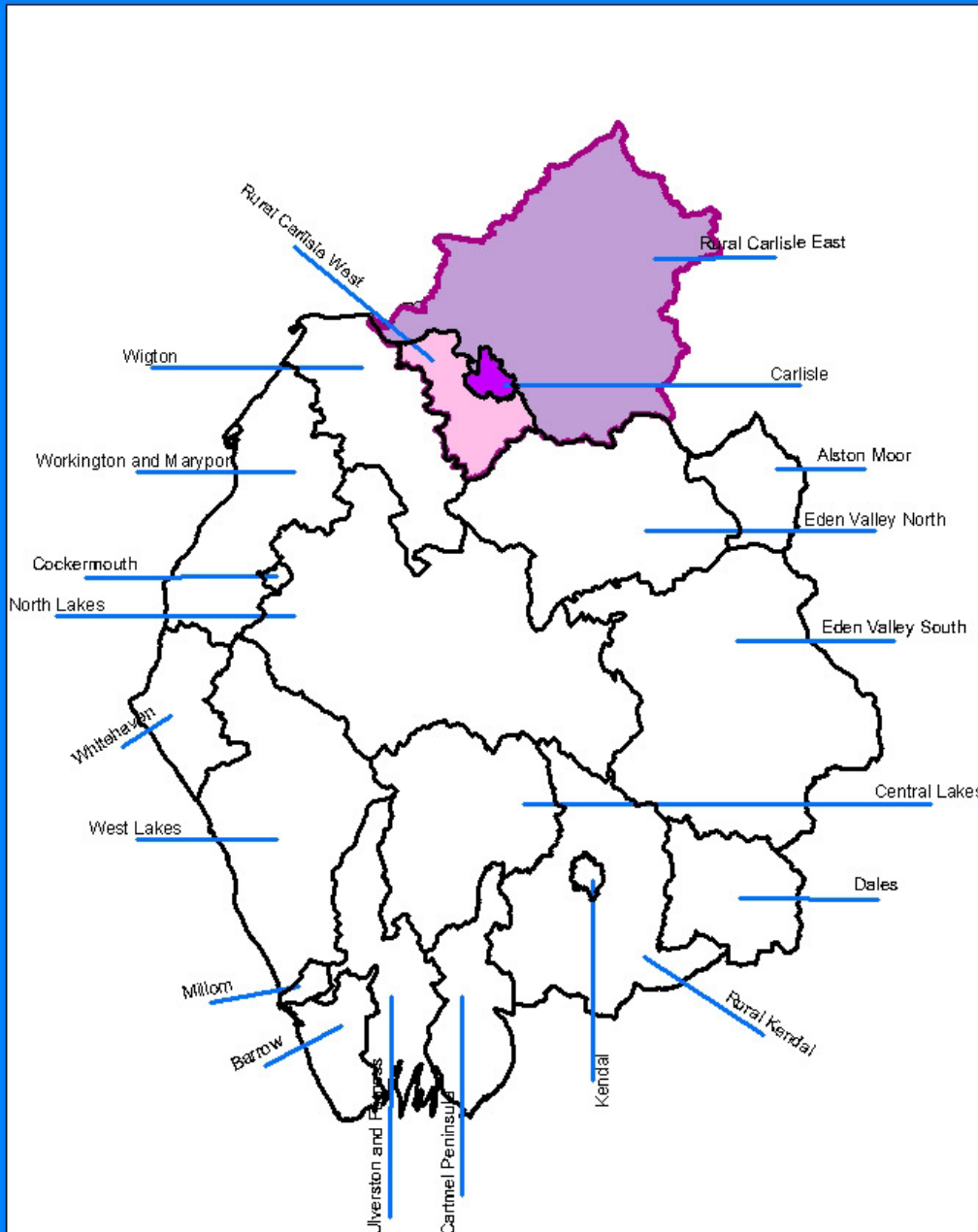


Carlisle District Council Strategic Housing Market Assessment 2009

Executive Summary



Introduction

This document provides a summary of the housing markets that operate across the whole of District. The Strategic Housing Market Assessment (SHMAs) provides a valuable insight to the Council on affordable and market housing as well as market drivers that can affect the type of housing required and future needs. The overall aim of the SHMAs is to provide an evidence base from which future housing and planning policies can be developed. The issue of the lack of affordable housing prevalent across the whole District can have far reaching implications both in terms of the balance of the future population weighted on older households, to the sustainability of the economy if employers are unable to recruit workforce due to lack of working age population. The SHMAs build on the work of the Housing Market Assessments, based on the 2006 District Survey, providing not only a more comprehensive insight into the state of the current market but also looking at a range of potential scenarios for the future housing market.

Through a common methodology, developed by Cumbria Housing Group, the Council now has a robust evidence base and an update on the affordable housing need across each Housing Market Area and across the District as a whole. Each SHMA covers a geographical area based on groupings of wards, known as Housing Market Areas (HMAs). HMAs were developed in 2006 and agreed at the Housing Provision Advisory Group. The methodology for choosing the above was largely based on topography and the extent to which respective wards were linked, as well as taking into account travel to work areas. The 2009 SHMAs are produced in accordance with Government Guidance Version 2, August 2007.

Carlisle has 3 HMAs:-

- Carlisle City
- Rural Carlisle East
- Rural Carlisle West

The first of these obviously constitutes Carlisle's urban area; while Rural East consists of most of our rural district, including the key service centres of Brampton and Longtown; while the smaller Rural West is made up of Dalston and Burgh wards.

Key Issues

