

Report by:

Copeland Borough Council

**Small area housing
needs analysis**

Eskdale Parish

April 2022

with Eskdale Parish Council

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1. Introduction

Introduction

- 1.1 This report specifically looks at the housing needs of Eskdale parish of Copeland. The report is based mainly on data produced (in May 2021) via a toolkit that uses secondary data from, for example, the ONS, NOMIS and the Land Registry. The toolkit was commissioned by Copeland Borough Council, South Lakeland District Council and the Lake District National Park Planning Authority, to help inform their own housing strategies and support local communities who want to deliver housing for local people.
- 1.2 Reports generated through data from the toolkit are used by Copeland Borough Council, alongside other evidence, (for example the SHMA/OAN (Strategic Housing Market Assessment/Objectively Assessed Need Analysis), District Housing Needs Surveys, Local Plans), to reach informed decisions about local housing need.
- 1.3 This report is not intended to be used in isolation and does not give a definitive answer in terms of what the housing need is in a small rural area, nor the housing mix required. The report is provided to Eskdale Parish Council in good faith based on information available at the time of completion. Conclusions provided in the report are not binding on any future recommendation which may be made to the Council or any formal decision by the Council.
- 1.3.1 The figures used throughout the report are for households; technically some additional homes will become vacant or second homes and this should be noted when interpreting the analysis. It should also be noted that the analysis to follow is seeking to establish local needs and demands and therefore any additional homes as second homes would not be considered as appropriate.
- 1.4 This report is supported by data gathered by a parish survey conducted by Eskdale Parish Council in June 2021, to further inform the position of housing need in Eskdale.
- 1.5 The study has six main sections, described as:
- Eskdale – Area Profile – Provides background analysis about population and housing in the Eskdale parish (along with comparisons with other areas) to help provide context for the analysis to follow;
 - Future Demographic Change – Uses demographic modelling to test how the population structure is likely to change in the future;
 - Affordable Housing Need – Draws on a range of data sources to assess the need for affordable housing over the next 5-years;
 - Older Person's Housing – Focussing on older person households and estimating the likely future need for products such as Extra-care;
 - Market Housing Mix – Studies demographic change in the market sector to draw conclusions about the size mix of market housing; and
 - The findings of the parish survey which the Eskdale community was asked to respond to in June 2021.
 - Conclusions – Bringing together the analysis from previous sections to provide indicative conclusions about the future need for housing.

2. Eskdale – Area Profile

Introduction

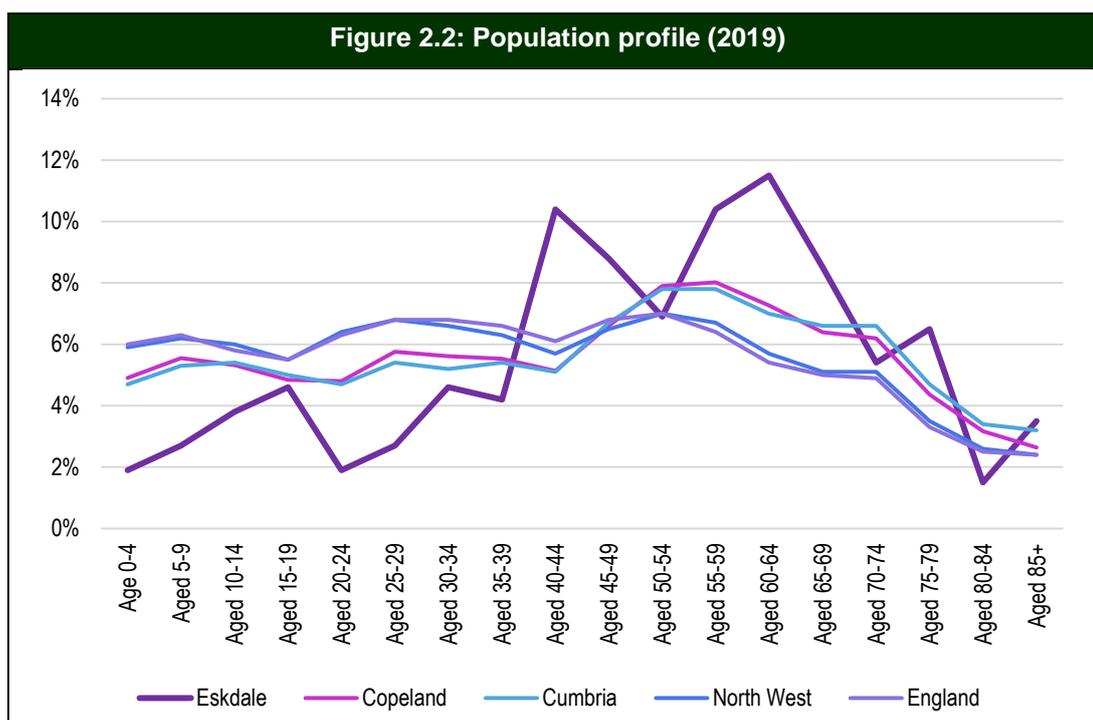
2.1 This section provides some background analysis about population and housing in the Eskdale parish of Copeland. Data is compared with local, regional and national data as appropriate, based on the data available at the time the toolkit was completed. Data is drawn from a range of sources and has a particular focus on information that might be expected to have an impact on future housing needs; this includes looking at the population profile, the housing stock and affordability issues.

Population

2.2 The table and figure below show the population profile of Eskdale in five-year age bands compared with a range of other areas. The data shows a greater population in the 40-64 age bracket against the Copeland and Cumbrian averages, with higher average numbers than NW and England average for age bracket 55-64.

Table 2.1: Population profile (2019)						
	Eskdale		Copeland	Cumbria	North West	England
	Population	% of population				
0-4	5	1.9%	4.91%	4.7%	5.9%	6.0%
5-9	7	2.7%	5.55%	5.3%	6.2%	6.3%
10-14	10	3.8%	5.32%	5.4%	6.0%	5.8%
15-19	12	4.6%	4.84%	5.0%	5.5%	5.5%
20-24	5	1.9%	4.80%	4.7%	6.4%	6.3%
25-29	7	2.7%	5.76%	5.4%	6.8%	6.8%
30-34	12	4.6%	5.61%	5.2%	6.6%	6.8%
35-39	11	4.2%	5.53%	5.4%	6.3%	6.6%
40-44	27	10.4%	5.13%	5.1%	5.7%	6.1%
45-49	23	8.8%	6.61%	6.7%	6.5%	6.8%
50-54	18	6.9%	7.90%	7.8%	7.0%	7.0%
55-59	27	10.4%	8.02%	7.8%	6.7%	6.4%
60-64	30	11.5%	7.27%	7.0%	5.7%	5.4%
65-69	22	8.5%	6.39%	6.6%	5.1%	5.0%
70-74	14	5.4%	6.19%	6.6%	5.1%	4.9%
75-79	17	6.5%	4.36%	4.7%	3.5%	3.3%
80-84	4	1.5%	3.17%	3.4%	2.6%	2.5%
85+	9	3.5%	2.64%	3.2%	2.4%	2.4%
All Ages	260	100.0%	100.0%	100.0%	100.0%	100.0%

Source: ONS mid-year population estimates



Source: ONS mid-year population estimates

2.3 The analysis below summarises the above information by assigning population to three broad age groups (which can generally be described as a) children, b) working-age and c) pensionable age. This analysis shows that, compared with other areas, the Eskdale parish has a very low proportion of children and a high proportion of people aged 65 and over; this latter figure at 25% is slightly higher than the Copeland average.

	Eskdale		Copeland	Cumbria	North West	England
	Population	% of population				
Age under 16	23	8.8%	16.8%	16.5%	19.1%	19.2%
Aged 16-64	171	65.8%	60.4%	59.1%	62.1%	62.6%
Aged 65+	66	25.4%	22.7%	24.5%	18.7%	18.2%
All Ages	260	100.0%	100.0%	100.0%	100.0%	100.0%

Source: ONS mid-year population estimates

2.4 As well as looking at the population profile, analysis has been carried out (below) to look at overall population change over the 10-year period to 2019 (a 10-year period being chosen as this is a fairly standard period over which to look at population change). The analysis shows over the period that the population of the Eskdale parish decreased by 13.3%; this compares with a more modest decrease across Copeland and Cumbria (3.5%-0.15%) and increases in the North West (5.08%) and England (7.84%). It is notable that the population % decline in the Eskdale parish is greater than the overall District-wide decline.

