

DRAFT- PENRITH HOUSING NEED SURVEY

2018



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Summary of Key Findings

- Types of Homes Required
 - Respondents identified homes are most needed for:
 - Young People
 - Elderly People
 - 16% (148no.) of respondents feel no further homes are required in Penrith

- Affordability Ratio
 - The affordability ratio in Penrith is 5.6 (i.e. the mean house price is 5.6 times the mean annual income)

- Respondents Who Need/Want to move within the next 5 years
 - 21% (198no.) of respondents stated they need/want to move to a new home within Penrith in the next 5 years
 - The respondents citing a need/wish to move comprise of;
 - 61no. (31%) Single
 - 62no. (31%) Couples
 - 39no. (20%) Family- Young Children
 - 15no. (8%) Family- Adult Children
 - 21no. (10%) Not Stated
 - Of the respondents who stated a need/want to move 40 (30%) households contain at least one household member aged 60 or above
 - '3 Bedroom House' was the most commonly selected preferred property type
 - Owner-occupation was identified as the most preferred tenure type
 - 6% (57no.) of respondents expressed a need or wish to move away from the Penrith area
 - 'Lack of affordable housing' was the most common reason given for the requirement to move out of the Penrith parish

- Affordable Housing Eligibility
 - 38no. (19%) respondents who stated they need to move within Penrith in the next 5 years would be eligible for affordable housing options. It is likely that this figure would increase following full savings/income assessments of the households wishing to move. Unfortunately, this was not possible for all participants
 - 82no. (41%) did not provide enough financial information to fully process their affordability

- Newly Forming Households
 - 10no. (2%) newly forming households were identified and 2no. were eligible for some form of affordable housing. 6no. of these respondents did not provide enough financial information to assess their eligibility
 - 64no. (7%) participants stated that they have a household member(s) living with them who will need to move to another home within Penrith in the next 5 years

- Under-occupation
 - 92% (334no.) of respondents with at least one household member aged 60 or above are currently under-occupying their home

- Comments Received
 - 177no. (19%) respondents left additional comments on the questionnaires;
 - 45 comments (25%) make reference to affordability
 - 36 comments (20%) make reference to concerns regarding how the current infrastructure of Penrith will cope with increased residential development
 - 32 comments (18%) make reference to housing provision for older residents (and the provision of bungalows)
 - 10 comments (6%) make reference to the requirement for smaller properties

- 6 comments (3%) make reference to the requirement for an increase of supported accommodation
- 3 comments (2%) make reference to the requirement for energy efficient properties

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Introduction

Eden District Council (EDC) were commissioned to carry out this survey on behalf of Penrith Town Council. The study took place over a 3 month period commencing May 2018 and ending July 2018 (the primary data was collected May/June 2018). The purpose was to establish the residents' view of their housing needs within the Penrith Parish and to discover if the requirements of all residents are being met by the current housing options available.

If the individuals living in Penrith are dissatisfied with their present housing situation and suitable alternative options are not available, households may be forced to move out of the area and find homes elsewhere. This may then affect the financial and social infrastructure of the community. Penrith is a key service centre within the Eden District offering employment, healthcare and various services.



Methodology

Primary Data

Self-Completion postal questionnaires were used as it enabled respondents to complete the questionnaire in their own time and at their own convenience. Pre-paid envelopes were included with the surveys so the respondents could easily return their completed forms, at no financial cost to them. The aim of these factors were to gain as high response rate as possible and therefore increase the representativeness of the findings.

Using information provided by Eden District Council's Council Tax Department and the Gazetteer¹ there are currently 7,815 total residential dwellings located in Penrith. This is broken down as follows;

- 100 are classed as a second home
- Therefore the total number of **permanent resident properties is 7,715**

To ensure the primary data collection could be performed timely, efficiently and cost effectively a sample of permanent resident properties was used. The Penrith parish comprises of 6 Wards so a stratified random sample² was carried out to ensure a suitable number of residents from each ward were invited to take part in the project. The total sample size used for this study was 3,659. This figure assumed a 10% response rate and had a 95% confidence interval. The following extract supplied by the *Northern Housing Consortium* provides clarification on what is meant by *Confidence Interval*;

The majority of surveying aims to achieve a 95% confidence interval, with a statistical robustness of +/- 5%. This means that if 50% of respondents in an area answer 'yes' to a question, we can be 95% confident that the results for all households in the area would be between 45% and 55%. This level of statistical validity would be sufficient for a planning enquiry or to inform other strategies.'

¹ <https://www.gazetteer.org.uk/>

² Stratified random sampling is a method of sampling that involves the division of a population into smaller groups

The sample sizes broken down to Ward Level are as follow;

Ward	Sample Size
Penrith North	929
Penrith East	684
Penrith South	359
Penrith West	742
Penrith Carleton	348
Penrith Pategill	321
Total	3,659

Table 1: Sample Size Per Ward

The questionnaire adhered to the following criteria:

- The questionnaire used an easy to follow design and structure so the respondent was not confused when completing it
- The length of the survey and the number of questions were considered to reduce the risk of respondent fatigue
- Tick boxes were used where possible to ensure ease of completion

