

# Dalston:

## Parish Housing Need Survey

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# **Dalston:**

## **Parish Housing Need Survey**

### **The Survey**

We hand-delivered and posted 1,151 housing need questionnaires to each household in Dalston parish, of which 13 were returned as undeliverable by the Post Office. Of the 1,138 which were successfully delivered, we received 379 responses by the closing date of 4<sup>th</sup> February 2005 – a response rate of 33.3%.

A total of 110 households among these 379 respondents expressed a need to move. This figure is made up of 66 existing households (i.e. everyone in the current home needing to move together – analysed in part 2 of this report), and 34 new households, 23 of whom were currently living with existing families in the parish, and 11 of whom had a need to move or return to the parish (analysed in part 3). Of these 110 households or burgeoning households, 39 respondents indicated that they would not need to move for over 5 years (including 4 who left the question blank), indicating that a total of 71 households would need to move in Dalston parish within the next 5 years (made up of 35 existing, and 26 up-and-coming households).

In all, 21 of these 110 households were assessed as being in need of affordable housing; 20 of them within the next 5 years. A detailed analysis of these households is included in Part 8 of this report.

### **Dalston Parish**

The parish consists of Dalston village (752 properties – over 65% of the dwellings in the parish) situated approximately 5 miles to the south-west of Carlisle city centre, and a number of smaller rural settlements. These include: Cardewlees; Cumdivock; Gaitsgill; Lingey; Raughton Head; Stockdalewath; Unthank; Bridge End and Buckabank.

The parish is well served with services and facilities, comprising several shops (including a grocery and general store); a library as well as a mobile library; a post office; a GP's surgery, pubs, churches, a village hall; playing fields/ tennis courts; children's play areas; primary and secondary schools, as well as pre-school provision; a car repair workshop; and a parish council office.

In terms of transport links, there is a regular bus service (no. 75 & 75A) between Dalston village and Carlisle, which runs every hour during most of the day (slightly less frequently on Sundays). Dalston village also has a railway station on the Carlisle to Barrow-in-Furness route (although many of the trains only go as far as Whitehaven). Public transport in the more rural areas of the parish is extremely sparse, however, with only 1 weekly bus service on a Wednesday from Highbridge, Stockdalewath, Raughtonhead and Gaitsgill. This obviously creates significant difficulties for households without a car, notably the elderly – one respondent stated that the lack of public transport led to elderly residents continuing to drive long after they should have given up their cars in the interests of safety (see part 6 – general comments section).

Unemployment levels in the area are low. Statistics for Dalston ward (incorporating the neighbouring parishes of Cummersdale and St Cuthbert Without as well as Dalston parish) show that Job Seekers Allowance claimants as at March 2005 represented only 0.7% of the resident working-age population, compared with 2.0% of people in Carlisle, and 2.4% nationally<sup>†</sup>.

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<sup>†</sup> Source: nomis – official labour market statistics – claimant count with rates and proportions (March 2005)

## Part 1: General Questions

### **Main Home (Q1)**

All but 1 of the 379 respondents (99.74%) indicated that this was their only or main home (see page 34 for 2001 census statistics & up to date council tax data regarding second homes.)

### **Type of House (Q2)**

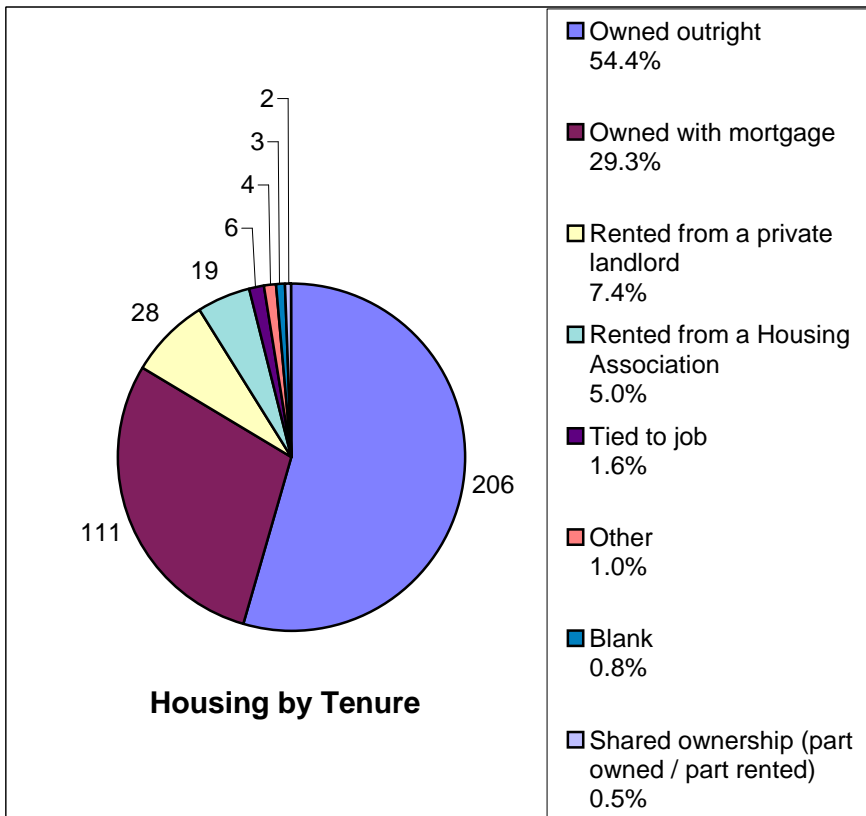
<b>Property Type</b>	<b>Responses</b>	<b>%</b>
House	263	69.4
Bungalow	95	25.1
Flat/Maisonette/Apartment	9	2.4
Other Sheltered Housing	3	0.8
Retirement Housing	1	0.3
Other	6	1.5
Blank	2	0.5

### **House Type (where 'other' chosen)**

	<b>No.</b>
Cottage	2
semi-detached stone built cottage (1815)	1
Park Home	1
House - Farm	1
cottage "farm"	1

### **Tenure Type (Q3)**

As the table overleaf demonstrates, the vast majority of respondents (over 83.6%) were owner-occupiers, including over 54% who owned their homes outright.



#### Tenure Type (where 'other' chosen)

Rented from Private landlord (Tenanted Farm)	1
Owned by son	1
Owned by daughter and son-in-law, not resident here.	1
Church Commissioners Farm	1

#### Number of Bedrooms (Q4)

Bedrooms	Responses	%
4 or more	101	26.6
3	175	46.2
2	89	23.5
1	12	3.2
Blank	2	0.5

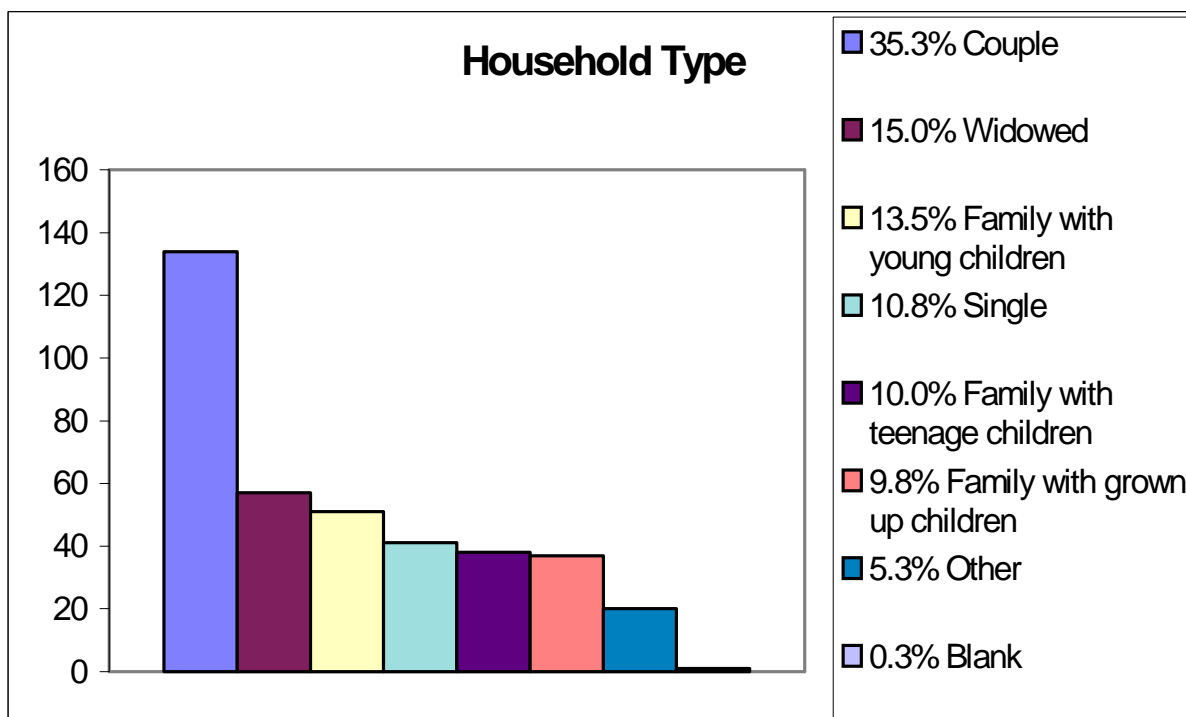
### Number of people in household (Q5)

No. of Occupants	Responses	%
7	1	0.3
6	5	1.3
5	30	7.9
4	54	14.2
3	37	9.8
2	150	39.6
1	99	26.1
Blank	3	0.8

### Age categories (Q6)

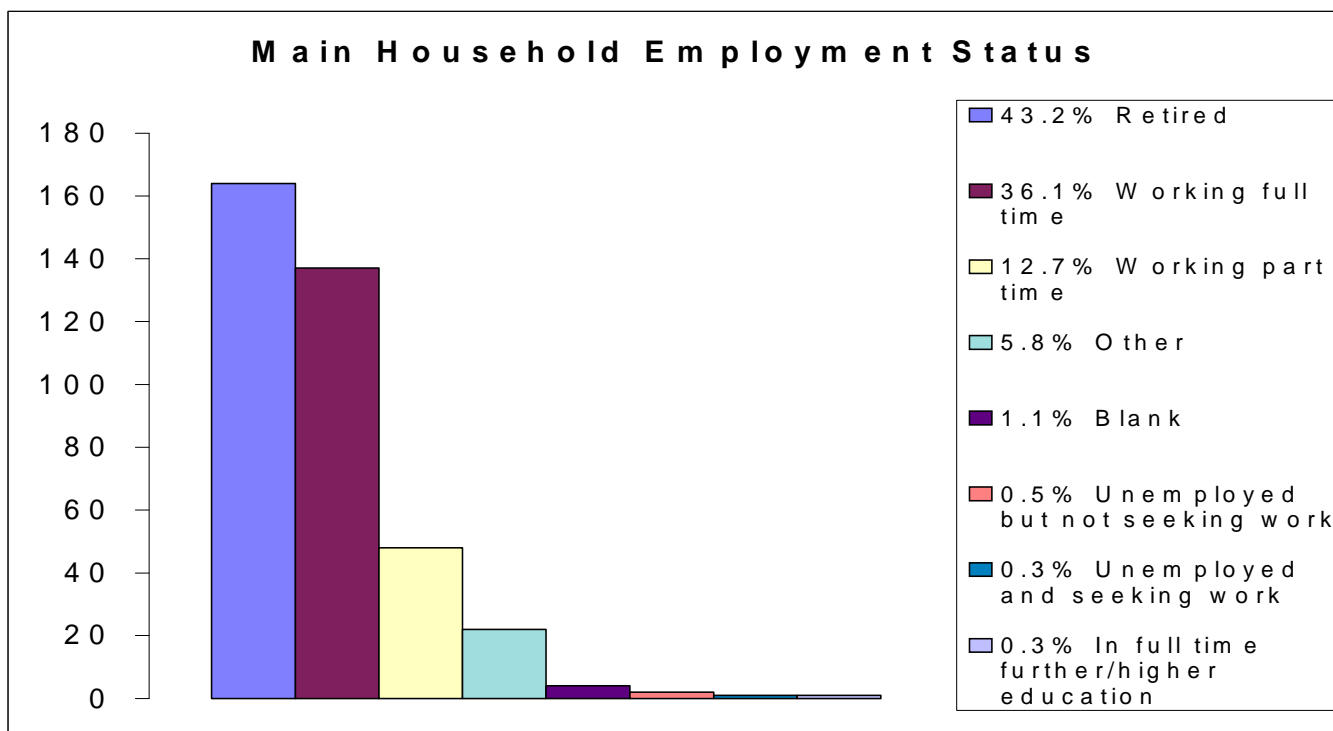
<b>Aged under 5</b>	<b>Aged 5-15</b>	<b>Aged 16-34</b>
33	130	142
<b>Aged 35-65</b>	<b>Aged over 65</b>	<b>Total</b>
397	214	<b><u>916</u></b>