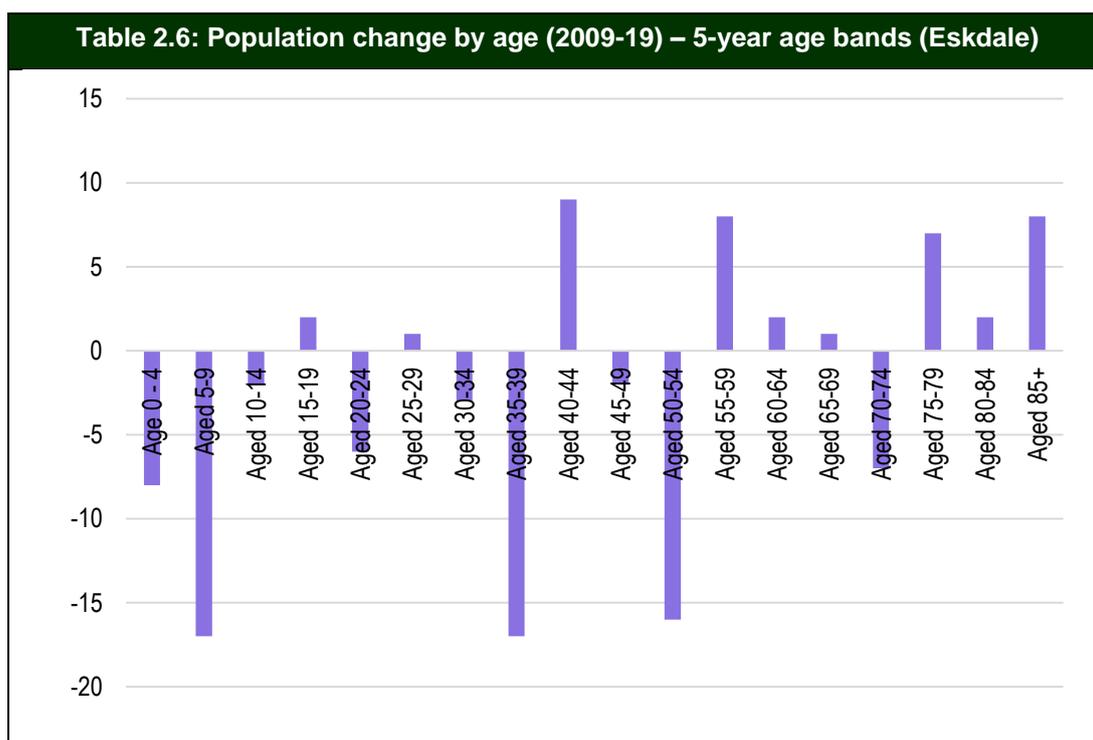
Table 2.4: Population change (2009-19)				
	Population (2009)	Population (2019)	Change	% change
Eskdale	300	260	-40	-13.3%
Copeland	70,662	68,183	-2479	-3.5%
Cumbria	500,786	500,012	-774	-0.15%
North West	6,988,165	7,343,215	355,050	5.08%
England	52,196,381	56,286,961	4,090,580	7.84%

Source: ONS mid-year population estimates

- 2.5 The table and figure below show population change by age (again for the 2009-19 period). This generally identifies there to have been some population increases (generally in older age groups) along with some notable population declines.

Table 2.5: Population change by age (2009-19) – 5-year age bands (Eskdale)				
	Population (2009)	Population (2019)	Change	% change
0-4	13	5	-8	-61.5%
5-9	24	7	-17	-70.8%
10-14	12	10	-2	-16.7%
15-19	10	12	2	20%
20-24	11	5	-6	-54.5%
25-29	6	7	1	16.7%
30-34	15	12	-3	-20%
35-39	28	11	-17	-60.7%
40-44	18	27	9	50%
45-49	25	23	-2	-8%
50-54	34	18	-16	-47.1%
55-59	19	27	8	42.1%
60-64	28	30	2	7.1%
65-69	23	22	1	-4.3%
70-74	21	14	-7	-33.3%
75-79	10	17	7	70%
80-84	2	4	2	100%
85+	1	9	8	800%
All Ages	300	260	-40	-13.3%

Source: ONS mid-year population estimates



Source: ONS mid-year population estimates

- 2.6 This information has been summarised into three broad age bands to ease comparison. The table below shows a decrease in the number of children living in the parish (reducing by about 54%) along with a fairly substantial decrease in the 'working-age' population. The only age group seeing growth has therefore been in the 65 and over age group, which between 2009 and 2019 saw a population increase of about 9 people; this age group increasing in size by 16% over the decade.

Table 2.7: Change in population by broad age group (2009-19) – Eskdale

	2009	2019	Change	% change
Under 16	50	23	-27	-54%
16-64	193	171	-22	-11.4%
65+	57	66	9	15.8%
TOTAL	300	260	-40	13.3%

Source: ONS mid-year population estimates

Housing Tenure

- 2.7 The table below shows household tenure compared with a few other locations. The analysis identifies a relatively high proportion of outright owners and households living in both social and private rented accommodation. The number of owners with a mortgage is fairly low in the Eskdale parish; 23.2% of households, compared to the national average of 33.6%.

Table 2.8: Tenure (2011)

	Eskdale		Copeland	Cumbria	North West	England
	Households	% of households				
Owns outright	55	44%	37.27%	39.2%	31.0%	30.6%
Owns with mortgage/loan	29	23.2%	33.91%	32.0%	34.0%	33.6%
Social rented	16	12.8%	18.67%	14.3%	18.3%	17.7%
Private rented	19	15.2%	8.72%	12.8%	15.4%	16.8%
Living rent free	6	4.8%	1.43%	1.6%	1.3%	1.3%
TOTAL	1,125	100.0%	100.0%	100.0%	100.0%	100.0%

Source: 2011 Census

Incomes and house prices

2.8 As part of this project, information from Acorn Consumer Classification (CACI) has been made available. This includes estimates of incomes, house prices/affordability and an Acorn classification (which provides an indication of the types of households living in an area). Data is available for both wards and parishes, along with local authority, County and national information; the information has a base date of 2020.

2.9 The table below shows estimated income levels in Eskdale parish compared with other areas, this shows incomes that are generally significantly above those for both Cumbria and Great Britain (and the Copeland District average). The analysis suggests an average (median) household income of just under £45,000.

Table 2.9: CACI income information (2020)

	% Households: Annual Household Income £0-10k	Mean	Median	Lower Quartile
Eskdale	3.3%	£52,045	£44,676	£26,867
Copeland	13.3%	£33,935	£26,691	£14,957
Within LDNPA boundary	6.1%	£43,787	£36,471	£21,279
Outside LDNPA boundary	11.2%	36,174	£28,884	£16,318
Cumbria	10.8%	£36,797	£29,434	£16,645
Great Britain	8.6%	£41,293	£33,278	£18,632

Source: CACI

2.10 The table below shows house price information for Eskdale parish and other areas. The analysis shows that house prices in the parish are substantially higher than is seen in other locations, with the average (mean) price of a home being around two and a half times the County average (and also

notably higher than the average district figure).

Table 2.10: CACI house price estimates (2020)			
	Mean	Median	Lower Quartile
Eskdale	£344,863	£352,389	£318,339
Copeland	£142,024	£118,063	£87,349
Inside LDNPA boundary	£381,014	353,250	£257,970
Outside LDNPA boundary	£177,291	£160,536	£104,017
Cumbria	£194,203	£170,224	£108,514
Great Britain	£304,922	£235,173	£147,133

Source: CACI

- 2.11 The price and income data are combined in the table below to show a house price to income 'affordability' ratio. For the Eskdale parish this shows a substantial gap between prices and incomes, with the average (mean) price of a home being nearly seven times the average income. In comparison, that ratio for the whole district is only 4.2 and 5.3 for the County.

Table 2.11: House price to income affordability ratios (2020)			
	Mean	Median	Lower Quartile
Eskdale	6.6	7.9	11.8
Copeland	4.2	4.4	5.8
Inside LDNPA boundary	8.8	9.7	12.1
Outside LDNPA boundary	4.9	5.6	6.4
Cumbria	5.3	5.8	6.5
Great Britain	7.4	7.1	7.9

Source: CACI

3. Future Population and Household Change

Introduction

3.1 The previous section of the report has looked in some detail at the current profile of the population and households in Eskdale parish, along with some data about past trends. This section seeks to consider how the population might be projected to change in the future. This draws on population projections data (from ONS at a district level) and links this to smaller-area (parish) data about the population profile. Analysis focusses on a short-term (5-year) and longer-term (20-year) projection with a base date taken of 2016 (which aligns with the latest projections (which are 2016-based) and also the latest smaller-area level population estimates).

District-wide population change

3.2 The table below shows projected population change over the 20-year period from 2016 to 2036. This shows that the population of both Copeland and Cumbria is projected to fall, this is in contrast with regional and (particularly) national data, where substantial population growth is projected.