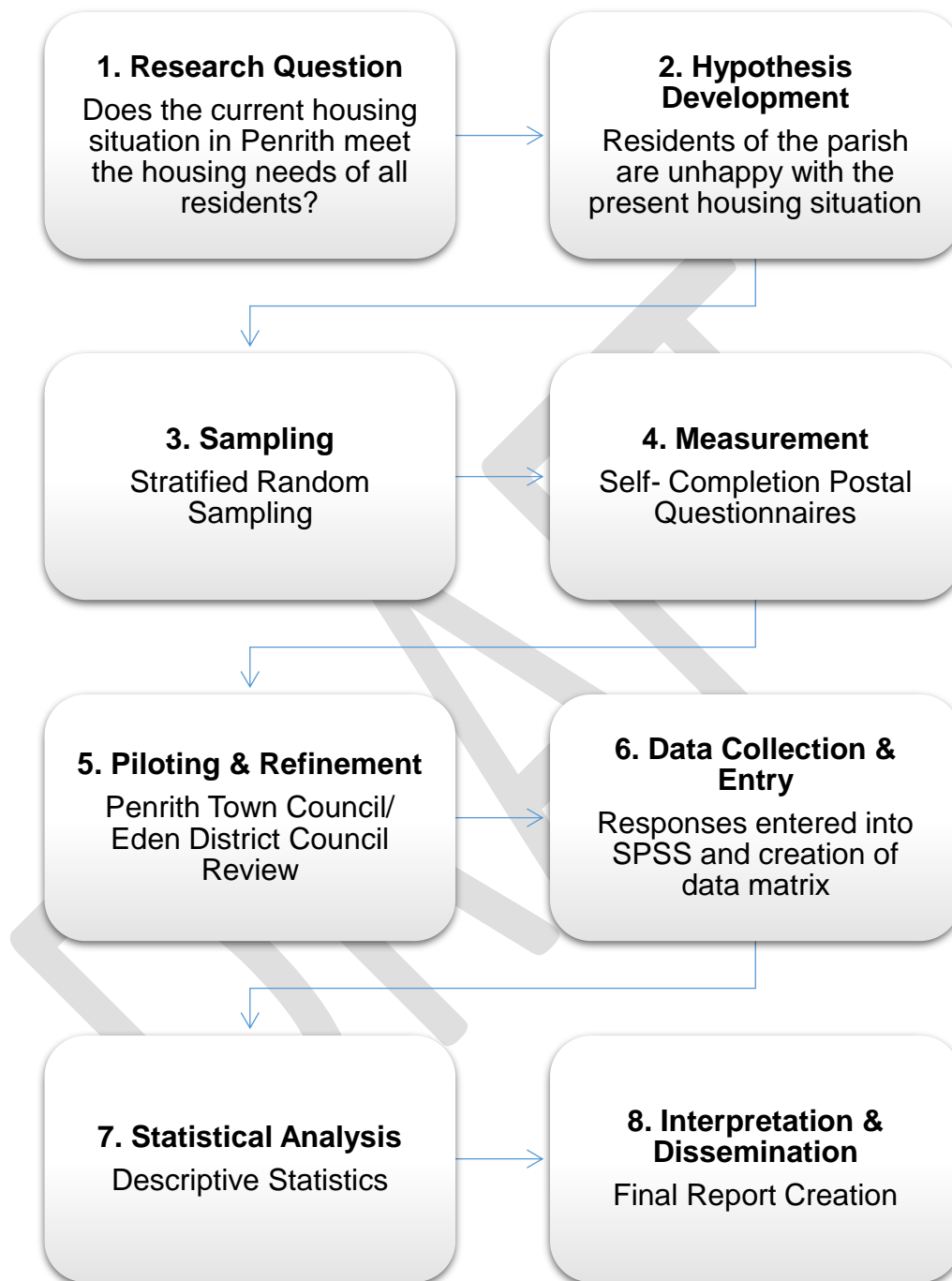
Respondents had a 4 week period to complete the questionnaire and return them to Eden District Council using the pre-paid envelope provided.

Once the completed questionnaires had been received the responses were coded and input into SPSS³, a statistical analysis computer programme. The data was then weighted⁴ to ensure the findings accurately represent the resident views across all 6 wards. Descriptive statistical analysis was then carried out on the dataset.

³ Statistical Package for Social Sciences

⁴ Weighting is used to adjust the results of a study to bring them more in line with what is known about a population. In this case the number of households in each Ward.

The Primary Data Research Process



Secondary Data

Secondary data was utilised to gain a picture of the housing market in Penrith. Data from CACI Paycheck enabled the identification of average salaries within the parish and information from Streetvalue, The Land Registry and Rightmove ascertained the mean house price in the area. Rightmove was also used to identify the current availability of homes in the Parish on the open market.

The Cumbria Choice Housing Register was also referred to, to discover how many applicants currently on the register have listed Penrith as their first choice preference to live. By doing this, it enabled insight into the affordable housing demand before the housing need surveys were analysed.

More detailed information regarding the secondary data obtained can be found in the following section.



Analysis of Background and Secondary Data

As previously stated in order to gain a brief insight into the Penrith housing market background research was carried out to try to create an overall picture of the area. The 2011 Census showed that in Penrith the tenure was distributed as follows;

Census 2011 Tenure Breakdown: Penrith							
Area	All H/Holds	Owned-Outright	Owned-With Mortgage	Shared Ownership	Social Rent	Private Rent	Living Rent Free
Penrith	7,030	2,630	2,086	92	1,097	1,016	109
Broken down by Ward							
Penrith North	1,823	824	556	7	139	266	31
Penrith East	1,200	479	359	5	203	141	13
Penrith South	1,160	437	314	27	196	169	17
Penrith West	1,488	347	487	32	292	297	33
Penrith Carleton	696	365	210	20	30	67	4
Penrith Pategill	663	178	160	1	237	76	11

Table 2: Census 2011 Tenure Distribution (Source: Office of National Statistics)

Based on the above information the majority of occupants in Penrith are owner occupiers (this is the case across all 6 wards). In comparison a small proportion of households are living in shared ownership or socially rented properties (1,189no. (17%) compared with 5,732no. (82%) whose housing needs were being met on the open market, either by home ownership or private rent).

From here statistics looking at average household incomes were also studied. Having a prior picture of the economic situation of the area allows a further understanding of the research population and also informed assumptions about *affordable* housing need can be made. The *CACI: Paycheck Household Income Report* provides details of household income within Cumbria based on statistics

gathered in 2017/2018. This identified that the average household income in Penrith is **£33,008**.

To try to gauge the fluidity of the housing market in Penrith, Rightmove was used to look at market trends over time. At the time of preparing the background research (June 2018) there were 117 properties available to purchase on the open market in Penrith;

- 29no. Detached Houses
- 21no. Semi-Detached Houses
- 27no. Terraced Houses
- 31no. Flats
- 9no. Bungalows

There were 11 properties available to rent;

- 1no. Detached House
- 2no. Semi-Detached House
- 3no. Terraced House
- 5no. Flats
- 0no. Bungalows

In the last year 208 properties have been sold in Penrith and the 2018 *CACI/ Paycheck/Streetvalue* information for 2018 showed the following:

- The mean house price in Penrith is £185,183
- The affordability ratio is 5.6- i.e. the mean house price is 5.6 times the mean annual household income (the affordability ratios of each Ward can be found in Appendix B)

Data gathered October/November 2017 by Eden District Council highlighted that the average open market rental rates in Penrith are as follows;

- 1 Bedroom House: £416 pcm
- 2 Bedroom House: £520 pcm
- 3 Bedroom House: £600 pcm
- 1 Bedroom Flat: £412 pcm
- 2 Bedroom Flat: £448 pcm

The following table combines the above rental information and the average salaries identified by CACI Paycheck to determine the rental proportion as a percentage of the average salary for Penrith;

Property Type	Annual Rent	% of Average Income
1 Bed House	£4,992	15
2 Bed House	£6,240	19
3 Bed House	£7,200	22
1 Bed Flat	£4,944	15
2 Bed Flat	£5,376	16

Table 3: Average Open Market Rents (Source: Rightmove/Valuation Office)

The housing charity Shelter, suggest that for a household to comfortably afford their rent, no more than 35% of the household income should be spent on accommodation⁵. If adopting this viewpoint in order to ‘comfortably afford’ a 2 bedroom house in Penrith the annual household income needs to be a minimum of £18,000 per annum (however, this does not take into account Council Tax, utility bills etc). Households whose salaries would be classed as being in the lower quartile percentile may struggle to meet the private rental rates in Penrith.