- ❑ **Affordability** - the affordability issue is more acute in our 2 rural HMAs. This is because entry level house prices are significantly higher than in Carlisle, and the supply of existing affordable housing is less than in the urban area. Government Guidance on responsible borrowing ratios are 3.5 x single income and 2.9 joint income, but in parts of our rural district, such as Dalston and Wetheral, average property prices reached more than 8x median household-income at the peak of the house price boom.
- ❑ **Economic impact** – The three key themes of the Economic Strategy are:-

Place	People	Connections
Ensuring that Carlisle is a successful, attractive and environmentally sustainable place to live, work, study and visit.	Ensuring that Carlisle people and businesses have the skills and aspirations necessary to drive a dynamic 21 st century economy.	Ensuring that Carlisle is well connected to wider markets, services, facilities and opportunities.

Our Economic Strategy is based on the theme of 'Growing Carlisle' and the opportunities arising from significant population growth (diversity, quality and choice of services and employment – not just population) over the next 25 years. The North-West Regional Economic Strategy (2006-09) identifies Carlisle as one of five areas of significant growth potential. Our District Strategy recognises Carlisle's potential to increase its capacity as a centre for the sub region and to become a driver for economic growth within Cumbria.

- ❑ **Ageing Population** – Based on data provided by the Primary Care Trust, the population of people in Carlisle who are over the age of 65 is predicted to rise from 19% to 21% by 2014, and to 27% by 2029. This is above the average for the rest of England and Wales – with an anticipated rise from 16% to 18% by 2014, rising to 22% by 2029. At the same time, Carlisle City Council is in the lowest one-fifth of local authorities in England for four of five given deprivation indicators.

The needs of an ageing population will inevitably have an impact on the type of accommodation required, with the need for more Extra Care accommodation (our Extra Care scheme at Carlisle West – being developed by Eden Housing Association, starts on site in August 2009). This 60 unit development – which includes bungalows and houses incorporating a disability suite, as well as 2-bedroom apartments - will be the first mixed-tenure scheme in Cumbria, and the first to be funded by the Department of Health, which likes to fund particularly innovative schemes.

There will also be a greater need in the future to provide care for more people in their own homes.