### Household Group & Employment Status (Q7)



**Household types (where 'other' chosen)**

Ticked couple / single but 3 people in household?	4	Separated	3
Couple but one living in a nursing home	1	Couple plus two brothers	1
Family - 1 teenager and grown-up child	1	Friends sharing	1
Husband & Sister-in-law, wife in Nursing Home as permanent resident.	1	Mother and grown up daughter	1
Brother and Sister	1	Single Dad with Teenage	1
Widowed with one child	1	Single Mum with Family	1
Single parent with 2 children	1	Single parent with young child	1
OAP Mother and daughter	1		



**Employment Status (where 'other' chosen)**

Self-employed	4	Housewife	3
1 Working full time, 1 Retired	3	1 Working part time, 1 Retired	3
1 Working Full time, 1 Working part time	3	Disabled	1
1 Working part time, 1 unemployed but not seeking work	1	Caring for Children	1
Semi retired	1	Mother & housewife	1
Not working at moment because of ill health	1	As relevant work is available	1

## Household Members with Health Problem or Disability Affecting Housing Requirements (Q8)

Health Problems Affecting Housing	Responses	%
Yes	70	18.5
No	309	81.5

Where 'yes' health problems were as follows:

Health Problems	Responses (inc. other household members)	%age of overall responses
Physical disabilities	31	8.2
Age related illness	24	6.3
Coronary Condition	21	5.5
Respiratory problems, eg asthma	18	4.8
Mental Health Issues	6	1.6
Allergies	4	1.1
Learning disabilities	4	1.1
Other	4	1.1

(Note: the reason the overall totals are well over 70 and 18.5% respectively is that more than 1 person per household may have suffered from health problems.)

### Health Problems (where 'other' chosen)

Thrombosis	1
Registered Blind	1
High Blood Pressure	1
Arthritis	1

## Existing Home Already Adapted to Increase physical accessibility due to disability of household member (Q9)

Home Adapted	Responses	%
Yes	16	4.2
No	363	95.8

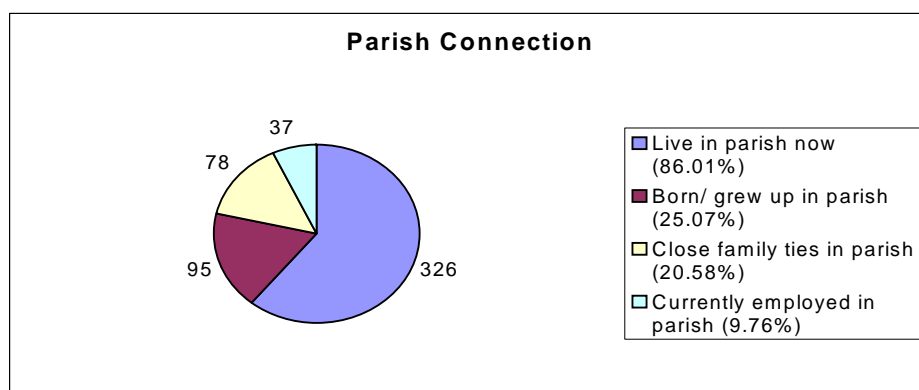
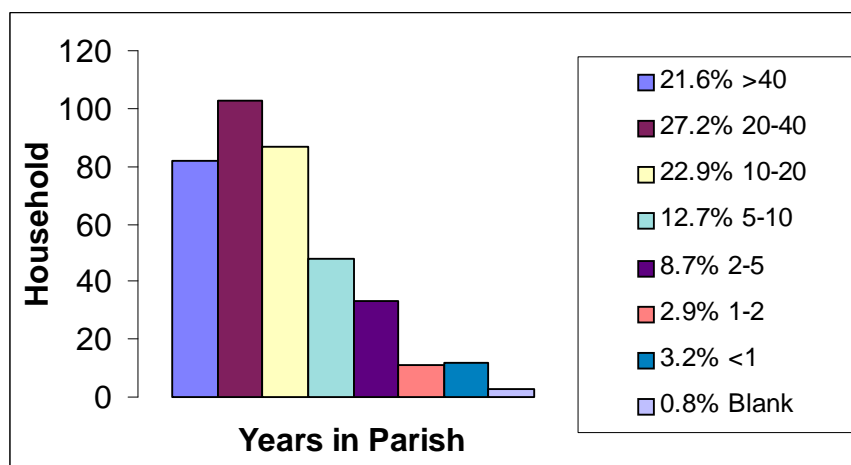
## Household Members Requiring Adaptations (Q10)

Adaptations	Responses	%age of overall responses
Adaptations due to disability	11	2.9
Access for wheelchair	10	2.6
Help with personal care	9	2.4
Accommodation all on one level	9	2.4
Sheltered housing with warden	3	0.8
Will need accommodation all on one level eventually	1	0.3

Of the 21 respondents who indicated that they needed either adaptations due to disability or wheelchair access, 11 people stated that they would be able to remain in their existing accommodation if these adaptations were carried out.

## Years in the Parish (Q11)/ Household Connection to Parish (Q32)

The majority of respondents were long-term residents, with nearly 72% having lived in the parish for over 10 years (including 21.6% who had lived in the parish for over 40 years), and only just over 6% having lived there for under 2 years. This clearly demonstrates a strong level of community stability, and emphasises that Dalston is an extremely popular parish.



(The totals/ %ages do not tally on the above chart as respondents were invited to tick more than one option.)

## Ethnic Monitoring (Q12)

<b>Ethnic Group</b>	<b>Responses</b>	<b>%</b>
White British	370	97.6
Indian	1	0.3
Black African / Caribbean	1	0.3
Other Ethnic Group	5	1.3
Blank	2	0.5

## Ethnic Group (where 'other' chosen)

White Other	1	1 White British, 1 European	1
1 White British, 1 South East Asia, 2 Mixed Race	1	1 White British, 1 British/American	1
1 White British, 1 Greek Australian, 2 Greek British Australian	1		

## Housing Scheme Design Considerations (Q34)

Residents indicated that the following factors were important to them as part of a new housing scheme design.

<b>Scheme Design</b>	<b>Responses</b>	<b>%</b>
Car parking	219	57.8
Garden area	198	52.2
Low heating costs	191	50.4
Adequate domestic storage	167	44.1
Lifetime Homes	141	37.2
Safe play zone	111	29.3
Home Zone car free area	66	17.4
Work from home	49	12.9

(Again, people were able to tick more than 1 box, so the %ages will not add up 100).

## Transport Issues (Q35 – 36)

No. of cars per Household	Responses	%
0 (or Q left blank)	52	13.7
1	169	44.6
2	126	33.3
3	22	5.8
4	10	2.6

Distance Travelled to Work	Responses	%
Work from home	27	7.1
Under 5 miles	59	15.6
Under 15 miles	71	18.7
Under 25 miles	11	2.9
Over 30 miles	19	5.0
Not applicable/ blank	192	50.7

## Work Location

A total of 209 respondents (55.15%) answered this question. Many people gave 2 or more locations, as many households obviously had more than 1 person in employment. The most frequent were:-

Carlisle	82	Dalston	42
Penrith	12	Wigton	8
Raughtonhead	5	Caldbeck	5

Many people worked at other locations in Cumbria, including Longtown, Workington, Maryport, Ambleside, Cockermouth, Kendal and Sellafield. Work locations outside the county included Newcastle, Lancaster, and Dumfries, with a few respondents travelling much further afield, e.g. off shore (North Sea), and "worldwide".

The overall transport situation is positive compared to many parishes, with the majority of households having at least 1 car, and less than 8% of respondents having to travel more than 15 miles a day to work. There is additionally a regular bus service to Carlisle, as well as a railway station.

## Part 2: Household Need Questions

This section relates only to households needing to move together (i.e. everyone in the current household). It does not take account of additional households (i.e. people currently living within an existing household in the parish in need of independent accommodation or households wishing to return to the parish). These additional households are detailed in Part 3.

### Household needing to move (Q14)

Of the 66 households who would need to move, almost half (31) would not need to move for over 5 years. (This includes 1 respondent who indicated that they didn't know when they needed to move – it has been assumed this is in 5 or more years for the purpose of our report.)

Time scale	Responses	%
No need to move	313	82.5
5 or more years	31	8.2
Within 2 years	23	6.1
2 to 5 years	12	3.2

### Main reason for needing to move? (Q15)

Reason	Responses	%
Need smaller accommodation	22	33.3
Need physically adapted accommodation	5	7.6
Need larger accommodation	5	7.6
Present home too expensive	4	6.1
Present home is tied and insecure	4	6.1
To be closer to employment	2	3.0
To be closer to a carer or dependant	1	1.5
Other	19	28.8
Blank	4	6.

## Reason to move (where 'other' chosen)

Buy own property.	3	No public transport link	1
I would like smaller property simply because family will move away soon, and more garden.	1	Age or infirmity	1
If one partner dies - other may need to move.	1	Need own home.	1
To be nearer to shops and public transport.	1	Personal	1
Private landlord - unsure if I can live here permanently.	1	To find work.	1
The property I own is uninhabitable, I am awaiting a grant to have it repaired.	1	To be nearer village amenities.	1
To be closer to a carer or dependent and need smaller accommodation - present home is difficult to manage.	1	End of tenancy.	1
To be on a bus route and within easier reach of shops in retirement in case ill-health means our car has to go. Equity release may also become necessary.	1	Buy out an Ex Partner	1
Nearer our children.	1		

## Where are these Household Looking to Live? (Q16)

Location	Responses	%
Within Dalston or a neighbouring parish	52	78.8
Carlisle	4	6.1
In a nearby market town	1	1.5
Elsewhere	6	9.1
Q left blank	3	4.5

## Location where "Elsewhere" chosen

Where we find work.	1	South of England	1
Rural - unknown at this stage.	1	Anywhere cheaper.	1
Northampton	1	I don't know	1

### Household Professions (Q17)

In all, 27 members of households needing to move were employed in the following professions identified as key workers or significant to the rural economy:-

Agriculture or Forestry	9	Teacher	7
Nurse or Health Worker	5	Rural Tourism	2
Care worker / Social Services	2	Police/Probation Officer	1
Rural local services	1		

(e.g. village shop, post office, bus drivers)

### Preferred Tenure (Q18)

By far the most popular tenure was owner-occupation (as expected), although there was also significant interest in renting from a housing association.