The above information suggests that the housing market within Penrith has a fairly steady turnover and there is quite a varied mixture of accommodation types available to purchase on the open market. However, there are fewer options available to rent, suggesting households who are not in the position to purchase a property may find it harder to satisfy their housing needs.

[Social/Affordable Accommodation](#)

There were 9 properties available to let on a social or affordable rental type, as advertised on Cumbria Choice Based Lettings (Cumbria Choice Based Lettings is referenced in more detail in the following section);

⁵ <http://blog.shelter.org.uk/2015/08/what-is-affordable-housing/>

Property Type	Number Advertised
1 Bed Bedsit	1
1 Bed Bungalow	2
1 Bed First Floor Flat	2
1 Bed Ground Floor Flat	1
2 Bed First Floor Flat	2
2 Bed Ground Floor Flat	1
Total	9

Table 4: Available Affordable Accommodation (Source: Cumbria Choice Based Lettings)

Based on information gathered in 2016, the provision of affordable housing in Penrith was as follows;

Affordable Housing Breakdown- Penrith (Number of Units)																	
Tenure	Total	Property Type									Number of Bedrooms						
		House	Flat	Room	Bungalow	Maisonette	Bedsit	Unknown	Sheltered	Other	1	2	3	4	5+	Unknown	
Discounted Sale	4	4															
Shared Ownership	54	38	13								4	30	6	1			13
Shared Equity	4	4									1	2	1				
Social Rent	967	444	285	1	100	12	27	36	60	2	167	400	272	4			
Affordable Rent	120	84	12		1						5	48	43	1			23
Total	1,149																

Table 5: Affordable Housing Provision (Source: Registered Provider Stocklists)

These figures will have increased in the 2 year period since the above data was obtained, but Table 5 shows a clear overview and details the mix that have been provided in the past and will inevitably become available again when tenants move on or require an alternative accommodation type.

The rental data gathered by Eden District Council also revealed that the average rental rates for affordable and social tenures in Penrith are as follows;

Average Registered Provider Rents (per week)			
Social Rent			
	House	Bungalow	Flat
1 Bed	£82.23	£90.13	£79.86
2 Bed	£97.93	£99.86	£93.60
3 Bed	£112.21	£109.46	£102.90
Affordable Rent			
	House	Bungalow	Flat
1 Bed	£90.15	N/A	£84.83
2 Bed	£106.90	£104.04	£101.47
3 Bed	£120.20	N/A	N/A

Table 6: Average Registered Provider Rents (Source: Eden Housing Associations)

Cumbria Choice Based Lettings (The Housing Register)

Another source of secondary data referenced was the Housing Register, Cumbria Choice Based Lettings. This shows the number of households who have listed Penrith as their first area preference to live. As per the register June 2018 it shows 387no. Households who have cited Penrith. This is broken down as follows;

Property Size Wanted	Number of Households	Ground Floor Flat	Bungalow	First Floor Flat	Maisonette	House
1 Bedroom	142	65	38	70	13	55
2 Bedrooms	169	28	69	26	9	111
3 Bedrooms	84	1	14	1	3	78
4 Bedrooms	18	1	4	1	2	18
5+ Bedrooms	5	1	2	1	1	4
Total	418	96	127	99	28	266

Table 7: Housing Register Information (Source: Cumbria Choice Based Lettings)

(Please note applicants to the register are able to state more than one desired property size and type which is why the 'total' does not match the figure shown above).

The household types of those citing Penrith as their first choice area to live is shown in Table 8;

Household Type (Cumbria Choice Based Lettings)		
Household Type	Count	%
Single Person	123	32
Single over 55	45	12
2 Adults Couple	40	10
Couple over 55	28	7
Single 1 Child	28	7
Couple 2 children	24	6
Couple 1 child	23	6
Single 2 Children	23	6
Couple 3 Children	9	2
Couple 4+ Children	9	2
Parent 1 Adult Child	8	2
2 Adults Non- Couple	7	2
Single 3 Children	7	2
Single 4+ Children	6	2
2+ Adults Non- Couple	4	1
Parent 2+ Adult Children	1	0
Not Stated	2	1
Total	387	100

Table 8: Household Type CBL Applicants (Source: Cumbria Choice Based Lettings)

In addition to the above, 110no. (28%) applicants to the housing register listing Penrith as their preferred area to live contain at least one household member who is aged 55 or over.

Age Group of Main Applicant		
Age Group	Count	%
17-25	47	12
26-35	92	23
36-45	72	19
46-55	70	18
56-65	50	13
66-75	34	9
76-85	15	4
86+	7	2
Total	387	100

Table 9: Age Group of CBL Applicants (Source: Cumbria Choice Based Lettings)

The Housing Register information shows a large demand for properties in Penrith and suggests there may be a requirement for housing in the area (particularly affordable modes of housing), but it is not a sufficient evidence base to form all housing recommendations on. It needs to be highlighted that the information shown

on Cumbria Choice Based Lettings may not be an accurate measure of housing need if used independently of other resources. Individuals who are in housing need may believe there is no point joining if they feel they would not qualify or if they assume their wait will be too long for social accommodation to become available.

Please note for the purposes of the data gathering of the above section 'Penrith Central' was focused on rather than across all 6 wards to increase accuracy of the findings.

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Analysis of Primary Data

As previously stated 3,659 questionnaires were issued to a random stratified sample of occupied main residence properties within Penrith. A total of 943 questionnaires were returned, which produces a response rate of 26%. A breakdown of response rates per ward is as follows;

Sample Size		No. Returned Questionnaires	Response Rate (%)
Penrith North	929	284	31
Penrith East	684	165	24
Penrith South	629	157	25
Penrith West	742	139	19
Penrith Carleton	348	119	34
Penrith Pategill	327	79	24
Total	3659	943	26

Table 10: Response Rate By Ward

As stated in the earlier Methodology section the data has been weighted based on the above response rates. The weighting calculations can be found in Appendix B.