How things have changed since 2006

- ❑ **Affordability** – Property prices have fallen since the peak in the quarter to September 2007, however the starkest change has been in the number of transactions (revealed by statistics from the Land Registry) due to the impact of the 'credit crunch'. In the 12 months following the peak, house prices fell by just over 5% - but during the same period, the overall no. of sales dropped by 56.8% across the district – to just 265 sales in the quarter to September 2008 compared to 613 in the same quarter the previous year).
- ❑ **Affordable Housing Completions** – although new affordable homes have increased, with 53 (around 15%) delivered in 2008/09, this is still significantly below the need identified in the Housing Market Assessments, and there is also a backlog of need. Delivering affordable housing in the rural areas remains particularly problematic - Carlisle City Council has tendered sites at Carlisle and Brampton at below market value, which will be developed in partnership with Two Castles Housing Association.
- ❑ **Impact of Economic Downturn on tenure** – as previously highlighted in the 'Affordability' section, the 'credit crunch' has caused a number of difficulties with the intermediate market, particularly for shared ownership/equity products and local evidence shows that applicants are struggling to get mortgages. As a result, housing associations may have to consider developing a higher proportion of homes for rent. This reflects the situation nationally, with housing associations struggling to sell shared ownership/equity products, and some of these products being temporarily let on an 'intermediate rent' basis. Chapter 5 of the SHMAs highlights a particularly high level of need for social rented family accommodation (due to high levels of Right to Buy sales and entry level property prices being beyond the means of many would be first-time buyers), and the numbers identified in chapter 5 of the SHMAs should therefore be taken as a minimum requirement in the current market conditions.
- ❑ **Impact of Economic downturn on affordability and homelessness** – job losses have been felt not just in the urban area (with the loss of retail chains – notably Woolworths

and Zavvi) but also in our rural areas (e.g. job losses at textile firm Stead McAlpin). The downturn has put many people's homes at risk, and led to our Homelessness team working with Riverside Carlisle (the local agent for the Government's Mortgage Rescue Scheme) to help people at risk of losing their homes.

- ❑ **Decent Homes** – We have managed to meet our Decent Homes target for the private sector by 2008 (two years ahead of schedule). Our social housing stock is on target to meet the decency target by 2010-11.

Housing Markets in Carlisle

Carlisle City

“Carlisle itself is a Cathedral City with 2000 years of heritage. It is also a market town, major shopping centre, transport interchange on the M6 and West Coast Main Line, an employment & service centre for Cumbria and South West Scotland and, with the creation of the University of Cumbria in 2007, a University City.”

(Growing Carlisle – An Economic Strategy for the Carlisle City Region, March 2008)

Key Findings

- Low income economy – credit crunch has compounded identified shortage of affordable housing & increased difficulties faced by first-time buyers.
- Carlisle, as the regional centre, has traditionally had to meet some of the affordable needs of the surrounding area.
- Estate agents concerned that too many flats and apartments are being built particularly in the city centre, whereas strong demand for 2-bedroom terraces – Denton Holme most popular area for first-time buyers.
- Lack of affordable homes for larger families (i.e. over 3-bed) highlighted by District Survey and LSVT RSL.
- Affordable properties lost to Right to Buy sales have not been replaced – leading to increased waiting list.
- One new facet of the local housing market, again caused by the credit crunch is the proliferation of part-exchanges offered to people unable to sell their existing homes by volume builders.

On a more positive note there are a number of strategic economic beacons on the horizon:-

- The potential development of Carlisle airport
- The Carlisle Northern Development Route, which would link the West of the city to Kingmoor Park, making the business centre more attractive to companies, boosting the scope of this regional employment site.
- Carlisle Renaissance – launched by Carlisle City Council In 2005, the Renaissance is an ambitious vision for the future of the city and a once in a generation opportunity to tackle the social, economic and environmental challenges we face, of which affordable housing is one aspect.
- The University of Cumbria – which opened in September 2007. It is projected that full-time student numbers will increase by almost 88% from 2109 in 2008/9 to an anticipated 3958 by 2017/18. To date many of these students have been locally based, living 'at home' with parents, but this level of increased numbers will obviously impact on the local housing market – particularly the private rented sector, and there is the probable need for a purpose-built block. *(Source: University of Cumbria).*

Rural Carlisle East

This HMA covers most of our rural district, including the key service centres of Brampton and Longtown.