Table 3.1: Projected population growth (2016-36)				
	Population 2016	Population 2036	Change	% change
Copeland	68,689	63,468	-5,838	-5.38%
Cumbria	498,793	485,090	-13,703	-2.7%
North West	7,223,961	7,627,017	403,056	5.6%
England	55,268,067	60,905,483	5,637,416	10.2%

Source: ONS

3.3 Whilst the population of Copeland might be projected to fall slightly, it is the case that there may well be significant changes to the age structure underpinning this. This can be seen in the table below which summarises the population in each of 2016 and 2036 in three broad age bands. The analysis shows that despite a projected fall in the population of 5,838 people, there is projected to be a substantial increase of people aged 65 and over (increasing by 4,183 – 27.6%). The analysis shows that there is projected to be a decline in the number of people aged 16-64 and also of children. The analysis points to there being projected to be some fairly notable changes to the age structure, despite the overall population level seeing limited change. Projected falls could be due to a number of factors including for example, families and young people moving away from the community, declining birth rates and limited migration into Copeland.

3.4 The reduction in the population aged 16-64 can be expected to have some impact on the number of people of working-age. However, it is not possible from this information to see exactly how the working age population might change. This is because working-age is not defined as the 16-64 population, and it is the case that moving forward there are changes being made to pensionable age for both men and women (as set out in the 2014 Pensions Act).

- 3.5 It is possible to use the information from the projections to look at potential changes to the working-age population and overlay changes to pensionable age. This shows across Copeland (again for the 2016-36 period) that there is expected to be a decline in the number of people of working-age of about 5,838 people; whilst this is a notable decline, it is also notable that the number is somewhat lower than the decline in the 16-64 population.

Table 3.2: Projected population growth by broad age band (2016-36) – Copeland				
	Population 2016	Population 2036	Change	% change
0-15	11,637	9,990	-1,647	-14.2%
16-64	42,509	34,135	-8,374	-19.7%
65+	15,160	19,343	4,183	27.6%
All ages	69,306	63,468	-5,838	-13.7%
Working-age	41,736	36,020	-5,716	-13.7%

Source: ONS

- 3.6 The figures presented above look at a 20-year period to 2036. For the purposes of this project, analysis is focussed on a more short-term horizon (needs over the next five years) and so analysis is repeated below looking at this shorter period. The five-year period is taken to be 2018-23. The table below shows population growth in this 5-year period which again shows a decline in the population aged under 65 and a notable increase in numbers aged 65 and over.

Table 3.3: Projected population growth by broad age band (2018-23) – Copeland				
	Population 2018	Population 2023	Change	% change
0-15	11,637	11,356	-281	-2.4%
16-64	41,610	39,453	-2,157	-5.2%
65+	15,407	16,469	1,062	6.9%
All ages	68,655	67,279	-1,376	-2.0%
Working-age	41,504	40,427	-1,077	-2.6%

Source: ONS

- 3.7 The table above also shows that despite a 5.2% reduction in the population aged 16-64, the working-age population is only projected to decrease by 2.6%. This situation arises due to changes to pensionable age in this period (a move to pensionable age of 66 for both males and females by 2020). This means that the working-age analysis over this shorter period may not be the best measure of changes to labour-supply given that the 66 age group is less likely to be working or economically active than younger people of working-age.

Local-area population change

- 3.8 Having studied projected population change across the district, the following analysis looks at how the population might be expected to change at a local level. The analysis has developed a model that links to the official projections data (from ONS) but with adjustments to take account of the size and age structure of the local population (as discussed in the previous section). Consistent with the last analysis, this looks over the next 5-years.
- 3.9 The table below shows how the population of Eskdale parish is projected to change over the 2018-23 period; the final row of the table shows the projected change to the number of people of working-age – as noted above this takes account of future changes to pensionable age. The analysis shows, in line with data for the District, that there would be projected to be little change in the population. The number of people of working age would be projected to increase by 1.

Table 3.4: Projected population growth by broad age band (2018-23) – Eskdale				
	Population 2018	Population 2023	Change	% change
0-15	22	22	0	-0.8%
16-64	170	165	-5	-2.9%
65+	68	74	7	10.2%
All ages	260	261	2	0.7%
Working-age	169	170	1	0.7%

Source: ONS

- 3.10 This analysis provides a baseline population growth linked to official projections. However, it is notable that the projections see a fall in the number of children and also the number of people in the 16-64 age group generally. It is arguable that none of these situations is desirable; a falling labour supply can impact on the ability of local businesses to recruit staff, whilst a fall in the number of children can have an impact on the viability of local schools and the future sustainability of Eskdale
- 3.11 On the back of the observation about the working-age/16-64 and school populations, a sensitivity projection has been developed. This seeks to broadly balance the population so that there is stronger growth (or less of a decline) in these key population age groups. The table below shows what this might mean in terms of population growth and age structure changes. The table shows a notable ageing of the population. This projection has been termed a 'sustainable' projection.

Table 3.5: Projected population growth by broad age band (2018-23) – sustainable projection – Eskdale parish				
	Population 2018	Population 2036	Change	% change
0-15	23	23	0	0.8%
16-64	170	168	-2	-1.4%
65+	68	75	7	10.9%
All ages	260	265	5	2.0%
Working-age	170	174	4	2.2%

Source: ONS

Household growth

- 3.12 The final part of this section looks to convert the population projection data into estimates of household growth, which in turn will be linked to the overall need for housing. Data to look at household growth has drawn on the 2014-based Sub National Household Projections (SNHP) with adjustments to take account of differences at a local level. This projection has been used due to some degree of criticism with the 2016-based SNHP, which is considered to build in some degree of suppression of household formation
- 3.13 The analysis shows that with baseline assumptions there would be projected to be an increase in households of about four over five-years. With the sustainable scenario developed, the household growth increases slightly to five additional households.

Table 3.6: Projected change in number of households – Eskdale parish			
	Households 2018	Households 2023	Change
Baseline	132	135	4
Sustainable	132	137	5

Source: Demographic projections

- 3.14 The figures used throughout the report are for households; technically some additional homes will become vacant or second homes and this should be noted when interpreting the analysis. It should also be noted that the analysis to follow is seeking to establish local needs and demands and therefore any additional homes as second homes would not be considered as appropriate.

4. Affordable Housing Need

Introduction

- 4.1 This section discusses the level of affordable housing need in Eskdale. Studying affordable need is generally the main analysis undertaken in survey-based studies and this section seeks to provide a similar range of information based on secondary data sources. The general methodology is summarised as:
- The need for affordable housing is based on secondary data sources, including linking to new households forming determined by the projections developed;
 - Affordability uses the CACI income data (adjusted for different household types) and an independent analysis of prices and rents;
 - The model structure follows as closely as possible that set out in Planning Policy Guidance (PPG) (and as used in the respective Strategic Housing Market Assessments (SHMAs));
 - The main difference from parish survey-based models is that a supply from existing stock is estimated as well as additional 'trend-based' needs being assessed (which would not be picked up in a survey); and
 - All analysis is segmented by the need for social/affordable rented housing and low-cost home ownership products (from the new National Planning Policy Framework (NPPF) definition).

House prices and rents

- 4.2 An important part of the analysis is to establish the cost of housing in an area, this will help to establish the sort of level of income a household requires to be able to access the housing market (to both buy and rent). Analysis is based on a number of sources such as Land Registry data, internet price searches and information about private rental costs at a District-level from the Valuation Office Agency. When looking at smaller areas it can be difficult to provide a definitive view about costs (as often the data is based on a small number of transactions) and so the data presented below is a best estimate of typical costings based on bringing together all relevant data sources.
- 4.3 The table below shows the estimated lower quartile rent and house price in the parish and an estimate of the income required to access these types of housing. In converting the house price into an income, it has been assumed that a 10% deposit is paid with a four times income multiple being used for the mortgage able amount. For the rental affordability a base position of 25% of income spent on housing is used, this is then increased depending on the rent to recognise that a higher rent (and the same percentage of income) would lead to a higher residual income. The base position is that a rent of £400 per month would equate to the 25% figure and with the lower quartile rent in Eskdale being estimated at £929 per month the percentage has been increased to 34%.
- 4.4 The table below shows that to access the private rented sector, an income of around £32,000 is needed. This figure more than doubles (to £71,000) when looking at buying a home. For the purposes of analysis, any household with an income below £32,000 is likely to need affordable (rented) housing whilst any household in the gap between the two figures could potentially afford some form of affordable/discounted home ownership. For social rented housing, the lowest monthly rental available in Eskdale is £470 per calendar month (Impact Housing, 2021).
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Table 4.1: Income required to access market housing (to buy and rent)

	LQ rent/price	Assumed income to afford
Lower quartile rent (per month)	£929	£32,485
Lower quartile price	£318,339	£71,626

Source: Based on a range of data sources as described

Overall affordable need

- 4.5 The table below shows the overall assessment of affordable need. In line with typical models used in analysis of this nature there is a current need (i.e., households who have a need now) and a projected need, which will mainly be from new households forming for the first time but also with some allowance for existing households falling into need in the future. The analysis also includes an estimate of supply – for the rented element this is based on an estimated turnover of social/affordable rented stock and for affordable home ownership and analysis of Land Registry data is used to look at the supply of homes with a cost which is broadly equivalent to accessing rented housing (i.e., the potential supply of homes for households with an income of around £32,000).
- 4.6 The table below shows an estimated need for 10 units of social/affordable rented housing and 8 units of affordable home ownership (a total of 18 homes). It should be noted that whilst estimates are provided for both tenures of housing, it does not necessarily follow that any new development should be in the proportions shown. It is the case that those showing up as having a need under the Affordable Housing category will be able to afford the market (by renting) and therefore priority could be given to providing the homes needed in the social/affordable rented sector. All data is for a five-year period from 2018 to 2023.