Demographic of Respondents

The below bar chart highlights that the majority of respondents are over 50 years of age. To determine whether the below is a true representation of the whole demographic the 2011 Census was referred to. This showed that 48% of all usual residents were aged over 45 years of age (Table 11 shows the Census 2011 age breakdown per ward);

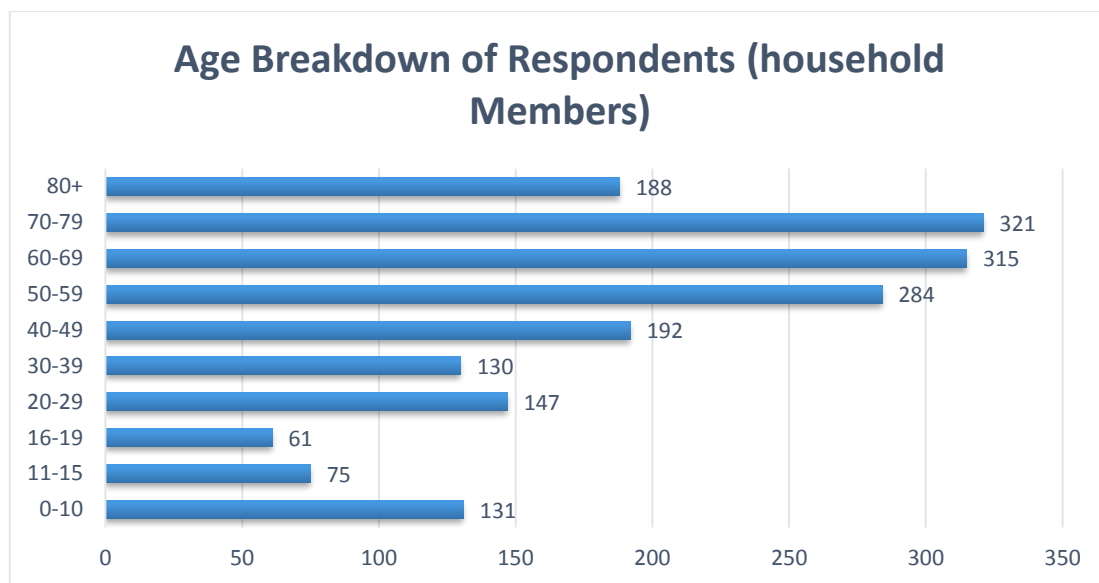


Figure 1: Age Group of Respondents (Household Members)

Ward	Age Group						% of Total Population
	45-59 years	60-64 years	65-74 years	75-84 years	85-89 years	90+ years	
Penrith North	915	310	462	321	87	45	52%
Penrith East	551	163	273	211	74	53	49%
Penrith South	440	136	303	245	73	26	40%
Penrith West	626	178	179	145	37	12	36%
Penrith Carleton	336	140	199	140	18	15	55%
Penrith Pategill	245	96	163	135	57	46	53%
Total	3,113	1,023	1,579	1,197	346	197	48%

Table 11: Age Breakdown (over 45 years) Per Ward (Source: Office of National Statistics)

The breakdown of 'household type' of the recipients is as follows;

Description of Household	Count	%
Single	344	36.5
Couple	366	38.8
Family- Young Children	105	11.1
Family- Adult Children	125	13.3
Not Answered	3	0.4
Total	943	100.0

Table 12: Description of Household

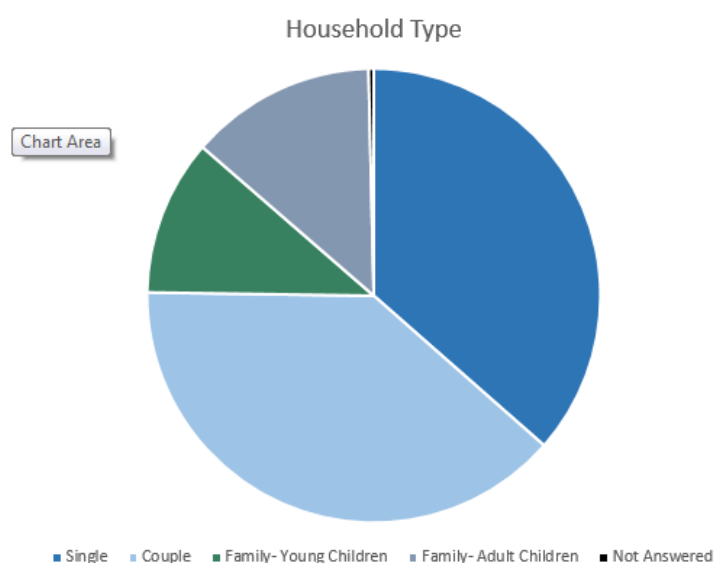


Figure 2: Household Type Pie Chart

The Current Housing Picture

The secondary data revealed that the majority of households living in Penrith own their own home (the Census 2011). This was supported by the primary research and the tenure of respondents was distributed as follows;

Tenure of Current Home		
	Count	%
Own Home- No Mortgage	533	56.5
Own Home- With Mortgage	172	18.3
Rent- Housing Association	118	12.5
Rent- Private Landlord	86	9.1
Shared Ownership/Equity	13	1.3
Living with Parents/relatives/friends	12	1.3
Tied Accommodation	6	0.6
Not Answered	3	0.4
Total	943	100.0

Table 13: Tenure of Current Home

Further to the above, the following crosstabulation was prepared showing the household type of respondents and current tenure;

	Description of Household					Total	
	Single	Couple	Family-Young Children	Family-Adult Children	Not Answered		
Tenure of Current Home	Own Home- No Mortgage	181	267	13	68	2	533
	Own Home- With Mortgage	27	48	63	34	0	172
	Rent- Housing Association	74	22	12	9	1	118
	Rent- Private Landlord	43	18	15	9	0	86
	Shared Ownership/Equity	6	3	2	2	0	13
	Live with Parents/relatives/friends	10	0	0	2	0	12
	Tied Accommodation	1	5	0	0	0	6
	Not Answered	2	1	0	0	0	3
	Total	344	366	105	125	3	943

Table 14: Crosstabulation: Tenure & Household Description

809no. respondents (86%) stated that their current property is a suitable size for their household. However 128no. (14%) feel their home is either too small or too large to meet their needs;

