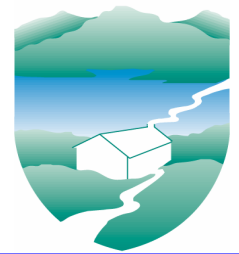


Cumbria Rural Housing Trust Annual Review 2012/13

with an update to October 2013



GP's surgery

Petrol station

Taxi firm

Village school

Village hall

Bus service

Village pub

Post office

CLOSED?

The future for the ageing population in rural Cumbria

especially in deeper rural areas?

Under a 'worst-case' scenario by 2023, with an increasing percentage of older residents in many rural communities, and with the closure of rural pubs, shops, GPs' surgeries and other facilities -

Could the highlight of the week for some older rural residents be the delivery of supplies by the supermarket van?

See 'A Personal View' by Judith Derbyshire, Manager & Rural Housing Enabler



Cumbria Rural Housing Trust

Redhills House, Redhills Business Park, Penrith, Cumbria CA11 0DT

T: 01768 210264 E: email@crht.org.uk W: www.crht.org.uk

Reg. Charity No: 1064136 Company Reg. No: 292 0997 Data Protection Reg. No: Z810236X

The objects of Cumbria Rural Housing Trust from its Memorandum of Association 1995 (last amended May 2013)

The relief of poverty in particular for persons who are suffering hardship or distress as a result of poor housing in the rural communities of Cumbria in particular by the provision of information and advice on matters of housing.

Chairman's Introduction



I would like to acknowledge and applaud the hard work and commitment of all members of the Trust's staff in a continuing challenging environment. Funding becomes ever scarcer yet demand for our services continues to rise - a Catch 22 situation if ever there was one.

I would also like to thank my fellow Trustees for their equally important contributions to the smooth running of the organisation, their wise words and their counsel.

Charles Ecroyd

Who We Are

President Ian Bruce

Trustees

Charles Ecroyd (Chairman)	Brian Barden	John Priddle
Jocelyn Holland (Vice Chairman)	Charles Flanagan	Roger Roberts
Paula Allen	Jane Hopwood	Anne-Marie Willmott

Our staff

Judith Derbyshire - Manager, Company Secretary & Rural Housing Enabler for South Cumbria (South Lakeland, Copeland, Barrow & Lake District NP)

Jayne Potts - Rural Housing Enabler for North Cumbria (Allerdale, Carlisle & Eden outside the LDNP)

Vicky Thirlwell - Office & Financial Administrator

Andy Lloyd - Community Land Trust Project Officer

Our Members (funding partners in **bold**)

Lake District National Park	South Lakeland DC	Eden District Council
Copeland BC	Allerdale BC	Carlisle CC
Barrow BC	Eden HA	Impact HA
Two Castles HA	Home Group	Riverside HA
Mitre HA	Cumbria Housing Strategy	Cumbria CC
Derwent & Solway HA	Westfield HA	HCA
Cumbria Tenants Forum	CART	Age UK
ACTion with Communities	ESH	Lakeland Housing Trust



What We Do

The Trust's aim is to keep rural communities vibrant and sustainable both socially and economically by helping individuals and communities in need of housing.

The Trust achieves its aim by:

- working alongside rural communities to build their confidence and ability to find local solutions to the lack of good affordable and local housing.
- raising awareness and examining issues such as fuel poverty, poor quality existing social or private rented homes, the allocation of existing housing, and the high level of second homes and holiday lets in some communities, which are significant threats to community sustainability.
- continuing to develop the Cumbria & Beyond Community Land Trust Project which works with rural and urban communities to take forward their ambitions for housing and other projects, and influencing national CLT movement.
- acting as a source of information, guidance, good practice and independent advice and facilitate the linking together of community housing groups to assist with capacity building and the sharing of experience.
- facilitating joint working with Community Land Trusts, Housing Associations, landowners, developers, Local Authorities and other organisations such as Cumbria Association of Councils, Homes & Communities Agency and Action with Communities in Cumbria.
- working with rural communities to identify the amount, type and tenure of need for affordable and local housing, and pressing for local and national policies, strategies and funding to address these needs.
- developing CRHT as a successful community business and promoting its work.