Table 4.2: Estimated need for affordable housing (2018-23)

	Social/ affordable rented	Affordable home ownership	Total
Current need	4	2	6
Newly forming households	8	6	13
Existing households (projected)	3	1	4
Total gross need	15	8	23
Supply from existing stock	5	0	5
Net need	10	8	18

Source: Based on a range of data sources as described

What mix of affordable housing is appropriate?

- 4.7 As well as setting out the overall estimated need for affordable housing the analysis has been used to look at the mix by size for each of the tenure groups. The methodology takes account of the demographic profile of the area and how this is likely to change in the future. The analysis also considers the current profile of housing in the area (by tenure) and how households of different ages occupy homes. For the social/affordable rented category, occupancy patterns in the social rented sector are considered and for AHO the analysis looks at households in the private rented sector (given that it is households in this sector that such housing is likely to be targeted at).
- 4.8 The table below shows the estimated mix of housing required in the two broad affordable tenure groups. In both cases the analysis suggests that the main need is for 2-bedroom homes, the analysis also shows that the mix of housing needed in the social/affordable rented sector is of a slightly smaller profile than for AHO.

Table 4.3: Suggested mix of affordable housing – Eskdale parish				
	Social/affordable rented		Affordable home ownership	
	Number	%	Number	%
1-bedroom	1	7%	0	6%
2-bedrooms	5	50%	3	39%
3-bedrooms	3	32%	3	31%
4+-bedrooms	1	11%	2	24%
Total	10	100%	8	100%

Source: JGC housing market model

How much should affordable housing cost?

- 4.9 The final analysis in the affordable housing need section is to ask how much different products should cost. This takes account of the current cost of housing, local incomes and also the maximum amount of Housing Benefit likely to be payable (based on data from Valuation Office Agency (VOA)). The general assumptions are set out below:
- Social/affordable housing – the methodology used for this tenure is based on the Living Rents methodology developed by the Joseph Rowntree Foundation working with Savills. The methodology essentially looks at local incomes to calculate what rent level a typical low-income household in an area could afford (with an equivalence scale used to take account of different household structures for different dwelling sizes). When the Living Rent is above the maximum Housing Benefit, the suggested housing cost is set at the Housing Benefit (HB) limit. The methodology only looks at homes up to 3-bedrooms.
 - Affordable Home Ownership – for this tenure the analysis has estimated the cost of private rented housing (by size) and worked this backwards from the income requirement to derive a house price. This method is used to set a cost at which all households in the AHO category could afford housing. Higher prices could still be ‘affordable’ but would be restricted in terms of the number of households able to afford (i.e., those with the highest incomes). An example of how the method works – if a rent

is £400 per month and 25% of income on housing is deemed appropriate than this means an income of £19,200 can afford housing, if this figure is multiplied by 4 to get a mortgage amount and then account is taken of a 10% deposit the equivalent house price is £85,000. Therefore, it is suggested that for AHO to be generally affordable, it should be priced at this level.

- 4.10 The table below shows the estimated rent levels and AHO prices suggested by this analysis. Focussing on 2-bedroom homes the analysis suggests that rented products should be at a rent of not more than £610 per month and for buying a purchase price of £165,512 would make housing affordable in the local context.

	Social/affordable rent (per month)	Affordable home ownership purchase price
1-bedroom	£469	£142,816
2-bedrooms	£610	£165,512
3-bedrooms	£751	£188,979
4+-bedrooms	-	£254,251

Source: Based on a range of data sources as described

- 4.11 The analysis above is fairly general and has focussed on renting vs. buying. It is possible that other schemes such as shared ownership could come forward. It is possible that shared ownership could fall (in income terms) into either of the two categories above depending on a range of factors (including the Open Market Value, the share to be bought and the amount of rent to be paid on the unsold equity). Therefore, in taking forward the figures above, it should be noted that other tenures may also be appropriate.

5. Older Person's Housing

Introduction

- 5.1 Given the ageing population and higher levels of disability and health problems amongst older people there is likely to be an increased requirement for specialist housing options moving forward. The analysis in this section draws on data from the Housing Learning and Information Network (Housing LIN) and Housing for Older People Supply Recommendations (HOPSR) along with demographic projections to provide an indication of the potential level of additional specialist housing that might be required for older people in the future.

Housing Need

- 5.2 A toolkit has been developed by Housing LIN, in association with the Elderly Accommodation Counsel (EAC) and endorsed by the Department of Health and Social Care (DHSC), to identify potential demand for different types of specialist housing for older people and model future range of housing and care provision. It suggests that there should be around 170 units of specialised accommodation (other than registered care home places) per thousand people aged over 75 years. The HOPSR uses a similar methodology and also uses a 170 per thousand ratio.
- 5.3 Both the HOPSR and Housing LIN also suggest that rates could be varied depending on the relative health of the population in an area. Based on the older person population of Copeland being generally better than seen nationally, a prevalence rate of around 150 per 1,000 population aged 75 and over has been used.
- 5.4 The analysis below includes both a projected need and an estimated backlog of current need (which links to supply estimates from the Elderly Accommodation Counsel (EAC)). The supply estimates are for the whole District and have been assigned to the local area on a pro-rata basis linked to the current older person population – whilst it would be possible to look at local area supply it is not considered appropriate when looking at local need as the situation could arise where a surplus is shown when in fact current schemes are housing people from a wider area than just the immediate locality.
- 5.5 The analysis is also split between market and affordable housing. For Eskdale parish it has been assumed that just under half of the gross need would be market housing and just over half in the affordable sector. This proportion has been informed by analysis in Housing LIN which provides some indicative tenure splits based on the level of deprivation in an area and also HOPSR data.
- 5.6 The table below shows that there is an estimated need for 48 units of housing specifically for older people in the 2018-23 period, given the assumptions about tenure split, this breaks down as 24 homes in the affordable sector and 24 market homes.
-

Table 5.1: Projected need for Specialist Housing for Older People (2018-23) – Eskdale			
	Affordable	Market	Total
Current need	2	2	3
Additional need (2018-23)	1	0	1
Total need	2	2	4

Source: Derived from demographic projections and Housing LIN

- 5.7 Within Housing LIN and HOPSR data, an indicative split is provided between sheltered housing, enhanced sheltered and extra-care. In reality, most additional specialist housing might be expected to be within the extra-care category, this is because many areas already have a notable supply of sheltered accommodation – data from HOPSR suggests that about 90% of older persons housing in the District currently would fall into a sheltered housing category.
- 5.8 Finally, on the topic of older persons housing, it should be noted that there may be some overlap between the affordable need shown for older persons and the affordable needs shown in the previous modelling. However, because the main modelling tends to focus on younger households (particularly household projected to be forming for the first time) it is likely that the two figures can largely be treated as separate.

6. Market Housing Mix

Introduction

6.1 When looking at affordable housing, the analysis also looked at the mix of housing by size that might be required. To complete the picture a similar analysis has been undertaken to consider potential market housing demand. Consistent with previous analysis, the methodology for this takes account of the current population and future changes, along with an understanding of the stock profile and the way different groups occupy housing. To look at market housing mix occupancy patterns in the owner-occupied sector are used. It is recommended that this Market Housing Mix chapter should be read in conjunction with the findings of the Eskdale Parish Council Housing Needs Survey – specifically paragraphs 7.10 - 7.12 on Housing Need and Aspirations.