Tenure	Responses	%
Buying on the open market	47	71.2
Renting from a Housing Association	11	16.7
Renting from a private landlord	2	3.0
Q left Blank	6	9.1

### Shared Ownership/ Self Build (Q19)

A number of respondents indicated that they may be interested in these options:-

	Yes		No	
Shared Ownership	12	(18.2%)	54	(81.8%)
Self Build	16	(24.2%)	50	(75.8%)

### Minimum Number of Bedrooms Required (Q20)

Bedrooms	Responses	%
1	6	9.1
2	33	50.0
3	17	25.7
4	6	9.1
Q left Blank	4	6.1

## Type of Accommodation Required (Q21)

Accommodation Required	Responses	%
Bungalow	26	39.4
House	19	28.8
Retirement Housing	4	6.1
Flat/Maisonette/Apartment	4	6.1
Other Sheltered Housing	1	1.5
Other	5	7.5
Q left Blank	7	10.6

## Accommodation Required (where 'other' chosen)

House with garage	1	Barn conversion	1
House - must have garden and garage.	1	Luxury flat or small bungalow	1
Depends on my physical and personal circumstances	1		

## Retirement or Sheltered Accommodation (Q22)

A total of 12 people indicated that they would need this type of accommodation, as follows:-

Support through alarm service	7
Support through home visits	4
Other	1*

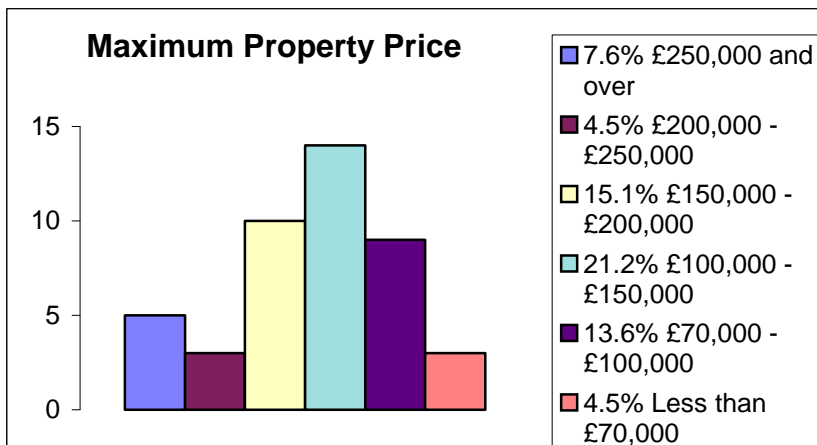
(\*other = support through home visits preferably, otherwise live in staff.)

## Housing Association Waiting List (Q23)

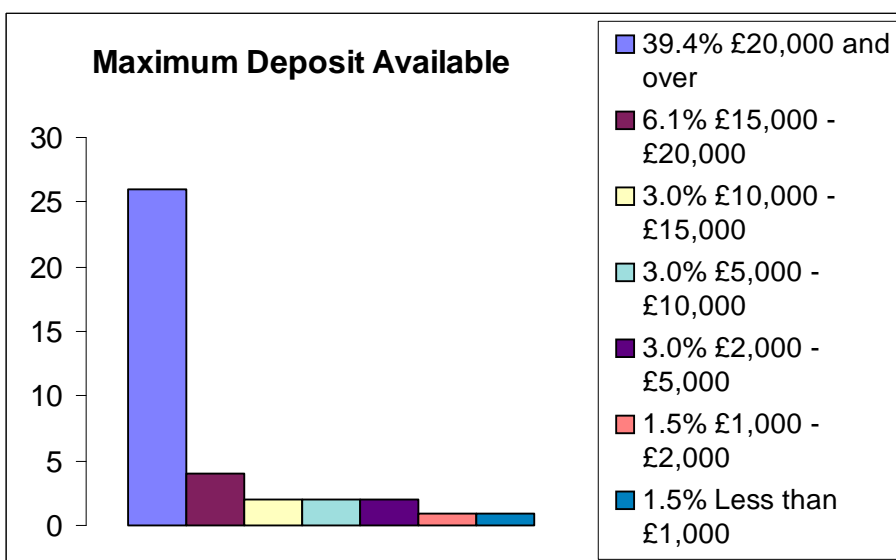
Only 4 (just over 6%) of the 66 households in need were on a housing association waiting list (despite 11 people stating that this was their preferred tenure at Q18).

## Maximum Property Price Affordable (Q24)/ Maximum Deposit Available (Q25)

These 2 questions were aimed only at those people who stated that their preferred tenure was owner-occupation at Q18. The table below does not include the 22 respondents (33.3% of the 66 households in need of alternative accommodation) who left this question blank - in most of these cases the question was left blank as owner-occupation was not the household's first tenure choice.

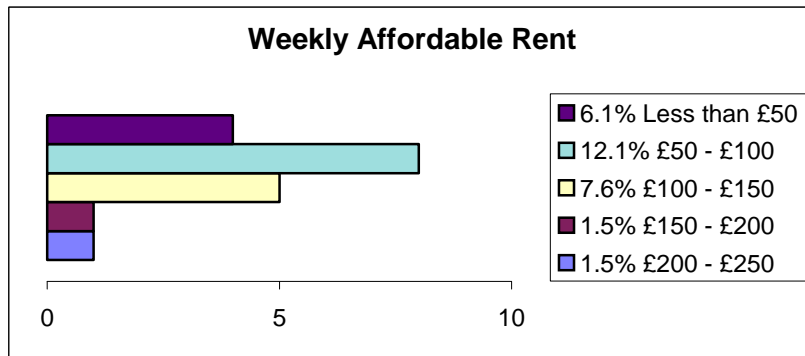


The vast majority of people who answered the deposit question could afford a deposit of £20,000 or more. Again, the graph below does not include the 28 respondents (over 42% of the 66 households needing to move) who left this question blank (partly because owner-occupation was not their favoured option, as with the previous question – although significantly more people declined to answer the second question).



## Maximum Affordable Rent (Q26)

The most popular weekly affordable rent bracket was £50 - £100, followed by £100 - £150 (see chart below). This question was aimed only at those people who had indicated at Q18 that their preferred choice of tenure was renting – either from a housing association or a private landlord – so the 47 people (over 71%) who indicated that they wished to buy at Q18 obviously left the question blank. (Their responses are not included in the affordable rent table).



(None of the respondents ticked the £250+ per week option)

## Gross Household Income (Q27)

The table below demonstrates a fairly even spread of income levels. However, the fact that over a quarter of respondents left the question blank (although the questionnaire is anonymous – perhaps this is because they find the question intrusive) inevitably means the needs profile is skewed. In cases where respondents have left their income details blank, it has not been possible to assess them as being in need of affordable housing in Part 8 of this report.

Weekly /(monthly) Income	Responses	%
Under £95 wk/ (less than £420/ mth)	0	-
£95 - £192/ (£420 - £834)	11	16.7
£193 - £288/ (£835 - £1,249)	7	10.6
£289 - £384/ (£1,250 - £1,665)	10	15.1
£385 - £576/ (£1,666 - £2,499)	5	7.6
£577 - £770/ (£2,500 - £3,300)	3	4.5
£770+/ (£3,300+)	9	13.6
Not sure	4	6.1
Blank	17	25.8

## Deposit Available Towards Shared Ownership (Q33)

This question (which has been removed from the latest edition of the Countryside Agency survey) is aimed only at those people who indicated at Q19 that they would be interested in Shared Ownership (a total of 12 respondents). Responses were varied, starting at £2,000 or £3,000, and going up to well over £100,000 in the case of respondents with a property to sell towards the cost of a new home.

### Part 3: 'Other' Households in Need

A separate (detachable) section is included at the end of the questionnaire (questions 37 – 50) for 'other' households needing to set up home in the parish. This relates to people within existing households (often grown up children in need of independent accommodation), as well as people from outside the parish wishing to return.

#### Anyone Living with Existing Household in Need of Alternative Accommodation? (Q31)/ Where does this Household Live Now? (Q37)

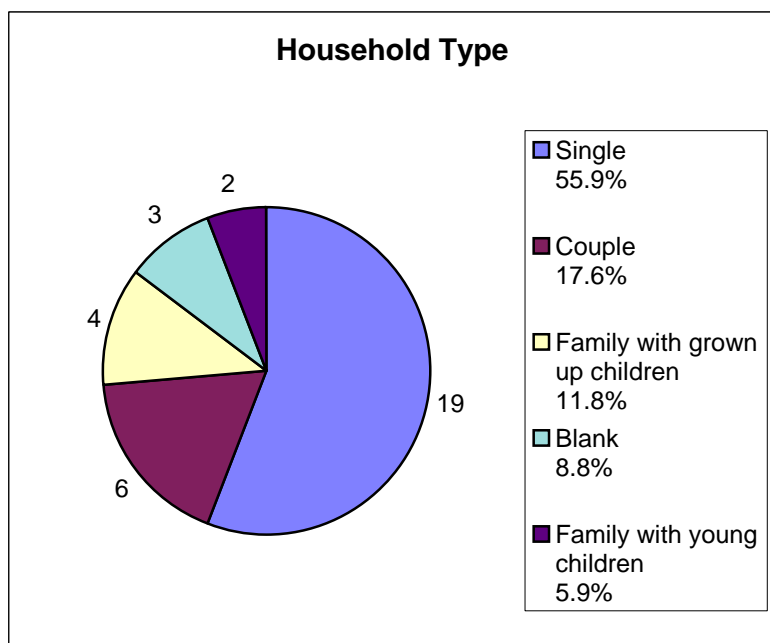
In all 31 (just over 8%) of the 379 respondents indicated that they had at least one household member in need of alternative accommodation; although only an estimated 23 of them (see note below\*\*) completed the additional questions (nos. 37- 50.)