Cumbria Rural Housing Trust - Company Limited by Guarantee

The full Annual Report (or SORP report) and accounts for April 12 – March 13 are available on our website www.crht.org.uk

The accounts are prepared by
Saint and Co, Chartered Accountants, 4 Mason Court, Gillan Way,
Penrith 40 Business Park, Penrith CA11 9GR



New affordable homes
created by
Riverside Housing Association
in Hallbankgate

This report has been produced and printed in-house to keep costs down.
Thanks to partner Housing Associations for use of photographs.



What we have done in 2012/13

with an update to October 2013

Cumbria Rural Housing Trust's Rural Housing Enabling work

Judith Derbyshire (South Cumbria) & Jayne Potts (North Cumbria)

Since April 2012, the Trust has been concentrating more on Rural Housing Enabling (RHE) work and less than on Housing Needs Surveys. We now have Service Level Agreements with three Local Authorities to work with rural communities on housing issues, and funding from the Tudor Trust and our partner Housing Associations to work in other areas in the county.

This widening of our work has involved making new contacts, shifting our emphasis from mainly finding sites for new homes, onto issues such as empty homes, fuel poverty, Cumbria Choice (Choice Based Lettings), private rented properties, and the level of second homes and holiday lets.

Some examples of work we have undertaken over the past 18 months —

- During 2012/13, we were invited to over 64 meetings with Parish Councils, community groups or community representatives which, as some meetings were with groups which covered several parishes, reached over 80 Parishes.
- We have been using evidence from communities and surveys to try to overcome the barriers to building new affordable homes. Through the use of press, social media and discussions with parish councils, we have highlighted the benefits of new housing, particularly affordable housing, in keeping villages and communities sustainable. Using contacts with local media, we have provided information over the past 18 months which resulted in two articles in the Westmorland Gazette, one 3-page and one 1-page, covering the impact of the lack of affordable housing on rural communities and businesses. We also produced a short clip for BBC website on the need for more affordable homes (www.bbc.co.uk/news/business-21805173), took part in 3 television articles about affordable housing, and were interviewed five times by BBC Radio Cumbria. We also were on camera when Placeshapers (a alliance of HAs) produced a film about the work of the Coniston Housing Group with Eden & Mitre HAs (www.youtube.com/watch?v=jQ_R-I9MW90&feature=youtu.be)
- We organised several training events, often working in partnership with other organisations. For example - a session for churchwardens on options for use of church buildings and land with Churches Trust for Cumbria (50 attendees); a Neighbourhood Planning event with Planning Aid/RTPI (18 attendees); a Self-Build event (70 attendees); an update on ageing population and a session on new ways of construction at Member's meetings (30 members per meeting); and a presentation about housing and rural development



Shelby Halliday, a young resident of Ambleside, speaking at the Rural Housing conference in June 2013



at our 2012 AGM (40 attendees).

- With the National Housing Federation, we organised a Rural Housing conference as part of 2013 Rural Housing week, which was attended by 80 representatives from all parts of Cumbria.
- The North Cumbria RHE led on Empty Homes, an issue that is very relevant to many communities who want to get houses back in use. However it is also an issue used by some residents who say 'No more houses needed here as we need to get empty homes back in use first', but often it is very difficult to get these houses back into use, especially as affordable homes. She attended the Empty Homes meetings, and we have given relevant information about funding opportunities and contacts out to Parish Councils and communities.
- Both the South Cumbria RHE and the Community Land Trust Officer gave support to the Langdale & Skelwith CLT who worked to ensure a house owned by the Carlisle Diocese was retained as an affordable home for local people. The links with the national Faith in Affordable Housing Project means we can access expert advice for groups wishing to take forward projects involving land or buildings and faith groups. We gave support to communities in Dent and Patterdale on future uses of church buildings and land.
- We arranged a meeting with the Police Authority who were planning to dispose of buildings and stated they wanted to work with communities where possible. The North Cumbria RHE then supported a Kirkby Stephen community group looking at the possible acquisition of the old Police station for affordable homes but the attempt failed due to the approach of the Police Authority who were wanting to sell via auction which made the process very difficult. Similarly the Ambleside Community Enterprise working with Impact HA were unable to acquire Police buildings to create affordable homes. Other 'government' organisations also failed to work with communities to facilitate more homes, often as they are under pressure financially. This is in contradiction to the Government policy of Localism and helping communities create their own housing.
- Having been approached by a Parish Councillor with worries about an allocation, concerns were raised with the Cumbria Choice board on how the Choice Based Letting system worked for rural communities. So with the new Cumbria Choice Coordinator, we are promoting new ways of advertising available rural homes and