Market Mix

6.2 The table below shows an estimate of the need for market housing in terms of the proportion of homes in each of four size categories. The figures are not specifically linked to any particular level of delivery as the analysis in this report has not specifically identified any additional market demand. However, the reality is that in some instances it may be necessary to provide market housing to help deliver the affordable units and so having an idea of the optimum mix of the market housing is prudent. For the purposes of modelling (to allow outputs to be provided) it has been assumed that half of the household growth shown by the sustainable projections would be market housing.

6.3 The analysis shows that the main need is likely to be for 3-bedroom homes, followed by 2-bedroom accommodation. The modelling also suggests some need for larger (4+-bedroom) homes and a small need for homes with 1-bedroom. With the 1-bedroom need, it is likely that this would relate to older persons housing and so any additional general market housing is not really recommended for this size.

Table 6.1: Suggested mix of market housing – Eskdale parish	
No. Bedrooms	Market housing
1-bedroom	2%
2-bedrooms	25%
3-bedrooms	51%
4+-bedrooms	22%
Total	100%

Source: JGC housing market model

7. Eskdale Housing Needs Survey

- 7.1 In May 2021, Eskdale Parish Council launched an Eskdale Housing Needs Survey for the purpose of understanding housing need directly within the community. A total of 14 completed surveys were received and one comment was submitted by email to the Parish Council from a former resident of Eskdale.
- 7.2 The Parish Council undertook a similar exercise in March 2009 to understand local housing needs in Eskdale. The findings of the survey were used to produce the Housing Needs Survey Report (2009). This Eskdale Housing Needs Report 2021 now supersedes the March 2009 report and can be used as evidence of need as required by Lake District National Park Local Plan Policy 15 when considering local housing related planning applications coming forward.
- 7.3 It was agreed by the Parish Council, that due to ongoing Covid-19 pandemic restrictions and a desire to prevent any unnecessary paper wastage, the survey would be advertised within the Eskdale Parish Magazine, on the Eskdale Parish Council website [eskdaleparishcouncil.co.uk] and via social media using the Eskdale Valley Community Facebook page.
- 7.4 Residents of Eskdale were asked nine questions about their local housing needs, with each question offering a tick box answer. The Eskdale Housing Needs Survey 2022 can be referred to in Appendix A. Table 7.1 outlines the reasons why specific questions were posed, supporting the reader in understanding the purpose of this evidence-based report.

Table 7.1 Why these questions are being asked

Question No.	Question	Reason for the question
Q1	What type of household do you live in? (e.g., detached, semi- detached, bungalow)	An important starting point for considering the future mix of homes needed is an understanding of the existing housing offer (by type, tenure, size and cost) and how the mix of properties varies between tenures.
Q2	Does your household own or rent this home? (owns with or without a mortgage, rents, parts owns)	
Q3	How long have you lived in your household?	To understand how long people have lived in Eskdale and whether there may be a pattern of new people moving into the area.
Q4	How many bedrooms does your household have?	An important starting point for considering the future mix of homes needed is an understanding of the existing housing offer (by type, tenure, size and cost) and how the mix of properties varies between tenures.
Q5	How many occupants are there in your household?	To understand whether there is overcrowding based on number of bedrooms or if there is a pattern of houses with more bedrooms than are needed. To understand the number of families living together within the village.
Q6	Does this household have a specialist housing need?	To understand the needs of Eskdale residents and ultimately, whether the housing current available, is suitable for those needs.
Q7	Does your household, or anyone in your current household, expect to need to move within the next five years?	To understand if residents feel they would need to move from their current household and what the reason behind this need may be. For example, a resident may have specialist needs which their current home does not provide or the resident may need a greater number of bedrooms to accommodate an expanding family.
Q8	When would the household expect to need to move?	
Q9	Please give reasons why this household's current home does not meet the household's need?	

7.14 The matter of local occupancy clauses was consulted upon in the Lake District's National Park Planning Authority's (LDNPPA) Housing Provision Supplementary Planning Document (SPD)¹ in Spring 2021. Although local occupancy clause policy is agreed by the LDNP Planning Authority, Eskdale Parish Council submitted their comments to this consultation which covered the matter of local occupancy clauses. All responses to the consultation² can be viewed here on the Lake District National Park Planning Authority website www.lakedistrict.gov.uk.

¹ https://www.lakedistrict.gov.uk/_data/assets/pdf_file/0044/388997/Housing-SPD-2021-FINAL.pdf

² https://www.lakedistrict.gov.uk/_data/assets/pdf_file/0037/389926/Final-Report-of-Consultation-Responses-to-Housing-SPD-May-21.pdf

8. Conclusions – Bringing the Analysis Together

Introduction

7.1 The analysis in the previous sections has looked at a range of issues that can now be brought together into some conclusions. Key analyses include:

- Projecting population and household growth;
- Affordable housing need;
- Older person's needs; and
- The mix of market housing

7.2 In providing some final conclusions a number of observations and assumptions are made, and it should be stressed that the analysis to follow is not definitive and nor does it provide a recommended way forward for housing in the parish. In reality, it may be the case that only affordable housing is developed in the future, or that higher proportions of market housing are delivered to support viability. The analysis below therefore looks at a potentially balanced position. Key observations about the previous analysis include:

- It is recognised that there may be overlaps in the analysis, in particular the main affordable analysis will include some (but not all) of the older persons in need;
- Additionally, there will be an overlap between market and affordable housing where households are in need but currently live in private sector accommodation (e.g., the private rented sector);
- Some of the older person need will not be additional, as this would mainly be for people moving from another home (and therefore releasing accommodation back into the market (either private or social), however findings of the Housing Needs Survey suggest that some people born in Eskdale have had to move away from the village in search of more affordable accommodation yet would choose to return to Eskdale during their retirement years if there were more affordable options available. (It is worth noting that this isn't unique to Eskdale and is a pattern which can be seen in other desirable places to live across the country).
- The total amount of housing to be provided is 'capped' at the level shown in the 'sustainable' projection. Whilst this would provide more housing than the trend suggests it is considered to be a reasonable 'target'; and
- When asked why the household does not meet their current needs, 29% of survey respondents stated that their accommodation is too small. This suggests that accommodation providing more than one bed may be required for both market and rented homes.

7.3 In terms of drawing some conclusions the bullet points below highlight some of the more specific assumptions. Whilst it is clear that these final conclusions have a significant degree of assumption, it is considered that, along with the findings of the community's survey results, the analysis provides a balanced view based on the evidence presented:

- Total need is set by reference to the 'sustainable' projection;

- The need for older persons housing is set by looking at the balance between additional households aged 75+ and younger households (where an area is projected to see a higher increase in older people relative to younger people the specialist need is higher);
- This gives rise to a figure for the need for 'non-older' persons accommodation;
- Where a need is shown, 10% of the non-older persons accommodation is assumed to be affordable home ownership and 40% social/affordable rented.

7.4 The final stage is to include estimates of the size profile of accommodation needed. This has been covered for most groups in the previous analysis. Additionally, where a need for older person's accommodation has been identified, it is assumed that this will be 1- or 2-bedroom accommodation.

7.5 For Eskdale parish the following conclusions are drawn (linked to overall housing growth in-line with the 'sustainable' projection). It should be stressed (as previously) that these figures are just a guide. A different mix would be appropriate with a different level of delivery, or if higher or lower proportions of affordable housing are being sought:

- 6 dwellings in total (2018-23) – 3 affordable, 3 market
 - 1 market homes for older people (1/2-bed)
 - 1 affordable (rented) homes for older people (1/2-bed)
 - 2 affordable (rented) homes (1 – 1/2-bed, 1– 3/4-bed)
 - 2 market homes (1 – 1/2-bed, 1 – 3/4-bed).
-

Appendix A: Eskdale Housing Needs Survey 2021

Q 1. What type of home does your household live in?		
<input type="checkbox"/> Semi-detached house	<input type="checkbox"/> Flat	<input type="checkbox"/> Terraced house (including end terrace)
<input type="checkbox"/> Detached house	<input type="checkbox"/> Bungalow	<input type="checkbox"/> Mobile home (permanently sited)
<input type="checkbox"/> Other (please specify) _____		

Q 2. Does your household own or rent this home?		
<input type="checkbox"/> Owns (with or without a mortgage) <input type="checkbox"/> Please tick box if your home has a local occupancy clause?	<input type="checkbox"/> Lives part rent and part mortgage (shared ownership)	<input type="checkbox"/> Rents from employer of, or tied with job of, household member
<input type="checkbox"/> Rents privately	<input type="checkbox"/> Rents from Council or Housing Association	<input type="checkbox"/> Other (please specify)

Q 3. How long have you lived in your household?			
Less than 1 year	1 to 3 years	More than 3 year but less than 10 years	More than 10 years
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q 4. How many bedrooms does your home have?				
<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5 or more

Q 5. How many occupants are there in your household? <i>Please write the numbers in the relevant boxes</i>				
0-9 years	10-15 years	16-19 years	20-44 years	45-64 years

Q 6. Does this household have a specialist housing need?
<input type="checkbox"/> No
<input type="checkbox"/> Yes, accommodation on the ground floor
<input type="checkbox"/> Yes, sheltered housing with support services provided
<input type="checkbox"/> Yes, other housing with support services provided
<input type="checkbox"/> Yes, residential care
<input type="checkbox"/> Other (please specify)

Q 7. Does your household, or anyone in your current household, expect to need to move within the next 5 years?