Key Findings

- 106 households per year in need of affordable housing over the next five years (District Housing Survey 2006).
- Need identified is predominantly for larger 3+ bed general needs housing, with a greater level of need for social rented housing than intermediate.
- Earnings to property price ratio – 7.6 x (CACI Paycheck & Streetvalue).
- 97% of newly forming households unable to afford market prices (at the time of the 2006 District Survey).
- The closure of Lochinvar school, Longtown, in 2008 although deeply regrettable, has at least served as a catalyst to a wide-ranging review of property and provision of services within Longtown by a City and County Council-led partnership to look at opportunities to provide additional community services. Similarly, in Brampton the proposed closure of Brampton Business Centre would have a negative impact on local services, although again the partnership is carrying out a property review to assess the potential for new health and community facilities, as well as looking for opportunities to support the local economy.
- A more positive initiative is the potential redevelopment of Carlisle Airport by haulage giant Eddie Stobart could bring significant economic benefits.

Rural Carlisle West

Much smaller than Carlisle Rural East – this HMA is made up of Dalston and Burgh wards.

- 43 households per year in need of affordable housing over the next five years (District Housing Survey 2006).
- Need identified is predominantly for general need rather older households – particularly for larger 3+ bedroom properties, with the need for social rented accommodation outweighing the need for intermediate housing almost 2:1.
- Earnings to property price ratio – 7.4 x (CACI Paycheck & Streetvalue).
- Unfortunately, 2009 has seen job losses at the Stead McAlpin textile plant at Cummersdale, which is a major blow to the local economy. The Nestle factory at Dalston remains the largest employer in the area, and there is also an industrial estate at Barras Lane, Dalston. Much of the rest of the employment in the housing market area is based on agriculture or small cottage industries.
- The City Council is keen to place a stronger focus on the Roman theme and Hadrian's Wall brand, in respect of Carlisle's tourism offer. This provides opportunities and sustainability to small-scale businesses in Burgh ward, such as B & B's and pubs.
- The North West Development Route will hopefully help to advance employment and transport links, including linking Carlisle West with Kingmoor Park.

Updated Net Annual Affordable Housing Requirements

This area is covered in Chapter 5 of the SHMAs. The 2006 District Survey identified the need for additional 221 affordable units p.a. (over and above those already in the planning system), over the 5 year period of the assessment. This housing need is made up as follows:

Carlisle City: 72
 Rural East: 106
 Rural West: 43.

The gross housing requirement (using the 5 year migration led run) has been adjusted to allow for a backlog of requirements. The supply of affordable housing completions since 2006 then deducted to give a net backlog figure in the table below.

Table ES1 – Affordable Housing Requirements/ Backlog

Net affordable housing requirements							
Affordable housing need (updated)		Requirement 06-09 (x3)	Add back 'pipeline' units inc. in District Survey 2006	Affordable Housing deliveries 06-09	Backlog of requirements	Net loss of affordable housing 06-09	Total backlog requirements (net)
Carlisle City	72	216	84	(130)	170	*122	292
Rural Carlisle East	107}	450	16	(20)	466	5	451
Rural Carlisle West	43}						
District Total	222	666	100	(150)	616	127	743

*Adjusted for 'units to be taken out of management' accounted for in District Survey 2006

(Source: Housing Needs Survey 2006, RSLs, Carlisle CC Planning Dept)

Since April 2006 only 150 affordable units have been delivered across the Carlisle District (and nearly all of these in the urban area) leaving a total net backlog of 748.

The situation appears significantly worse in the rural areas, although traditionally Carlisle City has accommodated a lot of the need from people unable to purchase a home in the rural district.