Where does the household live now?	Responses	%
Within 'another' household in this Parish	23	67.6
Outside this Parish	11	32.4

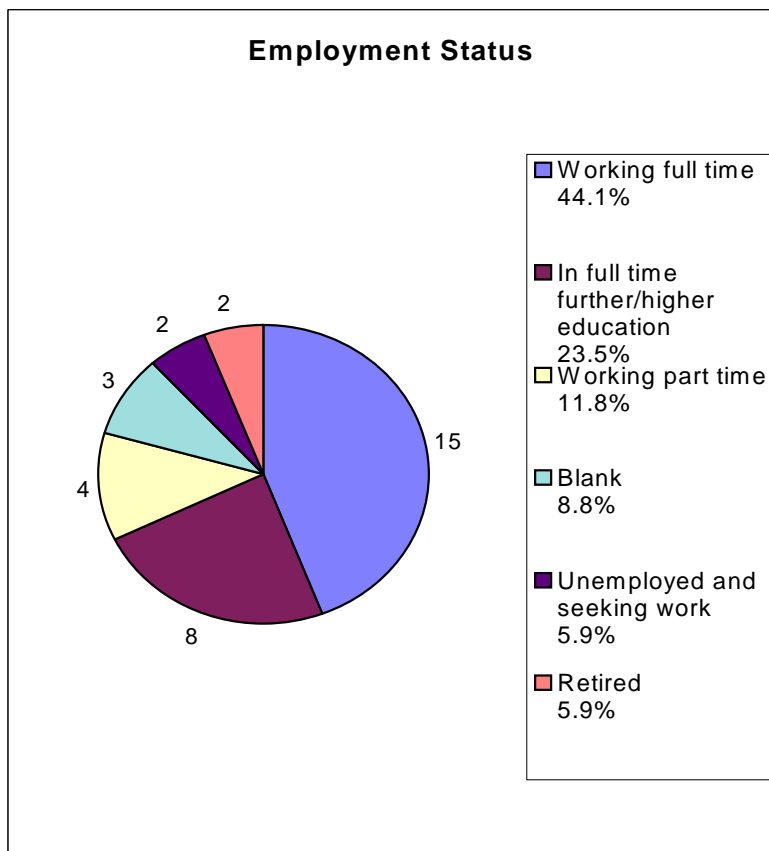
(\*\*It has been assumed that 11 people who left this question blank were living with an existing household in the parish, and left the question blank as they were confused by the word 'another' in the tick-box option text – this will be amended on future questionnaires).

#### Type of Household / Current Employment Status (Q38)

Single people outnumbered all the other household categories combined.



People in full-time employment proved the most popular status, followed by people in full-time further or higher education – only 2 respondents were retired.



### Household Professions (Q39)

In total, 10 members of households needing to move were employed in the following professions identified as key or significant to the rural economy:-

Teacher	4	Rural local services	3
Rural Tourism	1	Nurse or Health Worker	1
Care worker / Social Services	1		

(None of the respondents worked in agriculture/ forestry or as police/ probation officers – see p13: Q17.)

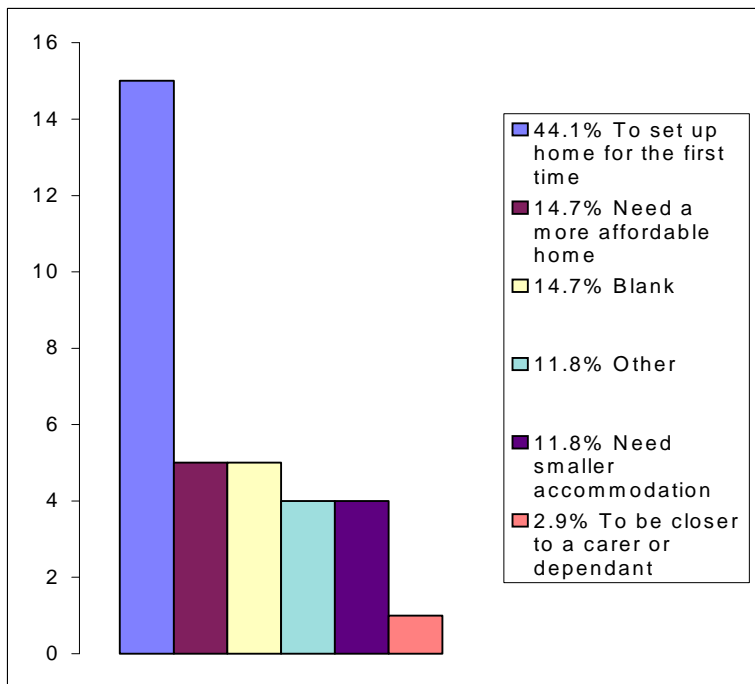
### Time-scale for Household Needing to Move (Q40)

In all, 16 households indicated that they would need to move within the next 5 years.

	Responses	%
Within 2 years	11	32.3
2 to 5 years	15	44.1
5 or more years	4	11.8
Blank	4	11.8

### Main reason for Needing to Move (Q41)

By far the most popular reason for needing to move was to set up home for the first time, followed by the need for more affordable accommodation.

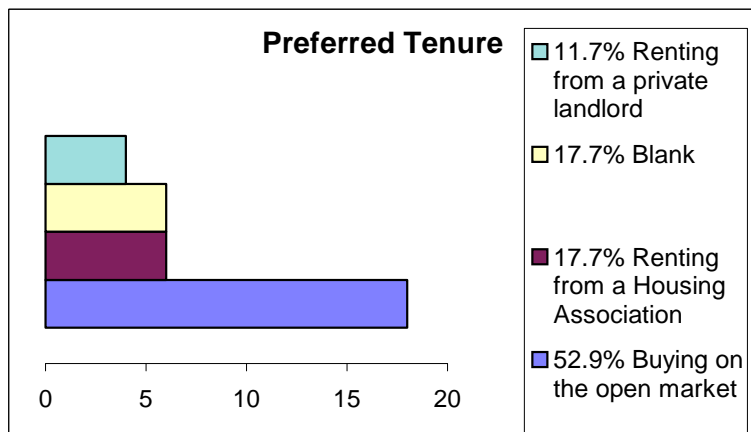


Of the 4 people who ticked the 'other' category, 3 were students, and the other was someone who had moved to Carlisle as they had been unable to purchase affordable accommodation in the parish:-

To move back to parish - had to buy in Carlisle for affordable first home	1	Student Accommodation	1
Student - moving to complete education	1	Going to College or University	1

### Tenure Best Suiting Household Needs (Q42)

Once again, and by some margin, the most popular choice of tenure was owner-occupation; although 6 people did choose renting from a housing association as their preferred option.



### Interest in Shared Ownership/ Interest in Self Build (Q43)

There was slightly more interest in shared ownership than self-build.

	Yes		No	
Shared Ownership	10	29.4%	24	70.6%
Self Build	8	23.5%	26	76.5%

### Housing Association Waiting List (Q44)

Only 4 respondents were on a housing association waiting list, compared with 6 people who said this would be their preferred tenure at Q42).

### Bedrooms Required (Q45)

Bedrooms	Responses	%
4 or more	1	2.9
3	4	11.8
2	16	47.1
1	7	20.6
Q left Blank	6	17.6

### Type of Accommodation Required (Q46)

Property Type	Responses	%
House	16	47.1
Flat/Maisonette/Apartment	5	14.7
Bungalow	4	11.8
Other*	1	2.9
Blank	8	23.5

(\*Other = Mansion)

### Maximum Property Price Available (Q47)/ Maximum Deposit Available (Q48)

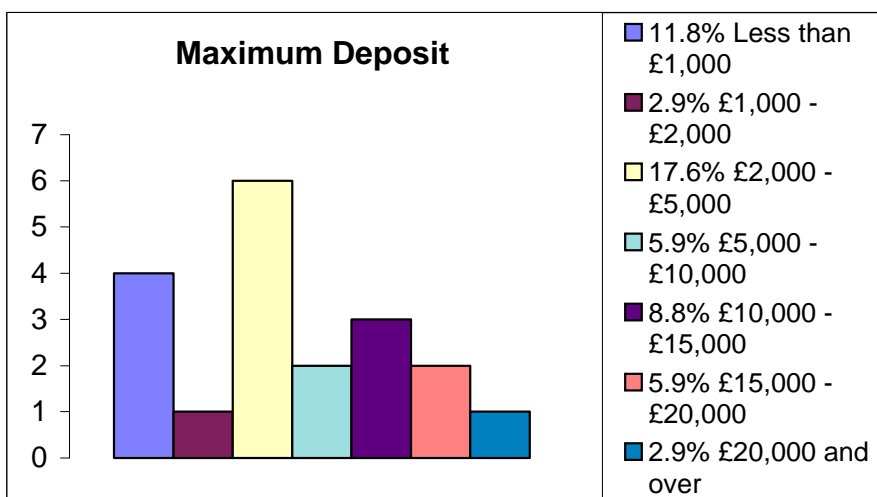
The affordable property prices are significantly lower among the 'other' households in this section, than those analysed in Part 2 of the report, with 17 of the 19 respondents indicating that the maximum property price they could afford is under £100,000 (see chart overleaf), compared with 12 out of 44 at Q24. This is no surprise, as the households analysed in Part 3 include many potential first-time buyers (needing to set up home for the first time was by far the most popular reason for housing need in this group, accounting for almost half of respondents – see Q41), many of whom were still in further of higher education (nearly 24% - see Q38.)

Please note that both charts on this page exclude those respondents (just over 44%) who left Q's 47 & 48 blank.



(None of the respondents ticked the £100-150k; £200 – 250k; or £250k+ boxes)

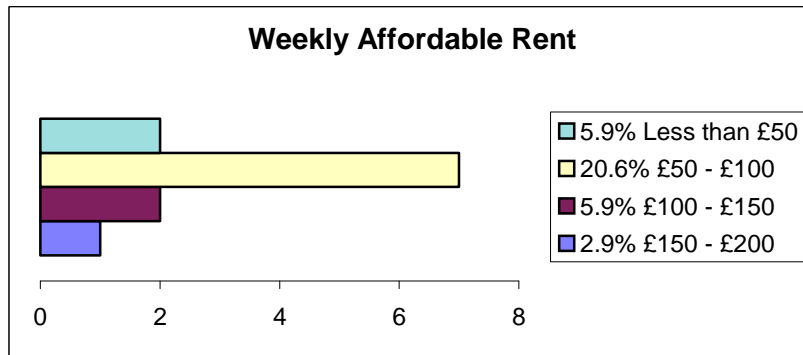
The disparity in the affordability data between Parts 2 and 3 of the report were largely mirrored in the deposit figures (see table below), with only 1 of the 19 respondents indicating that they could afford a deposit of over £20,000, compared with 26 out of 44 at Q25 – largely because the latter were existing households in the parish – mostly with a property to sell towards the cost of a new home (over 83.6% of respondents to the main survey were owner-occupiers: Q3.)



**Note:** There is a slight discrepancy between the no. of respondents answering Q47 and Q48 (above): 19, and the number of respondents who had indicated that their preferred choice of tenure was owner-occupation at Q42: 18. This is presumably due to a data entry error, as we probably entered data in error for one of the respondents who had not indicated that their preferred tenure was owner-occupation at Q42, but then mistakenly answered Q47 and Q48 unnecessarily. As the discrepancy is so small (1 person) it will not make any material difference to the results of the survey, especially since the forms were checked individually for all of those respondents expressing a need to move, in line with affordability criteria – see Part 8 of this report.

## Affordable Rent (Q49)

The most popular rent level was again £50-£100 per week (as in Part 2: Q26) but by a more significant margin this time. The 22 respondents (18 of whom preferred owner-occupation) who left this question blank are not included in the chart below.