Impact Housing Association's development of affordable homes at Broadgate, Grasmere, working in partnership with the Lakeland Housing Trust, following CRHT's housing surveys in 2006 & 2011.

The twelve homes advertised in Summer 2013 by Impact HA attracted many applicants through Cumbria Choice, and thirty-six of the households who applied fitted the 'in need' and stringent local occupancy conditions. This shows the strong demand for more affordable homes in areas such as the central Lake District, where house prices are high and local wages in tourism & agriculture are generally low.

With the lack of affordable homes meaning that young people are leaving the area, with people retiring into the Lake District, increasing levels of second homes & holiday lets, local businesses may struggle to find staff in the future.



how HAs can work more closely with Parish Councils. We have linked Parish Councils to HAs where there are concerns about houses left empty, where the allocations system has not helped residents, as well as linking communities where they have common concerns. The implications of the changes in Welfare Reform have complicated the allocations process and concerns from parishes have been raised with the relevant bodies to ensure that rural communities are consulted about the implications and options. We have prompted discussions about new uses for rural 3-bedroom houses as shared accommodation for young people.

- The issue of the ageing population in Cumbria and the loss of young people from rural areas has been reinforced by the results of the 2011 census. Working alongside the Cumbrian Observatory, the Cumbrian Disabled Facilities Grants Officer and AgeUK, we have been trying to understand the implications of this for rural community sustainability and for older residents. We have then been raising the issue with Parish Councils and others as they need to factor in the demographic changes into their plans. To keep schools, shops, pubs and support for older residents in rural areas, Parish Councils may need to look affordable homes to keep younger people and families in the area.
- As rural businesses may struggle to find staff in the future due to a reducing workforce and increasing travel costs, this may reduce their options for growth. So we have produced a short paper to seek to influence the LEP Board and others about the importance of funding rural affordable homes to help economic growth.
- As there is little funding from Local Authorities for Housing Needs Surveys, we have been working with communities, the Research & Information group, Cumbria Choice group and others to investigate other ways to assess housing need at a local level, including seeking examples from other RHEs nationally.
- Coniston Parish, a community who have worked with HAs to create new homes, wanted to do a survey in 2012/13 to assess housing need on relation to a proposal for rented accommodation. We helped them design their survey form, and provided information and guidance working alongside the Housing and Planning Authorities, to ensure the methodology was sound.
- Dalston Parish, who are producing a Neighbourhood Plan, have commissioned CRHT to do a Housing Needs survey which is underway.



The event on 17th July 2013 to mark the completion of work on Church Hall Cottage and the key being handed over to tenants, Julie and Mark by Skelwith & Langdale Community Land Trust Chair, Michael Carter. Also pictured are local councillors Anne Hall (who was representing the Lake District National Park Authority), Heidi Halliday (representing South Lakeland District Council) and Tim Farron MP. Skelwith & Langdale CLT had funding from SLDC, DCLG's Empty Homes Community Grant Programme and the LDNPA to pay for the refurbishment.



What Rural Housing Enabling work we are planning to do in 2013/14 and onwards

As well as continuing our work with rural communities, we are also planning to :-