The reasons for the backlog can be apportioned to a number of factors, including:

- The affordable housing target of between 25-30% (since amended to 30% in the urban area) came into force in 2005. However, many of the sites negotiated upon on this basis (including larger sites) have been delayed for a variety of reasons.
- A number of the 'pipeline' RSL schemes identified at the time of the 2006 District Survey never came to fruition due to irresolvable difficulties in securing sites.

- Since 2008 the number of completions has slowed significantly, due to the impact of the credit crunch, which has inevitably had a 'knock-on' effect on the no. of affordable housing units delivered through planning gain via S.106 agreements,
- The largest RSL in the district Riverside Carlisle has until recently not been a developing landlord (although this has now changed) – this has inevitably led to a situation where fewer new RSL schemes have come forward compared to other areas where the LSVT landlord has retained its developer status.

It will be a challenge to increase the level of affordable housing delivery until the housing market picks up, however factors which could help to address the affordable backlog issue include:

- Carlisle's Growth Point status will support the delivery of more units once confidence is restored in the housing market.
- In April 2008 the Local Plan inspector increased the affordable housing contribution to 30% on sites over 10 units in the urban area – increased housing numbers, linked to our Growth Point status, will include greater numbers of affordable homes, linked to this increased target.
- Two large new developments are proposed to the North of the City at Crindledyke – up to 975 properties, and the West of the city at Morton for 825 new homes. Based on a 30% affordable housing contribution these schemes could help to ease the affordable housing shortage.
- These developments will hopefully help meet some of the need identified in our rural HMAs, as well as our urban HMAs, as they border the rural areas – although need in more deeply rural areas remains an issue.
- Riverside Carlisle are now moving back into the development arena, with plans to develop around 50 new units p.a. with planning permission and Homes and Communities Agency funding already in place for the first of these developments at Barras Close, Morton.
- The City Council has agreed to transfer two sites at below market value to be developed for affordable housing. These are - adjoining Low Meadow, in Carlisle West (approx. 30 new homes), and Gelt Rise, Brampton (approx. 15 new homes), to be developed by our RSL partner, Two Castles).

A revised District wide Needs Survey is due to be undertaken in 2010-11 which will further update the figures projecting the need over a 5 year period.

General Market Demand

The SHMAs provide information pertaining to the general market demand arising from the 2006 District Wide Housing Needs Survey, particularly in relation to demand versus supply, as set out in the following tables. Additionally, the SHMAs show in Chapter 4 future housing demand based on data from POPGOUP (a population forecasting tool, used by Cumbria County Council), and *Experian* (an economic forecasting model provided by Cumbria Vision).

These projections therefore take account of demographic change and migration. Economic factors including the number of jobs that would potentially arise in a worst case, aspirational and baseline scenario are then built in to this model in Chapter 4 to estimate general market requirements. It should be noted that these projections cover the overall no. of properties required, including those people already identified as being in need of affordable housing. As can be seen the requirements are over and above those allowed through the Regional Spatial Strategy (450 units p.a.) and the evidence suggests that the level could potentially be

higher. However, the deliverability of increasing the Regional Spatial Strategy thresholds needs to be borne in mind. Tables ES2 – ES6 (below) outline the various scenarios.

The forecasts of population and dwelling requirements provided below must, however, be taken with an element of caution, as they are posited upon economic trends which do not yet take into account the downturn in the UK (and World) economy which began to emerge in 2008 and which is predicted to last well into 2010 or beyond. Nevertheless, as long term forecasts, the scenarios contribute to any discussion of future housing demand in the county by providing an insight into the possible demand associated with a baseline and aspirational vision for employment growth on the one hand and, on the other, the potential effects on the housing market of the downturn in the Cumbrian and wider economy if the worst were to happen.

(Table ES2) Scenario 1: Labour Force Led, No Change

This scenario uses the labour force as a constraint and forecasts what the population, household and dwellings requirement would need to be to satisfy specified job levels. In this case, it is assumed that the net gain in jobs, year on year, is nil. Prior to 2006 actual population is used as a constraint.