Suitability of Size of Current Home		
	Count	%
A suitable Size	809	85.8
Too Big	61	6.5
Too Small	67	7.1
Question Not Answered	6	0.6
Total	943	100.0

Table 15: Suitability of Size of Current Home

Of those who are dissatisfied with the size of their current home 85no. have stated they need/would like to move to a different property in Penrith within the next 5 years (highlighted in yellow);

Need/Want to move in Penrith in next 5 years?	Size of Current Home				Total
	A suitable Size	Too Big	Too Small	Not Answered	
Yes	113	39	46	0	198
No	666	22	21	2	711
Maybe	3	0	0	1	5
Unsure	3	0	0	0	3
Not Answered	25	0	0	2	27
Total	809	61	67	6	943

Table 16: Crosstabulation: Suitability of Current Home & Need/Would Like to Move

18no. respondents who feel their current property is an inadequate size to meet their needs stated they would like to move to a new property outside of the Penrith area.

As Table 16 shows 198no. respondents (21%) stated that they need or would like to move to a new home within Penrith in the next 5 years. 113no. of these households (57%) feel their current properties are a suitable size, which suggests for these residents the desire or necessity to move is driven by other factors. This is explored in Table 17, which reveals the reasons the 198no. respondents have given for their need/desire to move. The most common reason cited was *require a different accommodation type*;

Reason for needing/ wanting to move within Penrith		
	Count	%
Current Home too expensive	14	1.5
Require a different accommodation type	61	6.5

Need to downsize	38	4.0
Need to move to a bigger home	40	4.2
Marriage/Relationship break up	5	0.5
Setting up home for first time	7	0.7
Buy First Home	4	0.5
Move to a newer property/new build	1	0.1
Buy rather than rent	6	0.7
Mental Health issues, following relationship breakdown	1	0.1
Current house is also a business, need to move to retire	1	0.1
Want a Garden	2	0.3
Neighbour Dispute	2	0.2
Ready for a change	1	0.1
Like a house instead of a flat	1	0.1
Location to enclosed	1	0.1
Retiring and need to move out of tied accommodation	1	0.1
Want to build own home- energy efficient	1	0.1
Flood Concern	1	0.1
Disabled- will be unable to cope	1	0.1
No reason given	42	4.4

Table 17: Why Need/Want to Move within Penrith

(The reasons households need/would like to move to another property is explored in more detail later on in this report),

57no. respondents (6%) would like to move to a new property outside of Penrith within the next 5 years (highlighted in yellow);

Need/Would Like to Move OUTSIDE of Penrith within the next 5 years		
	Count	%
Yes	57	6.1
No	826	87.6

Don't Know	2	0.2
Possibly	2	0.3
Not Answered	55	5.7
Total	943	100.0

Table 18: Need/Would Like to Move Outside of Penrith

The reasons cited by these respondents are shown in Table 19. The most common reason expressed was *lack of affordable housing*.

Reason for needing/wanting to move OUTSIDE of Penrith		
	Count	%
Lack of affordable housing	12	1.2
Job elsewhere	10	1.1
Need to downsize	3	0.3
Lack of public transport	2	0.2
Marriage/relationship breakup	1	0.1
Need to move to a bigger home	8	0.9
Setting up home for the first time	4	0.4
To be near family	5	0.5
Moving in with partner	1	0.1
Different plans for life	1	0.1
Live in the countryside	1	0.1
Need a Bungalow	1	0.1
Penrith becoming too busy and overcrowded	1	0.1
Village- Smaller Area	1	0.1
No reason given	70	7.4

Table 19: Reasons for needing/wanting to move Outside of Penrith

A list of the areas that have been cited as desired areas to move to can be found in Appendix B, page 21.

Under Occupation

To determine an indication as to the amount of under occupation currently in Penrith the variables *Description of Household* and *Number of Bedrooms* were analysed.

This revealed a relatively high proportion of under-occupying; (highlighted in yellow) (365no. (39%) respondents);

	Household Description	Total
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		Single	Couple	Family-Young Children	Family-Adult Children	Not Answered	
Number of Bedrooms in Current Home	1 Bedroom	74	18	0	0	1	93
	2 Bedroom	147	99	13	15	0	274
	3 Bedroom	94	156	51	67	2	370
	4 Bedrooms	20	80	33	40	0	172
	5 Bedrooms	4	11	8	4	0	27
	6 Bedrooms	1	0	0	0	0	1
	Not Answered	4	2	0	0	0	6
Total		344	366	105	125	3	943

Table 20: Crosstabulation: Description of Household & Number of Bedrooms

The following crosstabulation shows the number of the above who feel their current properties are too large (49no. highlighted in yellow. 13% of respondents currently under-occupying their home);

			Household Description					Total
			Single	Couple	Family-Young Children	Family-Adult Children	Not Answered	
A suitable Size	Number of Bedrooms in Current Home	1 Bedroom	66	14	0	0	1	81
		2 Bedroom	134	91	6	11	0	243
		3 Bedroom	83	145	32	61	1	322

		4 Bedrooms	12	60	31	36	0	139
		5 or more Bedrooms	4	5	8	3	0	20
		Not Answered	3	2	0	0	0	5
	Total		302	317	77	110	2	809
Too Big	Number of Bedrooms in Current Home	1 Bedroom	1	0	0	0		1
		2 Bedroom	3	1	0	0		4
		3 Bedroom	10	7	1	0		18
		4 Bedrooms	8	19	2	2		31
		5 or more Bedrooms	0	5	0	2		7
	Total		22	33	3	3		61
Too Small	Number of Bedrooms in Current Home	1 Bedroom	6	4	0	0		11
		2 Bedroom	9	7	6	2		24
		3 Bedroom	1	3	19	6		29
		4 Bedrooms	0	0	0	2		2
		5 or more Bedrooms	1	0	0	0		1
	Total		17	15	25	10		67

Table 21: Crosstabulation: Description of Household & Size of Current Property & Number of Bedrooms

Based on tables 20 and 21, 49no. respondents (shown in table 23) may wish to downsize to a smaller property.