- **Continue to work with Young Cumbria and Cumbria Youth Alliance to develop a project to allow young people to have more of a voice on housing issues in Cumbria** and to provide information to young people about housing options.
- **Work with partners to collate a list of small trusts or organisations who manage affordable houses in Cumbria** and to then agree a support system to fit their future needs as landlords.
- **Provide more information about rural housing** through developing our website and Facebook page, providing more regular updates to Members and Trustees, newsletters to Parish Councils, and running training events and a conference.
- **Working more with developers** as historically our work has been with Housing Associations as the main developers of affordable housing. With the changes in planning policy and funding, we are keen to work with developers and communities to ensure that suitable affordable housing is provided to fit communities' needs.
- **Strengthen our advocacy work for more funding for affordable housing in rural areas** as funding may be coming through Local Enterprise Partnership, the HCA, via commuted sums and other sources. We need to ensure that sufficient grant/unit is available to provide more affordable housing for rural communities.
- **Work with Housing Associations to strengthen their links with communities** especially in regards to the Cumbria Choice system and Welfare Reform issues.
- **Strengthening our links with faith groups** as proposed changes in ministry by Carlisle Diocese and joint working with Methodists and United Reformed Church, may mean land and buildings come available for community use.
- **Developing our links with press and other media** to get more articles and information to Cumbrian residents, especially those who may be negative about more housing, about the need for more affordable homes to keep rural communities and businesses sustainable.
- **Seeking other funding sources for our Rural Housing Enabling work** to ensure the long-term survival of the Trust and promoting our work widely.

Cumbria Rural Housing Trust would like to thank the 2012/13 partners funders (listed Page 2) as well as

The Tudor Trust and the E C Graham Trust

for supporting our Rural Housing Enabling work

And also the Funders of the Community Land Trust Project

The Tudor Trust and the Rural Development Programme (England)



Cumbria & Beyond Community Land Trust Project Update

(hosted by Cumbria Rural Housing Trust)
by Andy Lloyd, Project Officer

Keswick Community Housing Trust homes nearly completed!

In less than four years from having the idea Keswick Community Housing Trust is about to complete its scheme for 11 homes in mid November. Along the way the trustees have become great ambassadors for affordable housing hosting numerous visits from other communities and Local Authorities. The two open afternoons held on September 17th and 18th under the Community Land Trust (CLT) Network 'See it Believe it' scheme attracted 40 visitors in total. Impressively the Trustees are already planning their next scheme.

Regarding the Cumbria CLT Project, our current funder, the Tudor Trust, wants the Project to achieve some financial independence by charging fees and by working outside Cumbria, hence the name change to Cumbria & Beyond. As a result links are being developed with neighbouring Local Authority areas including Northumberland, Richmond, Lancashire and Yorkshire. The Cumbria Officer also provided a training day for the new Cheshire CLT Officer who is funded by Housing Associations.

Heslington and Staveley in South Lakeland District are currently preparing CLT schemes and new expressions of interest include Arnside, Bampton, Patterdale, Hexham, and Hebden Bridge. The Brampton & Beyond Community Trust 38 home extra care scheme suffered a set back when planning was unexpectedly refused, so that discussions are taking place about how the homes can be provided.

Funding round up:-

Nationally the CLT Network has secured three more years funding and is looking to promote a number of urban CLT pilots. The Network is also bidding for funds to support the 6 national CLT enablers. Meanwhile the Cumbria Project has a shortfall which needs to be met.

HCA pre-development funding: community led feasibility grant is now available of around £35,000 with payment in stages in arrears with 10% match funding requirement. We hope Local Authorities may be able to front fund the arrears



Bill Bewley addressing visitors to The Hopes, eleven homes which are by being built by Keswick Community Housing Trust. The land was sold to the Trust by Carlisle Diocese working with the Parochial Church Council, a good example of faith groups working together to create affordable housing for the community.



payments. Also the government announced £64m for self build, but they did not state if this is capital grant.

New Homes Bonus - South Lakeland District communities can apply for £20,000 per affordable home. Could other Local Authorities do similar? As CLT development will be modest this would not affect the general use of NHB but will make a big difference to CLT schemes, and would reward the commitment of communities developing affordable homes.

The Cumbria Local Economic Partnership should recognise the economic link to housing. As an example, a single CLT scheme with 11 homes (Keswick) is paying £1.1m to a local contractor, helping to maintain employment and local spending. The same applies to Housing Associations schemes. The Mid Sussex LEP is funding CLT enabling and development for this reason.

Issues regarding affordable housing in rural Cumbria

Many of these topics continue to strongly affect rural communities, some **+ve** and some **-ve**, and we have added some suggested **solutions**.