## Gross Household Income (Q50)

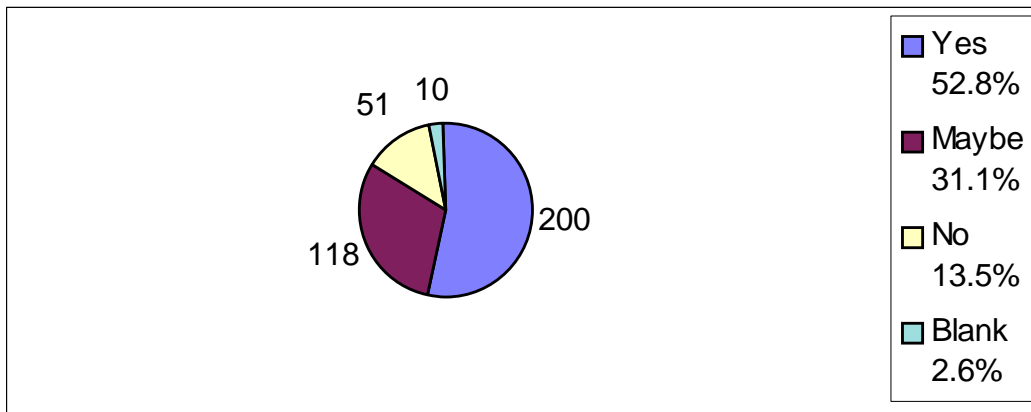
Among the 21 respondents who answered this question, two-thirds earned between £95 and £385 per week.

Weekly/ (Monthly) Household Income	Responses	%
Less than £95 wk/ (less than £420/ mth)	3	8.8
£95 - £192/ (£420 - £834)	4	11.8
£193 - £288/ (£835 - £1,249)	7	20.6
£289 - £384/ (£1,250 - £1,665)	3	8.8
£385 - £576/ (£1,666 - £2,499)	1	2.9
£577 - £770/ (£2,500 - £3,300)	2	5.9
£770+/ (£3,300+)	1	2.9
Blank	13	38.3

Over a quarter of respondents left this question blank at Q27 in the previous section, and even more people left the question blank this time (perhaps on the grounds that they considered the question intrusive, but another factor could be that almost 24% of respondents had stated that they were still in further or higher education at Q38, so they probably wouldn't have a regular salary). This ambiguity makes accurate housing need assessment more difficult. Only those respondents with a quantifiable need for affordable housing are considered in Part 8 of the report.

## **Part 4 - Development Scheme Question**

Residents were asked: “Would you support a small development of affordable housing for local people within your parish if there were a proven need?” – they responded as follows (Q13):-



The survey results are largely positive, with almost 4 times as many respondents in favour of an affordable housing scheme for local people as against (a number of those in favour of the scheme did, however, underline the word ‘local’ to emphasise the point.) Although a significant number of people were undecided, the number of respondents answering ‘yes’ did still outnumber all the others put together.

Those respondents in favour of a new development were also asked if they could recommend suitable sites. Many respondents identified potential sites (totalling 31) in and around Dalston. As the viability of sites in terms of suitability, location, and planning are presently unclear, the list of specific locations will be retained until progress has been made.

A number of more general locations were suggested – these are listed below.

### **General Development Locations**

Respondents also made several more general suggestions, raising issues including access to amenities & transport, and the possibility of bringing redundant farm buildings back into use:-

Fields on outskirts of Dalston.

Land between Carlisle & Dalston.

Land owned by Church - could they help?

In-fill Dalston Village Centre.

Anywhere in or around "Dalston" (i.e. Dalston village.)

Anywhere provided it did not precipitate drainage problems.

'Not an estate' - some individual properties spread in convenient places.

Numerous redundant agricultural buildings.

Somewhere in Dalston with access to amenities & transport.

## General Comments on a Potential Affordable Housing Development

A number of more general issues were raised, such as the type of housing required (rather than a suitable location) – e.g. sheltered accommodation or starter homes. The issue of proximity to amenities was raised again, while other respondents wished to reinforce the fact that any new scheme should only be for local people. There were also a couple of more negative points raised (which may have been better included in Part 6: General Comments), such as concerns that new housing developments in Dalston had previously led to increased levels of vandalism and crime.

Sheltered Accommodation.

Only as starter homes for current residents.

But only for local people.

Within walking distance of schools shops etc.

NOTE: As long as it is not on my doorstep.

Playing fields were taken at Cotehill for affordable housing, but this did not turn out to be affordable housing.

The village is already swamped with new developments and as a result vandalism and crime has increased.

There is need so why has a small development site on The Green been refused planning permission for cottages & told must be holiday homes?

Land on current plan up to 2016.

One resident also had a brownfield site which they were interested in developing, but for a family member – not affordable housing.

## **Part 5: Family Having Moved Away from the Parish**

Respondents were asked whether anyone from their family had moved away from the parish in the last 5 years, due to difficulties in finding a suitable home locally (Q28)

The 379 respondents replied as follows:-

<b>Family Moved from Parish Due to Lack of Suitable Housing?</b>	<b>Responses</b>	<b>%</b>
No	356	93.9
Yes	23	6.1

### **Number of Household Members Having Moved (Q29)**

<b>No. of Household Members Having Moved</b>	<b>Responses</b>
1	17
2	4
3	1
Blank	1

### **Main reason for needing alternative accommodation (Q30)**

The majority of the people who had moved away from Dalston had done so either to set up home independently for the first time or because of a lack of affordable housing in the parish.

<b>Main Reason for Moving</b>	<b>Responses</b>
To find affordable accommodation which was not available in Dalston parish	9
To set up home for the first time	7
To be closer to a job	2
To find accommodation of suitable size	1
Other	3
Blank	1

Where 'other' was chosen, the 3 family members had moved for the following reasons:-

To own their own home	1	Emigrated to Australia	1
Residential Home	1		

## **Part 6: General Comments**

Respondents were invited to give any general comments on the issues raised in our housing need questionnaire. Their comments largely fall under 3 main headings: affordability issues/type of accommodation required; residents who are against any new development; and health issues; as well as a smaller miscellaneous section. Comments are included in full in this section (the only exception being in about 3 cases where some details have been removed which could potentially have identified the respondent - this being an anonymous questionnaire.)

- **Affordable Housing Issues/ Type of Accommodation Required**

Many of those who were in support of a small affordable housing development for local people had recommendations for particular types of housing needed in the parish, or wished to express certain reservations. For instance, some respondents simply wished to reinforce the fact that any new development should not be too large; should be restricted to 'in-fill' development; or that it should be restricted to local people only (one respondent was concerned that the qualifying conditions should be clearly set out to avoid dubious qualifiers exploiting 'loopholes'.)

A number of respondents pointed out that it was their children who could not afford to move rather than themselves or, similarly, that they had bought a property in the parish 20 years ago, but could not have afforded to do so now, while others commented that many families had been forced to move to Carlisle because of affordability issues.

In terms of the type of housing required, a number of constructive suggestions were made. These included building mixed schemes, comprising a variety of property sizes and occupants of different needs or social classes. The 2 main groups of people whom respondents felt were in need of more housing provision were young people (suggestions were made for the provision of 'starter homes') and the elderly.

In terms of accommodation for the elderly, it was felt there was a shortage of 2 bedroom bungalows. Sheltered accommodation was also mentioned a number of times (currently the Carlisle Housing Association sheltered scheme at Barras House is the only sheltered housing in Dalston parish.) Some elderly respondents hoped never to need this type of accommodation, but felt it would be reassuring to know it was available, should they ever require extra housing support, which could not be provided in their current home. One such respondent felt there was a need for 2-bedroom sheltered units, enabling elderly people in sheltered housing to have visiting relatives or friends stay overnight. (Issues relating to housing for the elderly, within the context of affordable housing need, will be discussed further in Part 8.)

In relation to tenure, some respondents felt that social rented housing (through a Housing Association) was the best means to secure affordable accommodation in the parish. The reasons for this included the view that Right to Buy sales (of ex-council stock) represented the loss of "a valuable resource", which should be replaced. Another opinion in support of renting was on the grounds that previous attempts at low cost housing schemes had subsequently seen prices rise to beyond 'affordable' levels, due to the influence of market forces. However, the alternative view that more low cost owner-occupation was a better solution was also expressed.

Another issue raised was that any new development should be within close proximity to services and amenities, such as shops and schools, as well as public transport (it was also noted that car-parking facilities were already stretched in Dalston village.)

The comments of respondents were as follows:-

There are two teenage children in this household. It is impossible to say at this stage whether they will remain in the parish or move away. It is unlikely that they would be able to afford a property in the village. We could not now - both of us were in full time employment when we bought here 20 years ago.

Referring to question 31, grown up children wishing to be homeowners cannot afford (a) - deposit (b) - prices near family home. Also employment prospects in area not good. Question 37 onwards not appropriate to this. All need to be car owners as lack of public transport and where it is available - times and journey times unacceptable.

My husband and I rent our farm from Landlords and as we are young we would like to buy a home in Dalston for when we think about retiring. Our children go to the local schools and they like living in the parish of Dalston.

I would like a low cost housing development for existing residents and family of existing residents.

Whilst we are not currently affected by any housing issues, there is no doubt that our children will be as it becomes more difficult financially to purchase a house. Since local authority housing was sold off a valuable resource in rural areas has been lost and should be replaced.

Referring to question 13, my support would depend on how many houses and if the amount of houses pushes us over the Village Status Number. Also, they would definitely need to be for people within this parish.

Cheap accommodation for Dalston people. Not some of the worst families from the town which we have been getting.

Affordable housing has been built several times in Dalston. Due to the popularity of the village, market forces have stepped in resulting in price rises above the word 'affordable'. Housing Association housing is possibly the answer, but NOT in the centre of a private estate as on Summerfields.

I am aware of many families who have moved to Carlisle as there is not enough local affordable housing near family.

My response to Q34 is designed to enable there to be a mix of homes in the same development, i.e. an absence of ghettos or young families etc.

The need is in Dalston VILLAGE for the elderly & young married couples. Also comment re Q13: 'small' equals 10 properties - 2 bedroom bungalows or similar for the elderly.

RE Q13 (affordable housing): This has been tried before but prices have escalated out of the affordable bracket. How can you avoid this? Rental.

Affordable housing must come with easy access to shops, schools & public transport. Car parking in Dalston is already difficult.

We would love to be able to afford more spacious accommodation. Moving into town isn't an option, as we feel our children will have a better quality of life growing up in a village. My parents and uncle also live in Dalston now need my help. They are retired and two of them are disabled. As we only have one car we need to be in easy walking distance.

RE: Q.13: Any development should be small & comprise a mixture/ variety of property sizes & occupants of different needs/ social classes.

Having said I don't intend to move in next 5 years it occurs to me, aged 77, that a move to either an OAP flat, bungalow or sheltered housing may be required. There is a shortage of this type of accommodation in Dalston. I am against 'council' (RSL) bungalows etc. being sold, and would suggest urgent need for Barras House type building.

As my daughter has a baby and needs her own house for the 2 of them. Please build affordable homes for the younger generation so they can set up home and still be near parents.

I feel that the village cannot cope with anything other than in-fill housing. Dalston is a rural village and should stay so.

88 year old widowed gentleman may require some kind of sheltered accommodation with availability for family to stay after travelling distances.

I am renting No. 1 Cottage and own No. 2 Cottage which at present is uninhabitable. I am awaiting confirmation about a grant, which will help me get the property habitable. Despite having a large deposit I do not earn enough to get a mortgage to buy.