<input type="checkbox"/> Yes	Go to Question 9
<input type="checkbox"/> No, do not expect to need to move	<i>Please submit your response using the return details provided.</i>

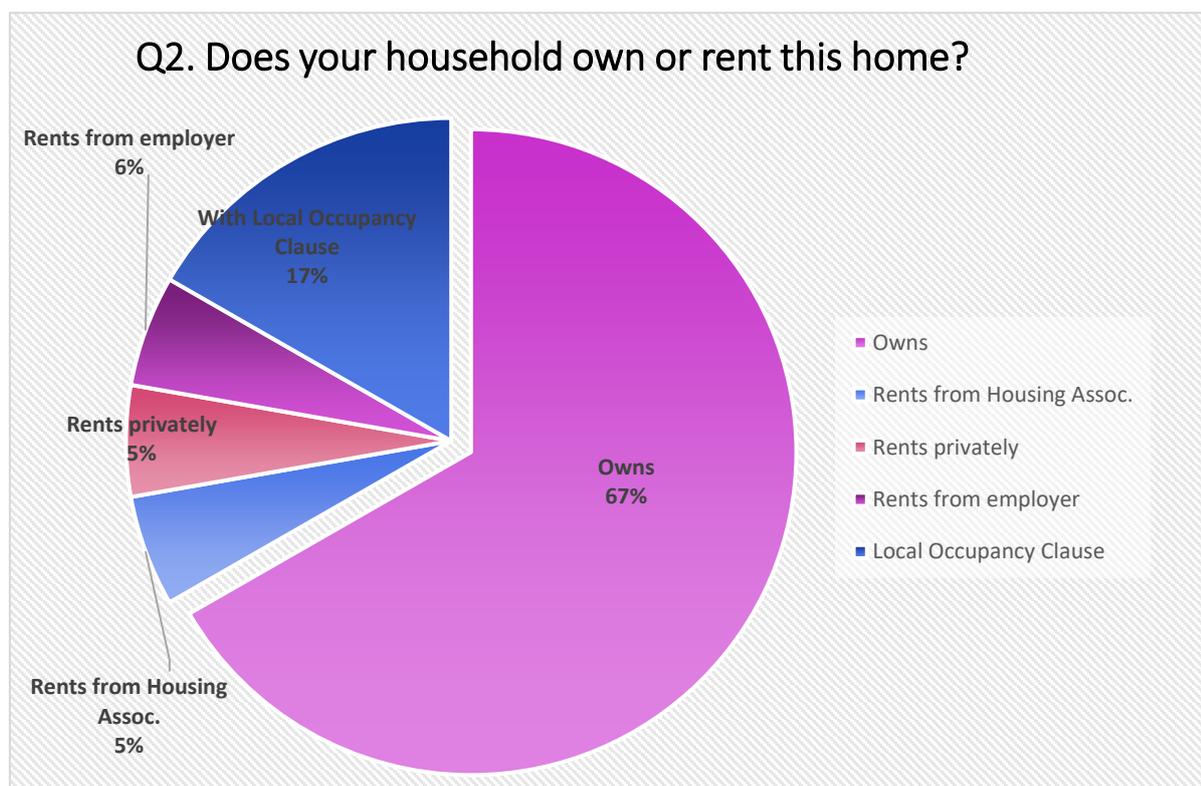
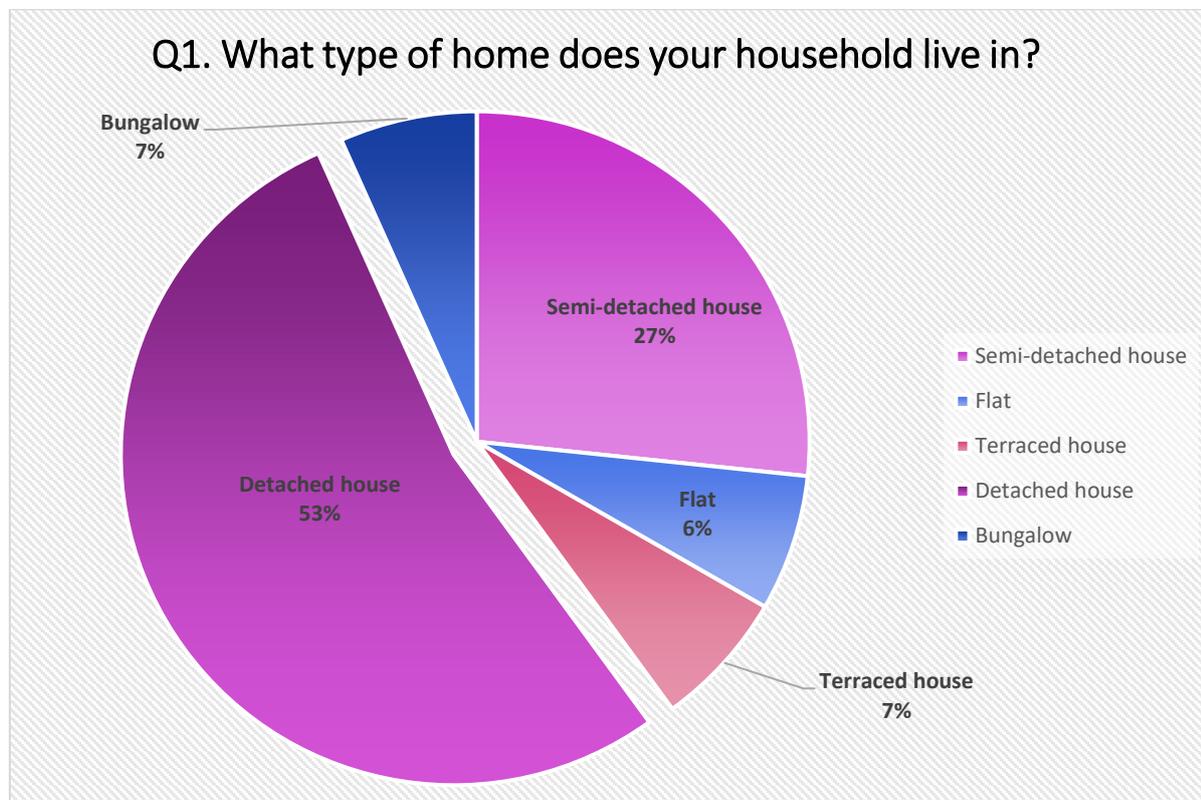
Q 8. When would the household expect to need to move?	
<input type="checkbox"/> Immediately	
<input type="checkbox"/> Within 1 year	
<input type="checkbox"/> More than a year, but within three years	
<input type="checkbox"/> Between three and five years	

Q 9. Please give the reasons why this household's current home does not meet the household's need? Please tick as many boxes as apply	
<input type="checkbox"/> Too small	<input type="checkbox"/> Need to live close to employment
<input type="checkbox"/> Too large	<input type="checkbox"/> Need to live close to relative/family
<input type="checkbox"/> Needs major repairs	<input type="checkbox"/> Need to live closer to a carer or to give care
<input type="checkbox"/> Unsuitable for physical needs	<input type="checkbox"/> Want to live independently
<input type="checkbox"/> Temporary accommodation	<input type="checkbox"/> Affordability
<input type="checkbox"/> Other (please specify)	