92% (334no.) of the respondents currently under-occupying their home contain 1 or more household member who is aged 60 or above (under-occupying highlighted in yellow);

		Description of Household	
No. of Household Members aged 60-69 years	No. of Bedrooms	Single	Couple

1	1	12	2
	2	14	13
	3	17	29
	4	4	20
	5+	1	2
2	1	1	1
	2	0	17
	3	1	37
	4	0	14
	5+	0	5
No. of Household Members aged 70-79 years		No. of Bedrooms	
		Single	Couple
1	1	11	5
	2	38	19
	3	26	24
	4	10	18
	5+	0	1
2	1	2	1
	2	0	20
	3	0	35
	4	0	14
	5+	0	3
No. of Household Members aged 80+ years		No. of Bedrooms	
		Single	Couple
1	1	9	2
	2	36	8
	3	30	9
	4	4	10
	5+	0	0
2	1	1	0
	2	1	13
	3	0	16
	4	0	4
	5+	0	0

Table 22: Crosstabulation: Age & Under Occupation

This may be an indicator that additional properties for older households are required in the Parish so mature residents are able to downsize to a smaller home. Of the respondents who stated they need or would like to move within the next 5 years 38no. (19%) respondents gave 'need to downsize' as their reason for moving. 26no. (68%) of these households contain at least 1 household member aged 60 or above. The requirement for additional homes for older people was also suggested in some of the comments received. One respondent stated;

‘The town has a considerable number of older residents who arguably would eventually move down to a bungalow but developers seem to ignore this type of property probably because it’s not financially viable or at least less profitable than a conventional house.’

(A full list of comments received can be found in Appendix B, page 22)

It could be suggested that some of the respondents currently under-occupying their home may have stated they would like to move to another property within Penrith in the next 5 years if they felt there was adequate alternative accommodation available in Penrith to meet their changing needs (particularly needs as a result of getting older) to move to.

Types of Homes Required

The questionnaire identified that the residents of Penrith feel properties are required for the following household types;

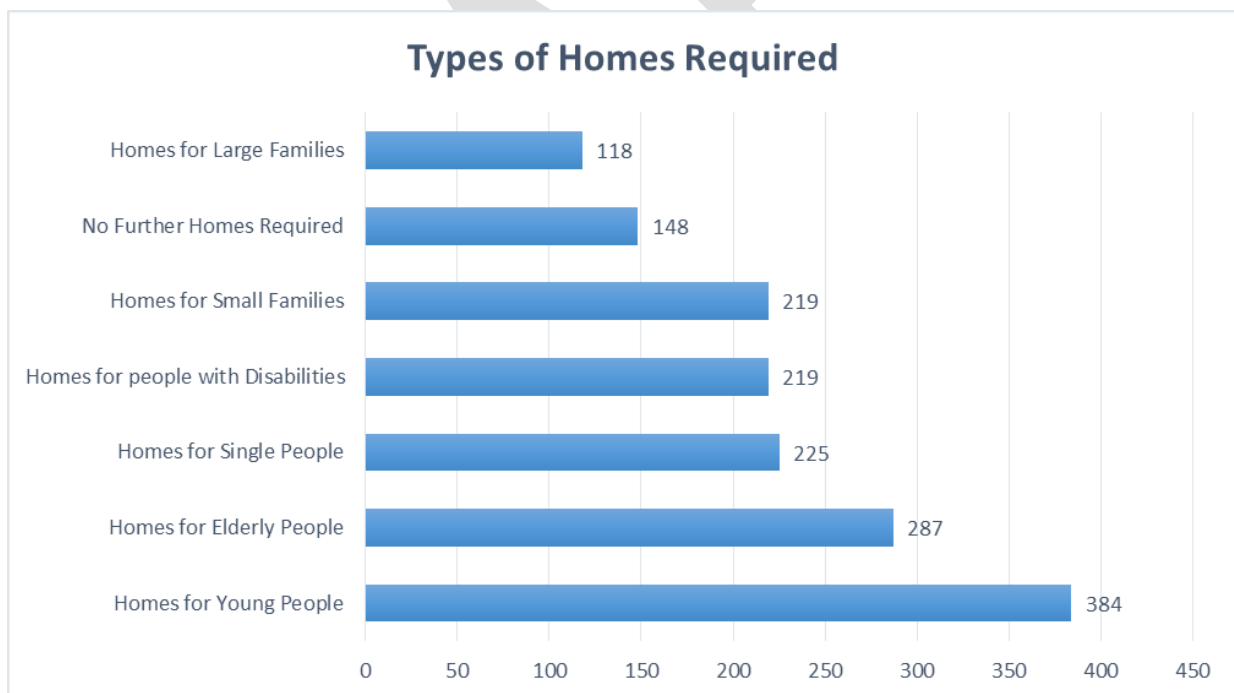


Figure 3: Types of Homes Required

As the above shows the respondents feel homes are needed for the following household types;

- Homes for Young People (384) (22%)
- Homes for Elderly People (287) (16%)

The data shown in Figure 3 is also reflected in the applicants to the housing register who have cited Penrith as their first choice preference to live. As highlighted in the Secondary Data section 36% of applicants are aged between 17 and 35 and 28% are aged 55 or over (based on the age of main applicant).

The secondary data analysis revealed that the average property prices within Penrith is 5.6 times the average household income which may mean many younger households or first time buyers are being priced out of Penrith's housing market. 36no. (4%) respondents stated that they had household members that had left Penrith due to the lack of affordable housing. 12no.(21%) respondents who stated they would like or need to move away from Penrith within the next 5 years cited 'lack of affordable housing' as the reason for this move (has highlighted in Table 15) .

The additional comments received on the questionnaire reflected that many younger households (particularly first time buyers) are facing unaffordable property prices. One respondent stated that;

'Penrith is unaffordable for most young people.'

Whilst another commented;

' The level of private landlords in Penrith is too high. Rents are too high with no hope of any young families being able to buy their own home.'

148no. (16%) respondents feel that no further homes are required within Penrith. The comments received suggest that a possible reason for this view is due to the concern that the present infrastructure will not be able to cope. 177 additional comments were collected on the questionnaire and 36 (20%) all make reference to an insufficient infrastructure to support additional homes and therefore an increased resident population (for example over prescribed healthcare system, schools, employment and amenities).

177no. respondents (19%) did not answer this question. These particular respondents may not have answered as they are unsure of what is required. 298no. (32%) participants stated that they did not feel aware of the different housing options available in Penrith.

Requirement for Accommodation with Additional Support

17no. respondents (9%) who stated they need/would like to move within the next 5 years stated that they have a requirement to move to accommodation with additional support. Shown in Table 23;

Accommodation with Additional Support		
	Count	%
Sheltered Housing	5	3
Extra Care Housing	6	3
Other Specialist/Supported Accommodation	5	3
Do not require any sort of supported accommodation	160	81
Not Answered	22	11
Total	198	100

Table 23: Requirement for Accommodation with Additional Support

15no. (88%) respondents citing a requirement for accommodation with additional support needs contain at least one household member aged 60 or above.