It is our children who cannot buy suitable housing - not us.

Regarding question 14: We have no need at present. As we are both in our seventies it may happen that one or both may require "sheltered accommodation" in the future. Hopefully not, but we would like to know that it would be there for us if the need arose.

There is a considerable need for affordable housing to bring young families into the small villages around Dalston, we would strongly support a relaxation of planning laws to allow self-builds, starter home schemes etc. We have also had a need for planning permission on an existing barn denied even though it was for an elderly and dependent relative.

It is important that the conditions for qualifying persons for affordable accommodation are clearly set out and strictly observed as 'loopholes' are readily exploited by dubious qualifiers. Also, great care is needed in assessing the impact on local facilities and community.

We wish to remain in Dalston Village - when this house is too much for us we want to remain within walking distance of the amenities. I feel that we are socially responsible too, so believe that there should be more low-cost owner / occupied housing available (not necessarily Housing Association)

I would like to see housing which was easily maintained and close to local amenities in Dalston.

- **Residents against any new housing development in Dalston**

Although the number of respondents in favour of a small affordable scheme outnumbered those against by almost 4 to 1 (see Part 4/ Q13), many of those against took the opportunity to voice their concerns. Despite the fact that residents were asked: "Would you support a small development of affordable housing for local people within your parish if there were a proven need?" (Q13), many of the objections seem to be based on the misunderstanding that any scheme would be a large estate, necessitating new car parks, wider roads and even additional police presence. One respondent was also concerned that the properties would go to problem families from outside the parish, when in reality they would be designated for local people.

Other concerns included the environmental impact of any further development in the village (including spoiling local views), as well as a clear objection to any more development on green field sites. The respondents' comments are listed below:-

I dislike intensely the phrase 'affordable housing' and its implications. Dalston, like similar solid communities, has developed over the years at its own pace, to suit its own wishes and its position in the neighbouring communities, urban and rural. It does not need the threat of any political chicanery, as envisaged here, which would forcibly create an artificial and unappealing grouping in the name of vague ...

I do not feel that Dalston needs any more housing. The Summerfields Estate has already changed the village considerably and it would concern me if more low cost housing was to be built.

We are not in favour of further building in Dalston - certainly not on green field sites.

Regarding question 13 - 'No' There would have to be a major car park built, roads widened and increased Police presence as Dalston cannot cope with anymore housing.

I responded in this way - i.e. 'No' - (perhaps selfishly) as my family & I have moved from a densely populated large city to live in a 'village' environment - quieter pace of life, feeling of increased security to raise children and a feeling of community. Would increasing the populous affect this?

We would not like to see houses being built around us as we paid a lot of money for a house that had open fields around it!

I feel Dalston Parish does not have sufficient amenities to support further housing development and cannot think of any suitable sites.

Dalston has more than enough housing in the village and will be completely spoiled with any further development.

I don't think there is any need for more houses in Dalston. Keep it a village do not make it into a town.

Referring to question 13 - We do not support any further housing/business development in Dalston because:

1. Volume of traffic on the road between Durdar and Dalston is already too heavy - noise/ vibration/ fumes are adversely affecting the 'Quality of Life'.
2. Village services and health facilities are already overstretched.
3. Village/ rural environment will be destroyed.

I think there are enough people living here in Dalston, thinking of traffic problem, parking problems and overcrowding.

Dalston will be spoilt if you persist on building new homes. It was a beautiful village, now it's like a small town. The facilities will not cope and more will then have to be added which we don't want.

When I moved to Dalston it was because the village was still very rural and had a sense of village community spirit. Recent extensive housing development has impacted on this and I feel the village has now grown to capacity. Any further development would make it a 'town' and eventually a suburb of Carlisle.

Affordable housing built close to my home in previous parish - local people unable to afford occupied by families with difficulties from elsewhere. Development not an asset to the village, this also brought traffic and visibility problems. Moving away from place of birth good for the development of young

I feel the village is large enough as there are currently problems with traffic congestion. Having lived in the village for 3 generations I am proud of the community spirit which is often lost in larger towns and villages. My brother-in-law moved to Carlisle to set up home as he could not afford to stay in Dalston.

- **Health-related Housing issues**

Many elderly respondents expressed a wish to remain in their homes as long as possible. This demonstrates the importance of schemes such as 'Lifetime Homes', as well as alarm services (e.g. Careline), and support through home visits (e.g. home helps). However, some such respondents appreciated that this may not always be possible (as already identified) raising the issue of the level of need for more intensive forms of housing care, such as sheltered accommodation. This topic is considered further in Part 8 of this report.

Other issues raised again included public transport (particularly the lack of provision in some rural areas of the parish – meaning some elderly people keep their cars on the road long after they are still able to drive safely.) Respondents' comments are detailed as follows:-

I have said I do not want to move into a "home" and wish to live and be cared for in my existing property. As long as physically, mentally and financially possible, hopefully until the day I die.

I am not too well, heart attacks, feet, hands - loosing feeling and bad breathing in winter. Wife has thrombosis.

At present we have a very pleasant and adequate home. If one partner dies the other would need practical help at reasonable cost with housework and garden in order to remain.

I am a 75-year-old widow in fairly good health and hope to see my days out in my

present home.

My concern is that at 86 years of age circumstances can change very quickly, I have answered ok at present, but I have concerns about the future and how long I can go on living here.

Recently returned to UK. Currently renting property but would prefer own. My wife has MS & is at present fortunate enough not to require assistance & hopes not to ever require any.

The reason for stating that we may need to move in 2-5 years is if we could not manage to drive any more or if we could not keep the garden properly, but hopefully if health is good this would not apply.

If there were a proper regular, daily bus service to Stockdalewath we would stay here forever, but have seen the difficulties the older people have as their mobility becomes impaired. They drive when they should have given up their cars long ago.

- **Miscellaneous**

Two people were local landowners who may have land available for affordable development. The importance of preserving views from the village was raised again, as well as some more general points relating to some of the questions in our survey, rather than the issue of affordable housing specifically.

Regarding question 35. I might have some land suitable for development (details withheld as questionnaire anonymous.)

Referring to Question 13: We own said land and would like to develop it for affordable housing (details withheld as survey anonymous.)

Upon the Madam Banks estate more parking facilities are needed, by removing grass patch on Crakegarth one strip of grass needed.

Regarding question 34: energy efficient should be added - not just low heating costs.

Referring to question 13: Looking from the back row of Madam Banks Road onto the Lakeland Fells is without question the most panoramic view from Dalston. This must remain so and no housing must ever be considered on the fields

How do you expect people to know if they need to move in 2 or more years?

NOTE: Other in the household who wants to move in the next '5' years, but didn't fill in questions 37 - 50.

Regarding question 12 (re ethnic monitoring) - I can't understand the purpose of this question.

## **Part 7: Overview of the Housing Market in Dalston**

House prices in the Carlisle district have doubled since 2000, and in the 12 months to June 2004, prices rose by 54% - the second highest increase in the country<sup>‡</sup>. Although the market has since 'cooled' (with the average time a home takes to sell nationally now 73 days compared with 54 days at the same time last year<sup>§</sup>), prices in the Carlisle area have remained relatively stable.

### **Property Prices & Affordability in Dalston**

The Land Registry web site matches properties by the first 4 postcode digits. The 379 respondents to our housing need survey indicated that their postcodes were as follows:-

CA5 7:	366
CA5 6:	10
CA4 0:	1
Q left blank:	2

Since over 97% of respondents who included their postcode on the returned questionnaires lived in the CA5 7 postcode, it has been accepted that it is valid to accept Land Registry property prices for this postcode as representative of Dalston parish. The average quarterly property prices for this postcode during the 2 years to March 2005 were as follows:-

<b>Land Registry Statistics - Sales by Property Type: Postcode CA5 7 (no. of sales in brackets)</b>					
<b>Quarter</b>	<b>Detached</b>	<b>Semi-Detached</b>	<b>Terraced</b>	<b>Flat/ Maisonette</b>	<b>Overall Sales</b>
Jan-Mar '05	£390,000 (3)	-	-	-	£390,000 (3)
Oct-Dec '04	No data available due to insufficient sales in Quarter**				
Jul-Sep '04	£257,814 (7)	-	-	-	£257,814 (7)
Apr-Jun '04	£217,200 (5)	-	-	-	£217,200 (5)
Jan-Mar '04	£207,125 (8)	£162,500 (4)	-	-	£192,250 (12)
Oct-Dec '03	£207,365 (6)	£117,590 (5)	£157,200 (5)	-	£163,633 (16)
Jul-Sep '03	£231,800 (5)	-	£99,500 (3)	-	£182,187 (8)
Apr-Jun '03	£170,666 (6)	£111,700 (5)	-	-	£143,863 (11)

\*\*No statistics are available for the quarter to December 2004 – this is because where less than 3 sales of a particular property type occur in a given quarter, the Land Registry will not accept this as a true average.

Unfortunately, none of the last four quarters contain statistics for more affordable property types – i.e. semi-detached and terraced properties – due to insufficient sales in Dalston. Regional comparative figures are detailed in the table overleaf for the 2 most recent quarters:-

<sup>‡</sup> Source: Carlisle Housing Strategy (2005-2010) – details from Land Registry & New Earnings Survey (nomis.)

<sup>§</sup> From: 'The house price trap', by Sean Poulter - an article in the Daily Mail, April 18, 2005.

Land Registry Statistics - Sales by Property Type:						
Area/ District		Detached	Semi-Detached	Terraced	Flat/ Maisonette	Overall Sales
<b>Carlisle**</b>	Jan - Mar '05	£205,874	£109,405	£89,650	£89,118	£116,384
	Oct - Dec '04	£207,115	£117,727	£90,171	£82,266	£128,471
<b>Cumbria</b>	Jan - Mar '05	£240,808	£126,622	£90,899	£115,164	£133,557
	Oct - Dec '04	£226,194	£131,617	£95,058	£111,743	£137,687
<b>North</b>	Jan - Mar '05	£224,698	£123,870	£86,916	£95,163	£119,581
	Oct - Dec '04	£218,323	£122,507	£89,931	£102,457	£124,332
<b>North West</b>	Jan - Mar '05	£261,818	£136,855	£83,540	£126,509	£127,753
	Oct - Dec '04	£250,810	£138,141	£85,991	£129,151	£131,940

Note: Carlisle & Cumbria are included in the regional figures for the North (covering Cumbria & the North East) – not the North West.

Another problem is that the more recent sales figures relate only to more expensive detached properties, well beyond the remit of anyone in need of “affordable” housing, such as most first-time buyers. As the table below demonstrates, detached properties are the most popular property type in the parish, outnumbering semi-detached and terraced properties combined.

The most recent data for semi-detached and terraced properties is now a year or more out of date, and prices continued to increase during much of this period. The fact there are no sales statistics for flats is because there are not significant numbers of flats in the parish (see table below), and many of these flats are rented properties, owned by Carlisle Housing Association. Regrettably, none of these factors make it easy to establish a clear picture of affordability, in terms of getting onto the housing ladder at the lower end of the owner-occupier sector.