(Table 49) Carlisle District	2006	2008	2010	2012	2014	2016
Population	103,313	104,056	106,150	107,857	109,044	109,562
Households	46,339	47,207	48,747	50,154	51,338	52,265
Dwellings	48,472	49,379	50,991	52,462	53,701	54,671
Annualised Dwelling Requirement		454	806	736	619	485
Average Annualised Dwelling Requirement	620					

Source: Experian, pop-group population forecast software – Cumbria County Council, Cumbria Vision 2008

(Table ES3) Scenario 2: Labour Force Led, Experian Baseline

This scenario uses the labour force as a constraint and forecasts what the population, household and dwellings requirement would need to be to satisfy specified job levels. In this case, we have specified a net annual change in number of jobs by district which is based on information from the Experian model baseline forecast provided by Cumbria Vision. Prior to 2006 actual population is used as a constraint.

(Table 50) Carlisle District	2006	2008	2010	2012	2014	2016
Population	103,313	103,980	107,040	109,010	110,314	111,186
Households	46,339	47,176	49,114	50,640	51,883	52,968
Dwellings	48,472	49,347	51,375	52,971	54,271	55,406
Annualised Dwelling Requirement		438	1,014	798	650	567
Average Annualised Dwelling Requirement	693					

Source: Experian, pop-group population forecast software – Cumbria County Council, Cumbria Vision 2008

(Table ES4) Scenario 3: Labour Force Led, Aspirational Growth

This scenario uses the labour force as a constraint and forecasts what the population, household and dwellings requirement would need to be to satisfy specified job levels. In this

case, we have specified a net annual change in number of jobs by district which is based on information from the aspirational growth scenario provided by Cumbria Vision. Prior to 2006 actual population is used as a constraint.

(Table 51) Carlisle District	2006	2008	2010	2012	2014	2016
Population	103,313	104,102	107,638	110,340	112,753	115,240
Households	46,339	47,225	49,361	51,201	52,923	54,715
Dwellings	48,472	49,399	51,633	53,558	55,359	57,233
Annualised Dwelling Requirement		464	1,117	962	900	937
Average Annualised Dwelling Requirement	876					

Source: Experian, pop-group population forecast software – Cumbria County Council, Cumbria Vision 2008

(Table ES5) Scenario 4: Labour Force Led, Worst Case Scenario

This scenario uses the labour force as a constraint and forecasts what the population, household and dwellings requirement would need to be to satisfy specified job levels. In this case, we have specified a net annual change in number of jobs by district which is based on information from the worst case scenario provided by Cumbria Vision. Prior to 2006 actual population is used as a constraint.

(Table 52) Carlisle District	2006	2008	2010	2012	2014	2016
Population	103,313	103,980	101,996	100,335	103,124	105,972
Households	46,339	47,176	47,037	46,989	48,779	50,689
Dwellings	48,472	49,347	49,202	49,152	51,024	53,022
Annualised Dwelling Requirement		438	-73	-25	936	999
Average Annualised Dwelling Requirement	455					

Source: Experian, pop-group population forecast software – Cumbria County Council, Cumbria Vision 2008

(Table ES6) Scenario 5: Migration Led, Labour Force Impact

This scenario uses population as a constraint and is consistent with the 5 year migration forecast provided in stage 4.1 (of the SHMAs). The scenario shows the number of households and dwellings required to satisfy the growing population.

(Table 53) Carlisle District	2006	2008	2010	2012	2014	2016
Population	103,313	104,371	105,391	106,488	107,610	108,741
Households	46,339	47,334	48,435	49,579	50,721	51,907
Dwellings	48,472	49,513	50,665	51,861	53,056	54,296
Annualised Dwelling Requirement		521	576	598	598	620
Average Annualised Dwelling Requirement	582					

Source: Experian, pop-group population forecast software – Cumbria County Council, Cumbria Vision 2008

(Table ES7) – Affordable/ Market Requirement

This table demonstrates what the affordable and market housing requirement would equate to in the case of each of the above POPGROUP/ *Experian* projections. (The slight variation in the affordable estimate is based on multiplying the annual population percentage increase within each model by the district housing need figure).