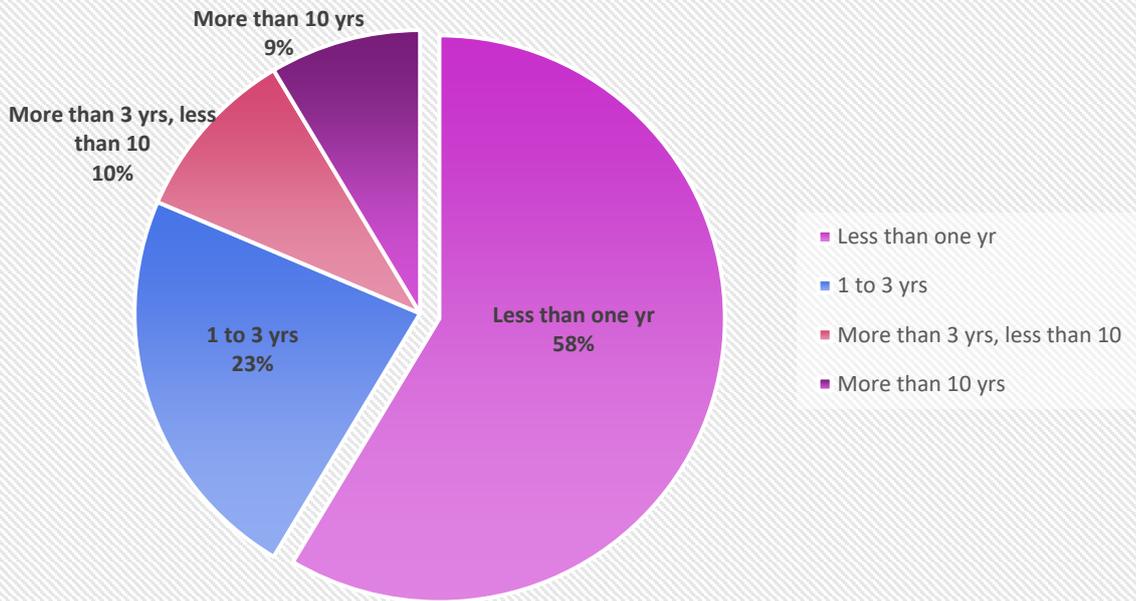
Thank you for taking the time to respond to this survey. Please return your completed form to Eskdale Stores or via email at eskdaleparishcouncil@gmail.com where you can also request an electronic version of the form to be emailed to you.

The Eskdale Housing Needs Survey will be available to view at www.eskdaleparishcouncil.co.uk in winter 2021.

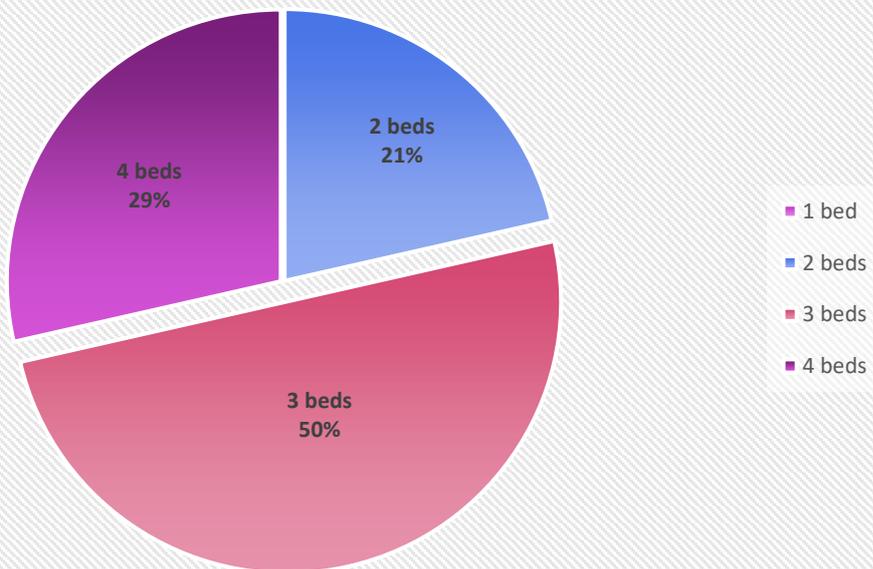
Appendix B: Results of Eskdale Housing Needs Survey 2021

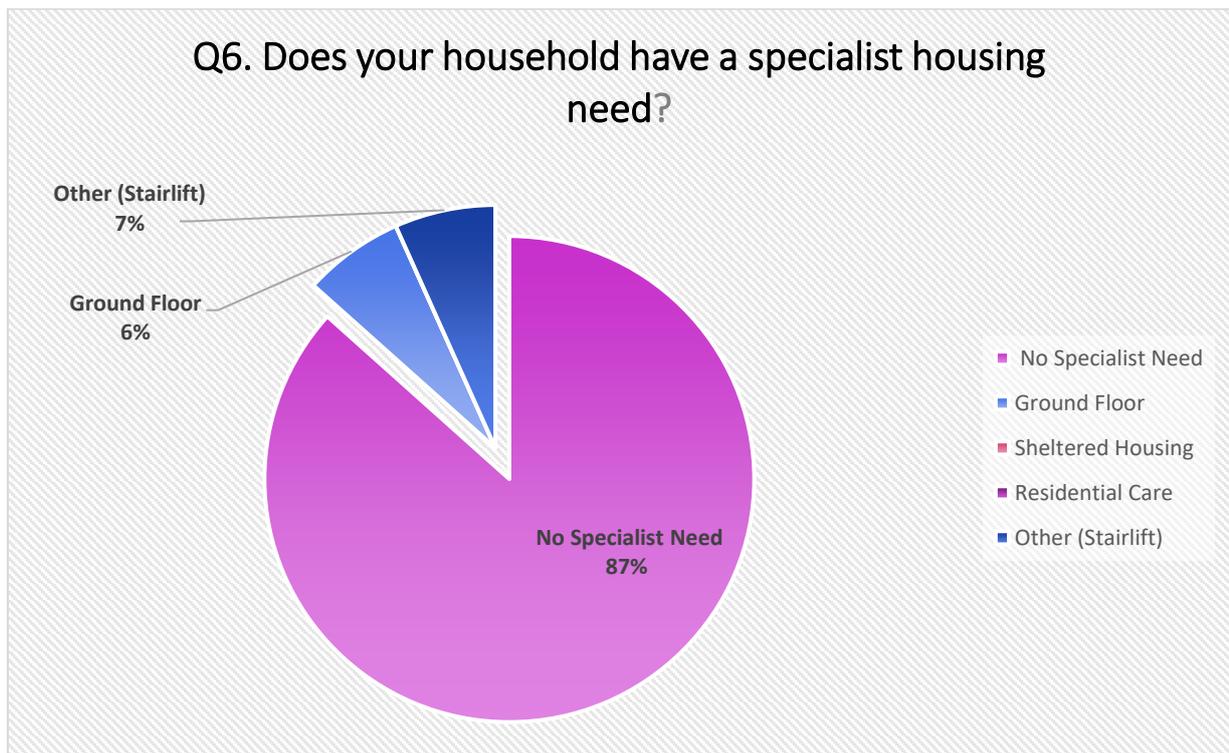
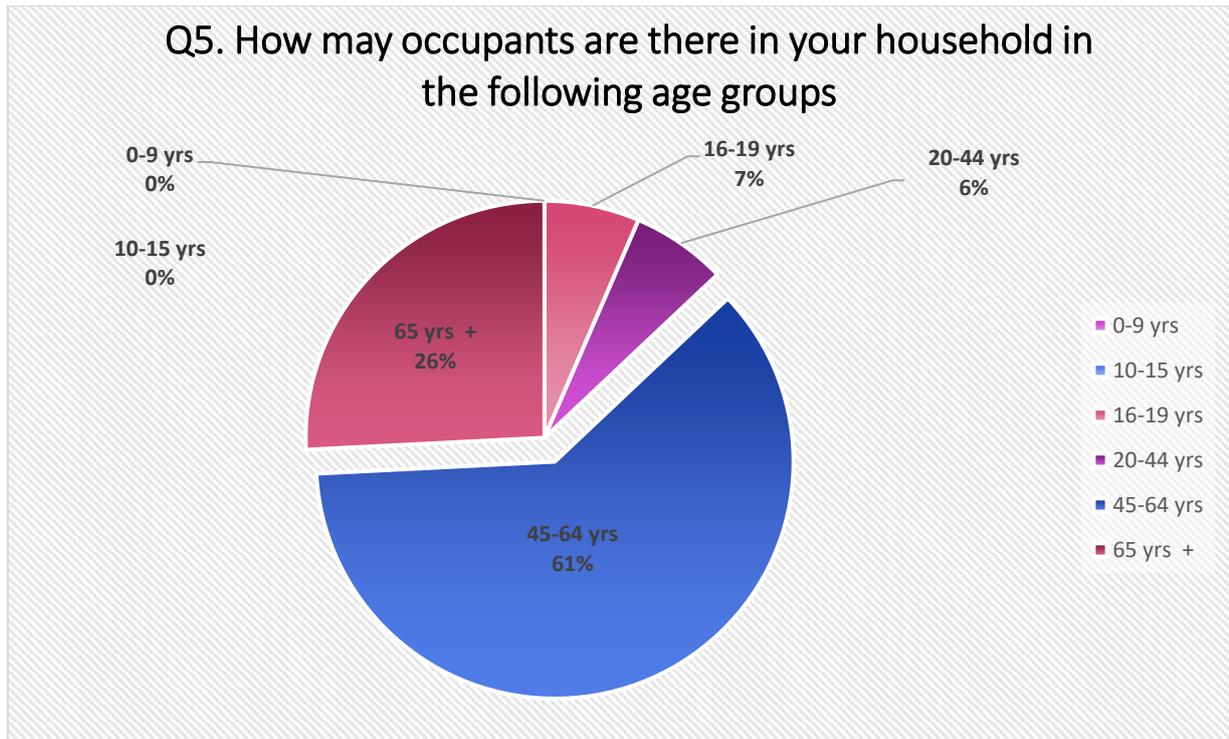


Q3. How long have you lived in your household?