At the time of the 2001 census the property profile by type in Dalston was as follows:-

Total no. of properties in Parish	Detached Houses or Bungalows	Semi-detached or terraced houses or bungalows	Flats/ maisonettes/ apartments
1,137	544	514	80

(Note: the combined total of the individual columns adds up to 1,138 not 1,137 in this chart taken from the National Statistics web site?)

The tenure profile of these properties was:-

Total Properties	Owner-occupied	Social Rented (LA/ RSL)	Private Landlord	Vacant households	? No data
1,137	862 (75.8%)	90 (7.9%)	150 (13.2%)	31	4

The number of social rented properties in the parish has reduced to about 65 since the 2001 census as a result of Carlisle Housing Association Right-to-Buy sales.

The Council Tax bands (in the table below) reflect a mixed picture of the range of accommodation in the parish, with just over 25% in the lower (and generally more affordable) bands A & B, although the 2 most popular bands are C & D. The number of second homes has now risen to 19 - a significant increase from the 5 recorded second homes in the 2001 census. (The Council Tax and second home figures are accurate as at the week commencing 21<sup>st</sup> February 2005).

Total	A	B	C	D	E	F	G	H
1,158	116	176	269	254	192	102	47	2

## Affordability: Property Prices v Income Levels

Since the lack of up-to-date Land Registry statistics for the more relevant property types makes any comprehensive analysis of property prices at the more affordable end of the owner-occupier market quite problematic, the web sites for the main estate agents in the Carlisle area were consulted, and in all 18 properties were identified as being on the market at the start of April 2005. The prices ranged from a 1 bedroom flat at £75,000 (by far the most affordable accommodation available) to a 5 bedroom detached house at £375,000 (all of the property details are included at the end of this report.)

Most responsible mortgage lenders will allow customers to borrow up to 3.5 times their income where there is just 1 wage earner, or 3 x joint income. Assuming a single person with a 5% deposit was buying the flat at £75,000, they would need to earn: £20,357 per annum – well beyond the remit of many young working people.

The 2 cheapest family houses on the market were 3-bedroom ex-Carlisle Housing Association terraced houses both priced at £110,000, with a 3<sup>rd</sup> property of this type at £120,000. Based on the lower house price, again assuming the purchaser had a 5% deposit, a family with one income (x 3.5) would need a salary of over £29,857 and in the case of 2 wage earners (x 3) combined salaries of £34,833, based on traditional borrowing levels. In the case of a first-time buyer (i.e. with no equity in an existing property) this is significantly higher than average earnings figures in the Carlisle district of £25,893 gross household annual earned income and £20,093 gross annual individual income \*\* based on the official earnings figures recognised by Carlisle City Council.

The 3 bed semis currently on the market tended to be priced at around £165,000, with detached properties significantly more, in line with the Land Registry statistics. First-time buyers on average income levels would therefore be struggling to get onto the housing ladder in Dalston. However, we are aware that, as with other areas throughout the city and beyond, lenders have increased the amounts they are prepared to lend up to, and in many cases beyond, 100% of property prices (to enable household goods purchases.) This often equates to around 5 times the household income.

## **Registered Social Landlord (RSL) Provision in Dalston**

In terms of affordable housing in Dalston, the significant increase in property prices over recent years has been compounded by the scarcity of affordable rented housing in the parish. Although the 2001 census identified that there were 150 households (13.2%) living in private rented accommodation, a search through the Homes & Properties section of 4 separate issues of the Cumberland News (11/2/05, 11 & 25/3/05, and 01/04/05) identified just 2 properties for rent in the private sector – a 1 bedroom flat in the middle of Dalston (no rent given) and a 3 bed house on Caldew Drive (£550 per calendar month – just under £127 weekly). As a comparison, Carlisle Housing Association confirmed that the new rent, with effect from 4<sup>th</sup> April 2005, for a 3 bedroom house chosen at random was £60.03 - payable 48 weeks out of 52 (well under half that of the private sector rent). Obviously, the lack of comparative properties in the private sector means that this is not necessarily representative across the board, but rents on private lettings are generally much higher than their social rented counterparts.

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\*\* Sources - household income: Joseph Rowntree Foundation/ Wilcox Study, 2004 & individual income: nomis (official labour market statistics).

There are 3 RSLs providing social rented accommodation in Dalston at below market rents: Carlisle Housing Association (CHA); Two Castles; and Eden Housing Association.

The association with the greatest number of stock is CHA (part of the Merseyside-based Riverside Group), which took over Carlisle City Council's housing stock under a Large Scale Voluntary Transfer (LSVT) in December 2002. Part of the reason for the lack of affordable rented family housing, is that Carlisle City Council/ Carlisle Housing Association has now lost most of its family housing in Dalston through Right to Buy (RTB) sales.

The recent increase in house prices, as well as fears among some tenants that Right to Buy legislation may be restricted or withdrawn by central government, coupled with suspicions that RTB sales would be stopped post-LSVT, prompted a sharp increase in RTB sales across CHA's housing stock from around the start of 2002, which has still to show any significant signs of slowing down. The sales have predominantly impacted on family housing, and in Dalston alone, 7 three bedroom and 2 two bedroom houses were lost to RTB sales between 01/02/02 and 31/03/04. This has obviously made a substantial impact on the availability of affordable housing in Dalston. One survey respondent clearly identified the problems created by Right to Buy: "Since local authority housing was sold off a valuable resource in rural areas has been lost and should be replaced" (part 6: General Comments).

Anyone who was not already a Carlisle City Council tenant at the time of the LSVT in December 2002 would not be eligible for the RTB. Housing Association properties in Dalston are not subject to the Right to Acquire (the Housing Association equivalent of the RTB in council housing, but with much less generous discounts) as it does not apply to rural areas (as a 'rule of thumb' roughly defined as any settlement with a population of less than 3,000<sup>††</sup> – only Brampton is not excluded from the RTA in the Carlisle district) due to the shortage of social rented housing in rural areas.

CHA's total stock in Dalston as at 1<sup>st</sup> April 2004, together with the number of lettings in the year to April 2004 (as well as the lettings figure for the previous 2 year period as a comparison) is set out in the following table:-

(CHA) Property Type	Remaining Stock @ 01/04/04 (no. of units)	No. of lettings by Property Type	
		Year to 01/04/04	01/04/01 – 31/03/03 (comparative figures)
1 bed bungalow	14	1	1
2 bed ground floor flat	6	-	1
2 bed upper floor flat	3	-	-
2 bed house	6	1	-
3 bed house	9	1	2
4 bed house	1	-	-
Sheltered accommodation	<u>16</u>	<u>4</u>	<u>6</u>
<b>Totals</b>	<b>55</b>	<b>7</b>	<b>10</b>

As the table above demonstrates, tenant turnover on any of CHA's stock is negligible, with the exception of elderly sheltered accommodation. This is despite the fact that there are a considerable number of people on CHA's waiting list for Dalston: 59 people from elderly groups; 62 couples; 141 people from family groups; and 214 single people – a total of 476 applicants (as at March 2005). It should be noted that this includes a significant number of people who indicated that they would accept any area on their CHA housing application form, and the actual

<sup>††</sup> *Housing Act* (1996) S.I. 1997/ 622 lists designated rural areas.

number of applicants specifically interested in Dalston will be considerably lower. Even so, Dalston is a particularly high demand area, and most waiting list applicants have little chance of ever being allocated a property in the area.

Two Castles Housing Association is the second biggest social landlord in Dalston after CHA, with 8 family houses (4 two bedroom & 4 three bedroom) on the Summerfields estate. Only 1 of these houses was re-let in the 12 months to December 2004, with just 6 changes of tenancy in the previous 3-year period (to December 2003). The Two Castles scheme differs from that of the 2 other social housing providers in the area, in that only families or couples with a strong connection to the village are accepted onto the waiting list – governed by a Section 106 Agreement (although there is demand from many of their other waiting list applicants). There are currently 10 qualifying applicants on the waiting list (as at March 2005). Based on the relatively low rate of tenancy turnover, even these 10 qualifying applicants could have a lengthy wait for a property to become available for them.

The third provider of social housing in the parish is the Penrith-based Eden Housing Association, who purchased 2 existing family houses in Dalston village for rent in October 2000 and April 2002. There has been no change in either tenancy since the properties were originally let, meaning the 32 households on Eden's waiting list with Dalston as one of their choices (as at March 2005) have very little realistic chance of being accommodated there, similar to the problem facing most of the people on the CHA waiting list.

Demand significantly outstrips supply in Dalston in the case of all 3 of the RSLs with stock in the parish. Families and couples with a proven local connection may expect to eventually qualify for a Two Castles home, due to the local connection clause in this RSL's lettings policy, although, judging by the relatively low tenancy turnover, they would probably have to wait years rather than months.

### Low Cost Home Ownership – Nook Lane

Some relatively newer developments in Carlisle have been built at low cost by agreement with Carlisle City Council and the developer. Purchasers buy the properties outright, but this is at a fixed discounted price – usually between 75 and 90% of the market value – the discount is in turn passed on to the next purchaser when the vendor decides to sell. Buyers must be approved by the City Council (which keeps a low cost home ownership waiting list), subject to a Section 106 Agreement (Town and Country Planning Act, 1990.) Approved buyers would normally:-

need the discount on the properties to enable them to purchase;  
have a local connection.

The only discounted sale properties in Dalston are 8 properties at Nook Lane – four 2 bedroom houses and four 3 bedroom houses (these are actually the same floor area as the 2 beds, but built to a different design with a small extra bedroom.) The discounted sale value on these 8 properties is 90% of market value.

As an example, if a referred purchaser from the City Council's waiting list bought one of these properties a number of years ago, and it was then valued at £50,000, and they now wished to sell and the current market value had increased to £100,000, the discount would work as follows:-

Market value @ purchase: £50,000 x 90%	discounted price on purchase: = £45,000
Market value @ sale: £100,000 x 90%	discounted sale price: = £90,000.

(Please note: valuations used are as an example only & not based on actual market valuations.)

Obviously, property prices can go down as well as up; although at least in the case of a discounted sale property, any negative equity would be offset by the difference between the level of the discount at purchase and sale.

The impact of the Low Cost Home Ownership scheme at Nook Lane, in terms of providing an increased level of genuinely affordable housing, is relatively limited. Apart from the fact properties seldom come up for resale, this is because property prices have spiralled since the development was built (circa 1996), and the discounts were not particularly generous to begin with (the majority of Carlisle City Council's low cost properties are sold at 80% of market value or below.)

It would be recommended that under any new discounted sale scheme in the parish discounts would need to be significantly greater, with properties to be sold at 70% of market value as a minimum requirement, due to the high property prices in Dalston.

## Part 8: Conclusions & Recommendations

### Households in Need of Affordable Housing

Of the 110 households identified in parts 2 & 3 of this report as needing to move, we identified 20 as being in need of affordable housing within the next 5 years:

Time scale	No.
< 2 years	10
2-5 years	<u>10</u>
Sub-total	20
5+ years	1

An additional household was identified as needing affordable housing in 5+ years, but this will not be taken into account as part of any recommendations for new housing, as this is so far in the future. This figure was arrived at through analysing each individual household's income data (taking into account any deposit where applicable) against the cost of renting or buying a property in Dalston.

These 20 households consist of 7 existing households (of the 66 who stated that they would need to move - see Part 2), and 13 prospective new households, such as grown-up children in need of independent accommodation, or people needing to return to the parish (of the 34 stating that they needed to move in Part 3.)