Need or Would Like to Move Within Penrith in Next 5 Years

198no. (21%) respondents stated that they need or would like to move to a new home within Penrith in the next 5 years (for a breakdown of respondents citing a requirement for a move broken down by Ward please see Appendix B, page 11). However, 20no. of these respondents did not continue to complete Section 2 of the questionnaire providing limited information. The residents stating a requirement for a different home in Penrith (and continued to complete section 2) comprised of;

- 61no. Single
- 62no. Couples
- 39no. Family- Young Children
- 15no. Family- Adult Children
- 1no. Not Stated

The below bar chart displays the age breakdown of respondents expressing a need or wish to move to a different property within Penrith (based on household members);

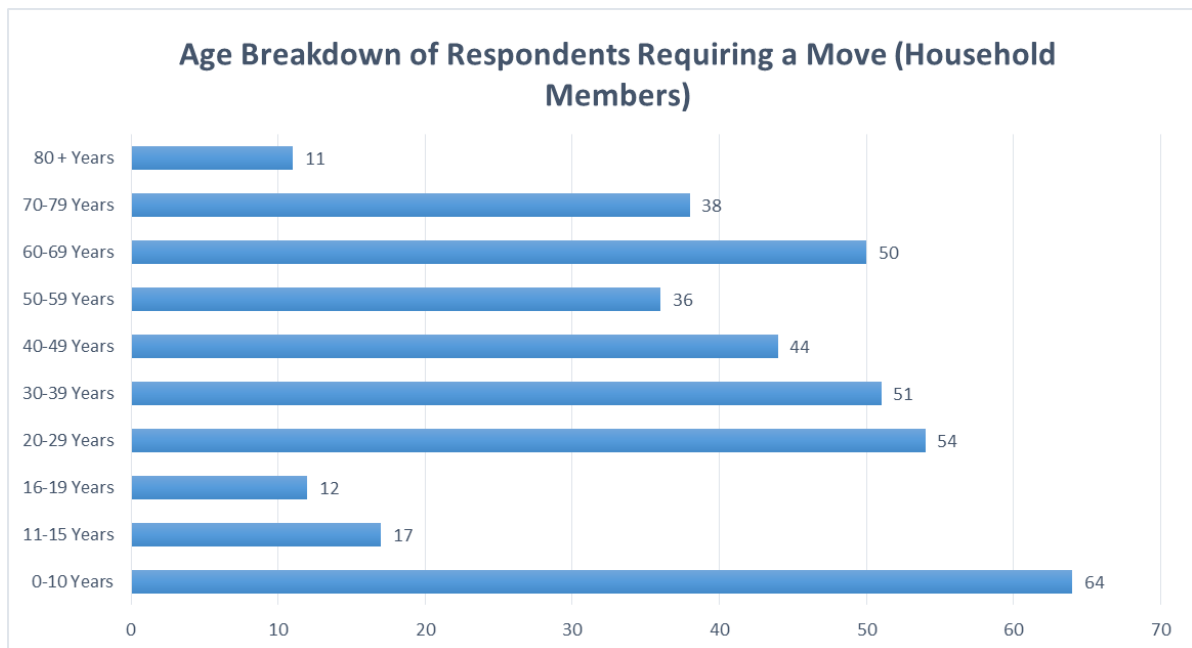


Figure 4: Age Breakdown of Respondents Requiring a Move (Household Members)

The information shown in Figure 4 and the household descriptions above provide further evidence to support the findings shown in the *Types of Homes Required Section* (that homes for young and elderly residents are most needed).

The urgency of when alternative accommodation is required/wanted is shown in the following Frequency Table;

When Need/Want Another home in Penrith		
	Count	%
Now	26	15
Within 12 months	35	20
Within 3 years	50	28
Within 5 years	65	36
Not Answered	2	1
Total	178	100

Table 24: When Need/Want Another Home

The reasons cited for requiring a move are as follows (please note for this question respondents were asked to select all that applied to them);

Reason for Move	Count
Present Home too Small	49
Present Home too Large	40
Renting, but would like to buy	28
Present Home too Expensive	24
Question Not Answered	23
Cannot Manage Stairs	19
Present Home in Poor Condition	7
Family Break Up	3
Give/Receive Family Support	2
Private Tenancy Ending	1
To be Closer to Employment	1
Require accommodation for Elderly	1
Trauma in Home	1

Table 25: Reason for Move

The respondents selected the following property types as the accommodation they would like to or need to move to;

Property Type Needed/Wanted														
House					Bungalow					Flat/Apartment				
1 Bed	2 Bed	3 Bed	4 Bed	5 Bed	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed
4	38	40	19	2	5	35	15	1	1	7	6	0	0	0

Table 26: Property Type Needed/ Wanted (Respondents wishing to move within Penrith)

As Table 26 shows the most commonly selected property types were;

- 3 Bed House
- 2 Bed House
- 2 Bed Bungalow

The desired Tenure cited by the participants is broken down as follows;

Desired Tenure		
	Count	%
Own Home- No Mortgage	61	31
Own Home- With Mortgage	56	29
Discounted Sale	5	3

Shared Ownership/ Equity	5	2
Self- Build/Custom Build	4	2
Rent- Private Landlord	8	4
Rent- Council- HA	30	15
Not Answered	29	15
Total	198	100

Table 27: Desired Tenure

Table 27 shows that 30no. (15%) respondents have cited that their desired tenure is to rent through a Housing Association however, only 25no. (13%) respondents stated that they are registered on Cumbria Choice Based Lettings (CBL). Greater promotion or awareness of CBL may be beneficial to the residents of Penrith, particularly those struggling to manage their accommodation costs.

64no. (7%) respondents stated that they have a household member(s) living with them who will need to move to another home within Penrith in the next 5 years.

12no. (2%) questionnaires were returned by households living with parents/relatives or friends.

Of the 64no. participants who have members currently living with them who will need to move to another home 54no. (84%) describe their household as a family with adult children. It could be inferred that the adult children cited now need to form their own household. This is further evidence that homes for young people may be required in Penrith.