(Table 58) Requirements based on population growth, household formation, and economic forecasts	Average annualised dwelling requirement 2006 - 2016	Market led estimate	Annualised Affordable housing estimate based on updated 2006 HNS
Scenario 1: Labour force led – no change (control)	620	397	223
Scenario 2: Labour force led – using Experian baseline job levels	693	470	223
Scenario 3: Labour force led – Aspirational growth	876	652	224
Scenario 4: Labour force led – worst case scenario	455	235	220
Scenario 5: Migration led, labour force impact	582	360	222

Source: Housing Needs Survey 2006 (HNS), Pop-group population forecast software - Cumbria County Council

In reality the need for affordable housing would probably be significantly higher in the case of scenarios based on increased in-migration, as the affordable need data is based on a major survey of existing residents only.

Key issues for future policy/ strategy

- ❑ **Affordable Housing** - In the immediate future affordable housing for people on low incomes wishing to remain in the Carlisle area and start families is required to discourage further out-migration. At present, social rented housing may be the best tenure option for many people in need of affordable housing, as the difficulties many households have experienced in obtaining credit also extend to the shared ownership market. However, if RSLs retreat from this market to too great an extent, there is a danger this could lead to shortages in the intermediate housing sector once the market has recovered.

The impact of lenders insisting on much larger deposits has been even more of a socially polarising effect, as often only those young people from wealthier backgrounds, whose parents are able to contribute towards deposits, are able to get a foot on the housing ladder.

Delivering adequate levels of affordable housing in rural areas remains a problem. Working with the Cumbria Rural Housing Trust to examine the possibilities of Community Land Trusts is one possible initiative which may help to increase the number of affordable schemes.

- ❑ **General demand** – from a policy perspective, meeting housing demand (as well as need) is intrinsically linked to the Carlisle Economic Strategy, which identifies a strong

consensus emerging for a more ambitious population growth above the most recent forecasts. There are clear economic advantages arising from a larger population. Aspirational population growth projections suggest a population of 119,000 by 2025.

This population figure has been used to produce household formation projections, and was the basis of the Growth Point Bid of an annual target of 600 dwellings – 150 more than in the current RSS (Regional Spatial Strategy). This would allow sufficient housing development to meet the affordable housing requirement identified through the housing need survey, as well as the need to provide a wide range of housing to attract new investment into the Carlisle district, and provide balanced housing markets.

- ❑ **Tenure** - Since 2008, the credit crunch has led to a major shake-up in the intermediate housing market. Housing Associations have become increasingly reluctant to deliver shared ownership and shared equity schemes, due to problems people have had in securing mortgages, with many lenders reticent to provide mortgages on these products, and often requiring purchasers to provide 20% deposits. In relation to discounted sale housing - a Low Cost Home Ownership register is maintained by the City Council, with a portfolio of almost 200 properties.

Many Housing Associations have been keen to switch schemes to rent in the current market – other options include Rent-to-Buy and intermediate rent (higher than a social rent but less than market – usually 80% of a market rent) on a temporary basis, with incumbent tenants having the option to buy a share of the once the market has picked up.

- ❑ **Supporting Economic development** – Carlisle enjoys an almost unique position, in that it is one of England’s relatively few free-standing small cities outside the immediate economic influence of a major conurbation (with the nearest big city Newcastle almost 60 miles to the East). Despite its relatively remote geographical location, Carlisle is well served by transport links, both road (M6, A69) and rail (West Coast mainline); although Cumbria is the only sub region in England without local access to scheduled air services. It is hoped the proposed redevelopment of Carlisle airport will benefit the local economy.

Carlisle is a major retail centre, with a significant retail catchment population – estimated at almost 400,000 people (with around 11 million retail visits each year) drawn from an area extending into Scotland, southwards from Moffat to just north of Kendal, covering about two-thirds of Cumbria.