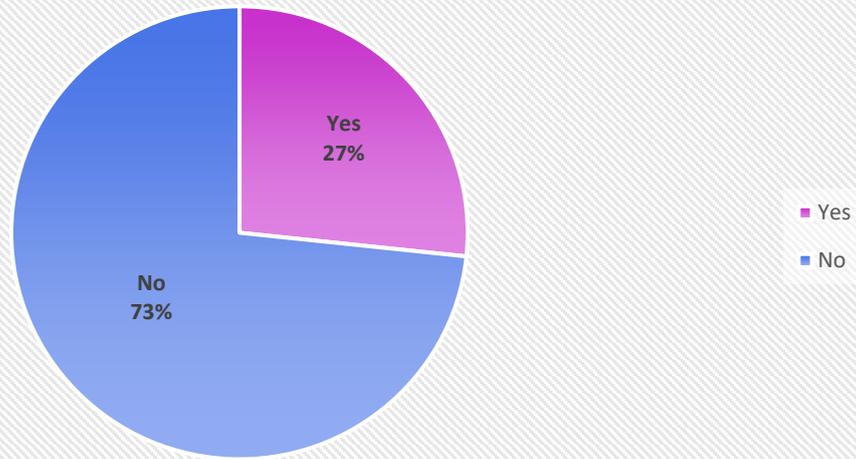


Q4. How many bedrooms does your home have?

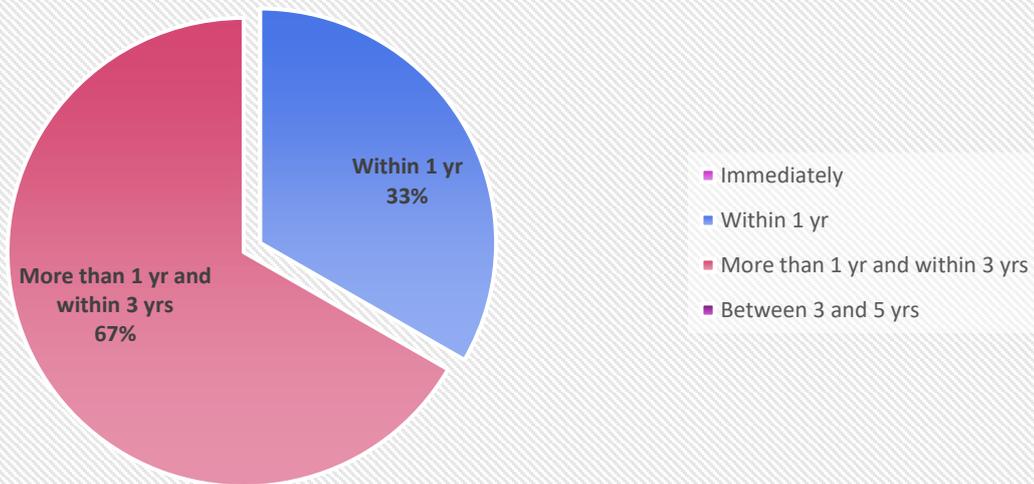




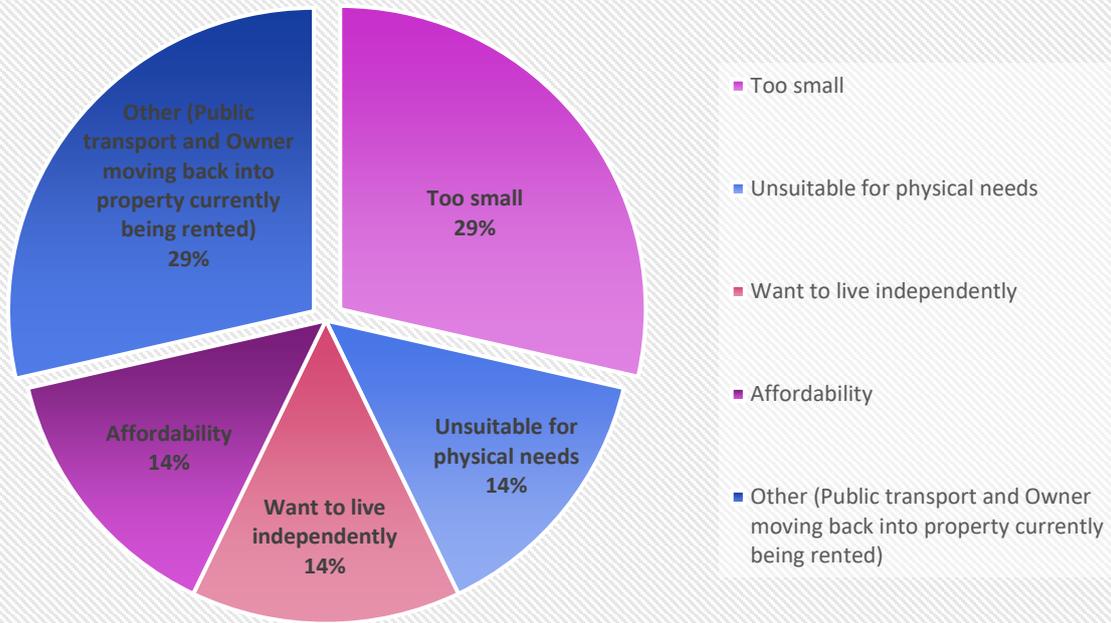
Q7. Does anyone in your household expect to need to move within the next five years?



Q8. When would the household expect to need to move?



Q9. Why does your current home not meet the household's need?



Appendix C: Glossary

Glossary Term	Definition
<p>Affordable Housing (NPPF, 2021)</p>	<p>Affordable housing: housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:</p> <p>a) Affordable housing for rent: meets all of the following conditions: (a) the rent is set in accordance with the Government’s rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).</p> <p>b) Starter homes: is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household’s eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.</p> <p>c) Discounted market sales housing is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.</p> <p>d) Other affordable routes to home ownership is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision or refunded to Government or the relevant authority specified in the funding agreement.</p>
<p>CACI</p>	<p>A demographic tool used by Copeland Borough Council.</p>
<p>DHSC</p>	<p>Department of Health and Social Care.</p>

Glossary Term	Definition
EAC	Elderly Accommodation Counsel; National charity that aims to help older people make informed choices about meeting their housing and care needs.
Housing LIN	Housing Learning and Improvement Network; brings together housing, health and social care professionals to exemplify innovative housing solutions for an ageing population https://www.housinglin.org.uk/AboutHousingLIN/
HOPSR	Housing for Older People's Supply Recommendations.
Land Registry	Registers ownership of land and property in England and Wales
Local Plan	A plan for the future development of a local area, drawn up by the local planning authority in consultation with the community. In law this is described as the development plan documents adopted under the Planning and Compulsory Purchase Act 2004. A local plan can consist of either strategic or non-strategic policies, or a combination of the two.
Market Housing	Term used to define housing generated by the real estate market without direct subsidy.
NOMIS	Service provided by the Office for National Statistics (ONS), giving free access to detailed and up to date labour market statistics
NPPF	National Planning Policy Framework. Sets out the government's planning policies for England and how these are expected to be applied.
OAN	Objectively Assessed Need analysis. Based on projections of various datasets, including population, households, migration and labour force.
ONS	Office for National Statistics. Collect, analyse and disseminate statistics about the UK's economy, society and population.
PPG	Planning Policy Guidance to accompany the National Planning Policy Framework.
SHMA	Strategic Housing Market Assessment. Local planning authorities are required to produce a SHMA under the NPPF. It should assess the full housing needs within the area and the future scale and mix of housing requirements.
Sub National Household Projections	Indicate potential future population size of English local and health authorities. Produced by the ONS.
VOA	Valuation Office Agency. Gives the government the valuations and property advice needed to support taxation and benefits.