-ve Very little government grant for affordable housing = fewer truly affordable homes maintained, developed or in the pipeline for rural Cumbria = fewer people on low wages can afford to live there

Solution – Provide more HCA and Local Enterprise Partnership grant for a mix of intermediate and social rented homes in rural areas to allow Housing Associations to build (or buy from developers) affordable homes, whilst boosting local builders and the economy.

+ve More flexibility in the planning system in rural area to allow more affordable or local housing is generally good

-ve The 'Bedroom Tax' may mean that some people may have to move away from their rural community

Solution – Households in rural areas should not be penalised for under-occupation if a suitable property is not available within their parish or community. However they should be encouraged to downsize if a suitable property comes available, to release a larger house for others.

-ve The combined implications of the lack of affordable housing, the 'Bedroom Tax', 'Affordable Rent' and other changes mean there will be few housing options for young people in rural areas and more may have to move away to find suitable housing

Solutions – As well as not applying 'Affordable Rent' and under-occupation penalties in rural areas, we should look at using our existing rural housing more imaginatively, e.g. allowing 3-bedroom houses to be shared by 3 young people, perhaps on a shorter tenancy as their situations may change, but on a reasonable rent affordable on local wages. Or do we build 1-bedroom properties in rural areas, which have in the past been difficult to let & have been less flexible for rural residents? Are we building for the next few years of the Bedroom Tax or for the next 60 years?

+ve More parishes are working to ensure the future letting of new & existing affordable homes works for their community

+ve Assessing housing need at a local level, new ways forwards being investigated.



A personal View from Judith Derbyshire, Manager & Rural Housing Enabler, Cumbria Rural Housing Trust

I enjoy looking on www.old-maps.co.uk to see how villages have developed in rural Cumbria, house by house, street by street, an infill here, another house there. In the village where I live near Penrith, a youngish resident can remember climbing over the fence behind the pub to run up the fields to get to school. Now all of those green fields are covered with houses, yet people still enjoy living in the village. The Pub is run by a local family; the Post Office and shop has moved next to the pub; the Farmshop and Tearoom has just been taken over by two young local lads; the Hotel serves luscious puddings; and the primary school is thriving. Would all the local facilities, which contribute greatly to the community spirit and enjoyment of locals, be thriving if the original village had not expanded into green fields around it and grown to its present size? I doubt it.

Yet some troubling niggles exist. Few young people brought up locally have been able to stay in the village. Some moved to Penrith or Carlisle, commuting back to their jobs and family. Others live at home with parents as they can't afford to buy or rent locally. The number of children at the village primary school is healthy, partly because some parents drive their children from Penrith to attend. Will this continue as fuel prices rise?

Many Parish Council meetings I attend comprise of older residents, I hear in these meetings and read in Housing Needs survey responses and local newspapers, opinions such as *"It would be dreadful if we have more houses here, it would spoil the village completely"*. Yet whilst driving through villages, I see houses that have been built very recently, but the village does not look spoilt. Or *"We don't need more houses here as there aren't any jobs"*. But when I have chatted to residents, many of whom work away from the area, they want to live in a village and be part of the local community because they have a local connection. But for others that do have jobs in the area, albeit low paid, they cannot afford to live in the community because there is a lack of affordable homes. Sometimes I suspect behind the comment is the concern *"If more houses are built here, it may reduce the value of my house or affect my view or disturb my peaceful existence."*

I think that those people who claim that young people should work and save hard to be able to buy a property, are unrealistic. Incomes and house prices are not the same as in the early 1980s, especially if a young person is looking to live and work in rural Cumbria. From personal experience, a couple who bought a house in the mid 1980s for £32,000 could after two house moves own a house of £350,000, mainly due to the increase in house prices not, to any large investment on their part. But wages

A few headline figures -

In 20 years time Cumbria will have 10% more people over 60 than any other part of England and it is losing its young people at a faster rate than any other county. *

80% of British public agree there is a housing crisis (44% strongly agree to the fact). But 49% of the British public feel that there is not a housing crisis in their local area.**

* Cumbria CC figures & from 2011 Census info

** Ipsos Mori Poll Jan 2013



wages have not gone up x10, so any young person wanting to get on the housing ladder in most rural communities needs a lot of parental support.