It is hoped that the new University will serve the dual purpose of encouraging more young people to go into higher education who may not have wished to leave the area, as well as reversing the ‘brain drain’ - as Cumbria has historically struggled to retain graduates or encourage young people who have moved away to study to return to the area. Cumbria has substantial, although as yet not fully exploited tourism opportunities, due to its proximity to the Lake District, Scotland, and Hadrian’s Wall, as well as Northumberland and the Pennines.

In the longer term there are clear linkages between housing supply and economic development, as highlighted in our Economic Strategy. The Strategy highlights that the economy needs a sufficient workforce in order to support our growth target, which in turn requires suitable levels of accommodation – including affordable housing. In this sense economic development and housing are mutually supportive.

- ❑ **Elderly Persons’ Accommodation** - Cumbria County Council has developed a capacity plan that ‘signals’ the future shape of older adult social care services across the county for the next 10 years. The key elements of the plan are set out in *Cumbria Adult Social Care Directorates Commissioning Strategy for Older People and their Carers (2007-16)*

The capacity plan requires substantial growth in the number of Extra Care housing units across Cumbria – with 276 additional Extra Care units required by 2011, and a further 350 units by 2016. In Carlisle the requirement is for a further 80 multi-tenure units in addition to the existing 28 rented units (Burnside Court).

Other key issues are summarised below:

- The mixed tenure scheme in Carlisle West, which is starting on site August 2009, will provide 60 new mixed tenure Extra Care units.
- Many of the existing residential and sheltered schemes in the Carlisle district are no longer fit for purpose.
- The largest provider of sheltered housing, Riverside Carlisle, has reviewed its sheltered stock, and identified a no. of schemes requiring major refurbishment or even replacement.
- The aging population will require a range of initiatives to help older people manage in their existing homes – such as housing design (e.g. Lifetime Homes standards), Disabled Facility Grants, and increased care and support in the community.

- ❑ **Homelessness Provision** – more recently the “credit crunch” has also had an impact as many people have been unable to get mortgages. Repossessions have increased significantly, with a 72% increase in the Carlisle area compared to the same period between 2007 and 2008 - across the county, Shelter North West reported that there were 156 Cumbrian families living in sheltered accommodation as at August 2008.

Carlisle City Council has significant plans to upgrade our existing facilities for homeless people. We will be building a new resource and training centre at John Street in 2010 – the ‘Centre of Excellence’, funded by the CLG’s ‘Places of Change’ programme. We are also in the process of identifying a suitable site for a replacement family hostel.

Helping young homeless people is one of our key priorities, and we the City Council is also working in partnership with the YMCA to develop a foyer, providing accommodation and training opportunities for up to 20 young people. (Planning permission is already in place to redevelop the existing YMCA building at Fisher Street for this project).

- ❑ **Supported Housing** - The most vulnerable groups of people are not only more likely to come through the homelessness system, but also more frequently find themselves in the poorest quality private sector accommodation.

The lack of housing options available to vulnerable people is a result of poverty and low incomes, compounded by the housing benefit system. The majority of supported accommodation and other support services in the Carlisle district are located in the urban area. Levels of owner-occupation among the most vulnerable groups are very low.

The Government’s white paper ‘Our health, Our Care, Our Say’ (2006) challenges health and social care services to place much more emphasis on prevention, independence, well-being and choice.

- ❑ **Gypsy and Traveller Accommodation** - Cumbria Housing Group commissioned the ‘Cumbria Gypsy and Traveller Accommodation Needs Assessment’ through SHUSU (Salford University’s – Salford Housing & Urban Studies Unit, published May 2008). The study identified the need for an additional 58 residential pitches and 35 transit pitches up until 2012.

Carlisle City Council made a successful bid to CLG in 2008, and we have secured £1.96 million towards a new site, incorporating 15 pitches as Ghyll Bank near Harker to meet

an element of this need. The work on the site is due to start in August 2008, and should hopefully be completed by February 2010.

(The requirements of specific household groups, as well as details of existing provision, are analysed in greater detail in Chapter 6 of the SHMA reports).