It was considered that households owning their existing property outright would have sufficient funds to buy a new home, and in most cases where people owned their property with a mortgage they would have a significant amount of equity towards a new home, due to the increases in property prices in the parish over the last 3 years. Only 1 owner-occupier family is included in these figures (a low-income family in need of larger accommodation).

#### Tenure/ Connection to Parish

The tenure of the 7 existing households was as follows:

Private Rented Sector	4
Tied	1
Owner occupied	1
Other (owned by family members)	1

Among the 13 prospective households, 4 were not currently resident in Dalston parish.

#### Weekly Income

Full-time education	Self-employed	<£95	£95-£192	£193 - £288	£289 - £384	£385 - £576	£577 - £770*	Total
1	1	1	3	5	4	4	1	20

\*The household on £577-£770 is a borderline case due to the income level, but as this is a couple wishing to set up home independently, with only a small deposit, it was included. See Part 7 for details on 'affordable' borrowing levels & income to house price ratio.

No households accepted as being in affordable need were in the £770+ per week income bracket.

#### Household Type/ Employment Status

The type and employment status of the 20 households identified as being in need of affordable housing was as follows:-

Household Type	Working full-time	Working part-time	Working: One full & one part-time	Full-time further or higher education	Unemployed & seeking work	Unemployed & NOT seeking work	Retired	Full-time mother/ mother & house-wife**	Total
Single	1	2	-	3	1	-	-	-	7
Couple	3	-	1	1	-	-	-	-	5
Family (young children)	2	-	-	-	-	1	-	2	5
Family (teenage children)	1	-	-	-	-	-	-	-	1
Family (grown-up children)	1	-	-	-	-	-	-	-	1
Widowed	-	-	-	-	-	-	1	-	1
<b>Total</b>	<b>7</b>	<b>2</b>	<b>1</b>	<b>4</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>20</b>

(\*\*selected as 'other' option)

#### Property Type

The respondents' preferences were as follows:-

2 bed bungalow	2 bed house	3 bed house	4 bed house	2 bed house/ flat	1/ 2 bed flat	Total
1*	8	4	1	4	2	20

\*This was also the chosen tenure of the respondent accepted as being in need in 5+ years.

#### Preferred Tenure / Interest in Shared Ownership

Buying a home was the most popular option, but renting from a housing association was also the preferred tenure of a number of applicants, with just over half of the respondents (including 4 who selected housing association rented as their first choice) indicating that they would be interested in shared ownership:-

Tenure	Responses	Interest in Shared Ownership?
Owner-occupation	12	5
Housing Association rented	7	4
Owner-occupation or HA	1	1
<b>Total</b>	<b>20</b>	<b>11</b>

## Property/ Tenure Type Comparison

This chart is designed to cross-reference respondents' choices in respect of tenure & property type.

Preferred Tenure	2 bed bungalow	2 bed house	3 bed house	4 bed house	2 bed house/ flat	1/ 2 bed flat	Total
Buy	-	5	4	-	3	-	12
HA	1	3	-	1	-	2	7
Buy or HA	-	-	-	-	<u>1</u>	-	<u>1</u>
Totals	1	8	4	1	4	2	20

## Recommendations

The 20 households confirmed as being in need of affordable housing within the next 5 years is considered to be a conservative estimate of the actual figure. Part of the reason for this conclusion is that only 23 of the 31 respondents who stated that they had a household member in need of alternative accommodation returned the additional section (Q37-50), while a number of respondents left key questions, such as household income, blank meaning it was not possible to assess their need for affordable housing. Another reason is that respondents were asked to telephone for an additional form if more than one person in the household needed to move (e.g. in the case of 2 or more grown up children requiring independent accommodation.) Unfortunately, the Civic Centre was closed for over a month following the floods of January 8<sup>th</sup> 2005, encompassing the entire period that respondents had to return the questionnaire (which was distributed literally within a couple of days of the flooding.) The questionnaire will be amended in future so that 2 additional household members can complete questions 37-50. It is also a possibility that the flooding may have had a negative impact on the questionnaire's response rate.

Good practice recommends proposing a development of between 50-75% of the number of households identified as being in need within the next 5 years. Because it is felt that our research may slightly underestimate the need for affordable housing in Dalston parish, for the reasons set out in the previous paragraph, it would seem appropriate to recommend a development of around the size of the higher percentage level.

## Property Types & Tenure

A development of up to 15 units would therefore be recommended, allowing for the possibility of some of the units being developed to a semi-detached design, as well as a block of 4 flats.

A mixed-tenure development would best accommodate the roughly even split between demand for owner-occupation and housing association rented accommodation, as 10 respondents also expressed an interest in shared ownership housing.

A suggested model for the development, taking into account the first-choice property types of the respondents assessed as being in affordable need, is set out overleaf:-

6 x 2 bedroom houses

3 x 3 bedroom houses

4 x 2 bedroom flats

2 x 2 bedroom bungalows (designed to wheelchair standard) – preference to be given to elderly or disabled tenants.

The tenure of these properties (taking into account respondents' tenure choices) could be along the lines of:

5 x discounted sale (owner-occupation) DS

4 x shared-ownership (part-rent/ part-buy) SO

6 x housing association rented HA.

NOTE: discounts would need to be relatively generous in the case of discounted sale properties due to the high level of property prices in the parish. It would be recommended that low cost home ownership properties should be sold at 70% of market value as a minimum requirement (see page 36 for more information on discounted sale housing.)

Again, taking into account respondents' preferences in relation to tenure & property type, this could work as follows:-

2 bed houses (6)                      (3 x DS; 2 x SO; 1 x HA)

3 bed houses (4)                      (2 x HA; 1 x DS)

2 bed flats (4)                         (2 x HA; 2 x SO)

2 bed bungalows (2)                 (1 x HA; 1 x DS).

## Flats

Only 2 bedroom flats have been recommended, as RSLs have regularly experienced low demand for 1-bed flats, and it would not be prudent to develop affordable housing units, which may be unpopular in the future.

## Elderly Persons' Accommodation/ Sheltered Housing

Since need is assessed on affordability for the purposes of our survey, and there is currently a moratorium on new developments other than affordable housing in the rural areas of the Carlisle City Council district, only 2 bungalows have been recommended as accommodation for the elderly, despite a number of respondents commenting that they felt there was a need for more 2 bedroom bungalows for the elderly. This is because most of the older respondents

wishing to move (see Q21 and Q22, as well as Q46) had sufficient funds to secure their own accommodation.

Some respondents made reference to sheltered housing being a priority in the general comments section. Carlisle Housing Association confirmed that there were 6 people on the waiting list and 2 on the transfer list for a current vacancy at Barras House sheltered housing scheme (as at April 2005). Since it would seem likely that some of the applicants also had their names down for other sheltered schemes, and bearing in mind the fact that there were 4 lettings in the year to 31/03/04 (see Part 7 – page 36), elderly people on CHA's waiting list would seem to have a reasonable chance of being offered accommodation at Barras House in the short to medium term. Although it is appreciated that elderly people in need of this type of accommodation may need to be re-housed fairly urgently, there is insufficient waiting list demand to recommend any new development at present. It is also worth noting that all of the 12 respondents to Q22, in respect of people requiring retirement or sheltered accommodation, indicated a preference for support through an alarm service or home visits if possible – with live in staff only a last resort.

### Scheme Size/ Location

Many respondents expressed concerns that the roads, parking facilities, and other services in Dalston were already over-stretched. A scheme of up to 15 units would not place significant pressure on the existing amenities and roads in the parish. Parking was the most important design scheme consideration among respondents (see table at Q34, page 9.) As part of planning requirements in recent years, off road parking would be accommodated as standard in any new scheme.

A considerable number of locations for a new development have been recommended by respondents (see Part 4 of this report.) Sensitivity would be required in selecting any potential site however, as a number of respondents were concerned that any new development should not have a negative impact on the 'character' of the village, or spoil any of the outstanding views. A number of people were also opposed to any new development on greenfield sites. Carlisle's Local Plan states that around 40% of development in rural areas should be on previously developed land (compared to 69% in urban areas, as there is less supply of brownfield land in rural locations.) If a suitable brownfield site can not be identified, some form of in-fill development would be considered.

### Local Connection

People with an established local connection would be given priority for any new affordable housing in Dalston parish. This would be subject to a Section 106 Agreement (Town and Country Planning Act, 1990), which will enable the units to remain affordable in perpetuity to qualifying local residents (relative to any changes in the overall market.)

### Other Measures to Assist those in Housing Need

The research has identified a number of households in need of adaptations to properties to enable them to remain in their homes. Promotion of Disabled Facilities Grants and Home Improvement Grants by the City Council may assist in satisfying housing need for those that qualify for grant assistance.

Where possible, encouragement for those in need to register with the 3 housing associations (particularly Two Castles Housing Association, due to their localised allocations policy) will assist in fulfilling need, particularly if a scheme is developed in Dalston in the near future.

Carlisle Housing Association should further promote the Careline community alarm service to elderly and other vulnerable people. This will assist in more residents being able to remain in their own homes for longer and reduce the need for residential and home care services for some people.

## Sources

Housing needs survey sent to all parishioners: return date 4 February 2005.

Parish Council questionnaire.

Carlisle City Council's Housing Strategy for Carlisle 2005 – 2010

Stagecoach bus timetable.

Joseph Rowntree Foundation/ Wilcox Study (2004)

Cumberland News (property section – various articles)

Daily Mail, 'The house price trap', article by Sean Poulter (18 April 2005)

Details of Registered Social Landlord lettings courtesy of: Carlisle Housing Association  
Two Castles Housing Association  
Eden Housing Association

Web sites & e-mail addresses:

National Statistics (source of 2001 census data):

[www.neighbourhood.statistics.gov.uk](http://www.neighbourhood.statistics.gov.uk)

nomis – official labour market statistics: [www.nomisweb.co.uk](http://www.nomisweb.co.uk)

Council Tax data (Carlisle City Council): [ctax@carlisle.gov.uk](mailto:ctax@carlisle.gov.uk)

Land Registry: [www.landreg.gov.uk/online](http://www.landreg.gov.uk/online) } regional

Up My Street: [www.upmystreet.com](http://www.upmystreet.com) } house prices

Estate agent web sites:

Evening News & Star: [www.newsandstar.co.uk/property/details](http://www.newsandstar.co.uk/property/details)

Devine Homes: [www.devinehomes.net](http://www.devinehomes.net)

Home Sale Network: [www.agents.home-sale.co.uk](http://www.agents.home-sale.co.uk)

Cumbrian Properties: [www.cumbrian-properties.co.uk](http://www.cumbrian-properties.co.uk)

Butterworths: [www.homesonview.co.uk](http://www.homesonview.co.uk)

Cumberland Estate Agents: [www.cumberland.co.uk](http://www.cumberland.co.uk)

Hayward Tod Associates: [www.pha-propertycumbria.co.uk](http://www.pha-propertycumbria.co.uk)

Your Move: [www.your-move.co.uk](http://www.your-move.co.uk)

(These estate agent sites were used to identify the prices of specific properties in Dalston – along with a number of other sites, which didn't feature any properties for sale in the parish.)