The average age of residents is increasing in our village. Few young people are able to stay or move in as generally only older households can afford the high house prices. This may be okay whilst we are all active; enjoying life and the sun is shining. During the snow and ice in the winter of 2010/11, younger residents took food to older residents, spread the grit, and pushed cars stuck in the snow. But once we are all over 60 or 70 or 80, who will be there to do this? Certainly the local councils will not be able to afford to do it.

In rural Cumbria, there are already concerns about how some older households will be cared for. You may need help with cleaning, gardening, transport, shopping, and personal care at some point. But if all the next generation have moved away or have better paid jobs locally, who will be there to give the care? Professional carers can travel from the nearest town but are not paid for travel time, so visits can be very rushed. What happens during snow or flood if you are relying on carers to give you basic daily support? If the local facilities have closed, and the bus service is only once a week, how will you manage? If you have computer skills and good broadband, the visit by the supermarket van may be the highlight of your week.

Older households have skills and often have the time and funding to find solutions. One of these may be to look positively at how you can keep your community, local facilities and support system sustainable, so you can enjoy life in your own house in your old age. Often this comes down to looking at the demographics of your community. How many young people have been able to make a permanent home in your village recently? Get involved with your parish council, help to produce a community-led plan or neighbourhood plan, look at opportunities for new development of housing (especially affordable homes) and/or employment, to help your village grow and to keep the important facilities viable.

Those who say “*We don’t need more houses here*” may be condemning their community to stagnation and their local facilities to closure, and reducing their own support and care options for their future.

So Growth or Stagnation? Which do you choose?



Two examples of affordable housing provided by Mitre Housing Association:-
at Greystoke for an older resident; and for a young local couple at Troutbeck, Windermere.



Questions for communities and older residents in rural Cumbria

***What will your rural community be like in the future?
Will it be sustainable for you to live there as you get older?***

A possible 'worst-case' scenario for communities and older residents in rural Cumbria in 10 years time.

In 2023?

- In your rural community of around 1000 residents, over 500 of residents could be over 65 years old with around 82 over 85 years old, with 105 people living alone with a long term limiting illness, and with 31 having some form of dementia.
- For those older residents who have retired into the county moving away from family and support, or whose family have moved away for jobs or homes, there are increased costs for relatives to travel to give you the support you need.
- Heating costs rise and lack of good insulation in older rural properties mean that it is more expensive to heat your home.
- Doctors' surgeries, shops and pubs have closed in rural villages, so you have to travel to access vital services; when you are unable to drive yourself, decreased public transport means you can't easily access those services.
- As they can't afford to live locally there is a lack of younger residents to be paid carers for older residents, to mow the lawns, clean the homes or to provide daily personal care, or to work in other local businesses. And as the sun doesn't shine all the time, there is no-one to push the stuck cars and take supplies around to older residents when the snow and ice stays in the winter, or to clear the drains and help out when the heavy rain and floods hit. Or to climb a step ladder to change a light bulb.
- Village halls and other local organisations are kept going by a dwindling number of older volunteers, yet these venues are vital to provide opportunities for older residents to meet and socialise to reduce social isolation and loneliness.
- More information is available on-line, but older residents struggle to access the poor broadband in your area and to use the technology without regular support.

On a more positive note - A quote from Angela Murray of AgeUK October 2012

"The future is that older people will make up the majority of any village or community, rural or urban. I still have to say I do think this is a positive despite it creating issues, as older people are an asset in themselves providing unpaid care to so many members of their community and or adding income to the local economy. Many older people in any community are adding value to services by volunteering and organising groups. If we look at any active group, the majority of jobs done will be carried out by older people in any community, most of them unpaid."

If you are a Parish, community group or an individual needing our help on rural housing issues in Cumbria, please contact us –

Cumbria Rural Housing Trust

Redhills House, Redhills Business Park, Penrith, Cumbria CA11 0DT

T: 01768 210264 E: email@crht.org.uk W: www.crht.org.uk

If we can't help you, then we will find someone who can.