Of the households expressing a need or wish to move to a new home within Penrith in the next 5 years, 45no. (23%) were either 'very concerned' or 'fairly concerned' about their ability to pay their rent or mortgage (highlighted in yellow in the following crosstabulation);

		Concern Regarding Ability to Pay Rent/Mortgage					Question Not Answered	Total
		Very Concerned	Fairly Concerned	Not Really Concerned	Not Concerned At All	Not Applicable		
Need/Want to move in Penrith in next 5 years?	Yes	7	39	28	25	74	25	198
	No	16	41	79	103	445	28	711
	Maybe	0	0	0	0	2	3	5
	Unsure	1	0	0	1	0	0	3
	Not Answered	0	1	0	0	19	7	27

Table 28: Crosstabulation: Concern Regarding Ability to Pay Rent/Mortgage & Requirement to Move

This provides further evidence that affordability of properties is an issue for many residents of Penrith. Affordability is explored in more detail in the next section.

Affordability

As Penrith lies within the Eden district, Eden District Council's *Housing Supplementary Planning Document* was referenced. All affordable housing in Eden is restricted to those who can demonstrate they have a need to live in a certain Locality and are in Affordable Housing Need.

The *Supplementary Planning Document*, cites that applicants for affordable housing will:

- *Need to demonstrate that they are unable to afford a suitable home currently available in the locality. Housing need is demonstrated if the housing unit;*
 - *Has no home of its own or*
 - *Is renting from a housing association, but would like to become an owner-occupier or*
 - *Is in unsuitable accommodation*

(Eden Housing Supplementary Planning Guidance. Pg, 29)

Eden District Council's local connection criteria is explained as;

- *A person or household who currently lives in the relevant locality and has done so for a continuous period of at least three years; and or*
- *A person or household who works in the relevant locality and has done so for a continuous period of at least three years; and or*
- *Who has moved away, but has strong established and continuous links with the relevant locality by reason of birth or long term immediate family connections; and/or*
- *Who has an essential need through age or disability to live close to those who have lived in the relevant locality for at least three years*
- *For market let housing a local connection to the area will apply to a person or household who has secured work in the relevant locality*

(Eden Housing Supplementary Planning Guidance. Appendix E)

(The full extracts from the *Supplementary Planning Guidance* that was adhered to for this study can be found in the Appendix).

To determine those who have stated they need to move within the next 5 years would satisfy the local occupancy restrictions the length of time the 198no. respondents have lived in Penrith was referenced, as shown in the following crosstabulation;

		Need/Want to move in Penrith in next 5 years?					Total
		Yes	No	Maybe	Unsure	Not Answered	
Length of time lived in Penrith	Less than 1 year	6	31	0	0	0	38
	1-5 Years	26	83	0	0	2	112
	5-10 Years	28	57	0	0	2	87
	10-15 Years	15	36	3	0	1	56
	15-20 Years	21	63	0	1	1	87
	20+ Years	101	438	2	1	20	561
	Not Answered	0	1	0	0	1	2
Total		198	711	5	3	27	943

Table 29: Crosstabulation: Need/Want to Move & Length of Time Lived in Penrith

For the purposes of this study it was deemed that all respondents who stated they need/want to move within the next 5 years would satisfy the local occupancy restrictions as there is insufficient information to confidently determine that those who have lived in Penrith for less than 3 years would not meet the local occupancy criteria outlined above. The reasons given for wishing to remain within Penrith were also referenced to give confidence to this decision;

Reason for Remaining in Penrith	Count
Live in Penrith Now	107
Close Family Ties in Penrith	74
Born/ Grew up in Penrith	68
Currently employed in Penrith	67
To Give/ Receive Care	18
Not Answered	9

Table 30: Reason for wishing to Remain in Penrith

In addition to the criteria outlined above, an applicant's income and capital would also be assessed to calculate an individual's suitability for affordable housing. An

applicant's gross income is multiplied by a factor of 3.5 (or 2.9 for joint applicants) to determine their borrowing potential. Any savings or equity is then added to this value. Eden District Council determine an affordable housing 'price cap' which this final figure is then compared against (an extract from Eden District Council's *Homesekers' Policy* can be found in Appendix A that explains this further).

The price cap used for this study is 60% of the mean property price for Eden. *CAC/ Streetvalue (2018)* identified that the mean property price for Eden is £222,630 and therefore 60% of the mean property price is **£133,416** (the price cap).

Please note the affordability calculations have been carried out on raw data to allow the level of detail required to perform the financial assessments.

Of the respondents who stated they need/would like to move within the next 5 years 38no. (19%) would be eligible for some form of affordable housing based on the information provided on the questionnaire. This is shown in Table 31.

Q'alra No	Size of Home Preferred	(Assumed) Min. Size of Home Eligible*	Property Type Preferred	Property Tenure Preferred	(Assumed) Affordable Tenure Eligible**			
					Discounted Sale	Shared Ownership/Equity	Affordable Rent	Social Rent
34	2 Bed	1 Bed	House	Rent- Private Landlord	✓	✓		
62	2 Bed	1 Bed	Flat/Apartment	Shared Ownership/Equity			✓	✓
63	3 Bed	1 Bed	House	Own Home- With Mortgage	✓	✓		
80	Not Stated	1 Bed	Accommodation with Support	Own Home- No Mortgage		✓	✓	✓
87	2 Bed	2 Bed	House	Discounted Sale	✓	✓	✓	
100	3 Bed	3 Bed	House	Own Home- With Mortgage		✓	✓	✓
109	3 Bed	3 Bed	House	Own Home- With Mortgage			✓	✓
140	2 Bed	1 Bed	House	Own Home- With Mortgage		✓	✓	✓
168	2 Bed	2 Bed	House	Own Home- With Mortgage	✓	✓	✓	
184	2 Bed	1 Bed	Flat/Apartment	Not Stated		✓	✓	✓
204	3 Bed	4 Bed	House	Own Home- With Mortgage			✓	✓
229	2 Bed	1 Bed	House	Own Home- With Mortgage	✓	✓		
248	2 Bed	2 Bed	House	Own Home- With Mortgage		✓	✓	✓
259	3 Bed	3 Bed	House	Discounted Sale		✓	✓	✓
270	3 Bed	3 Bed	House	Own Home- With Mortgage	✓	✓	✓	
309	2 Bed	3 Bed	House	Rent- Private Landlord			✓	✓
335	4 Bed	3 Bed	Bungalow	Own Home- With Mortgage		✓	✓	✓
350	3 Bed	3 Bed	House	Own Home- With Mortgage			✓	✓
391	2 Bed	1 Bed	House	Own Home- With Mortgage	✓	✓		
429	4 Bed	3 Bed	House	Own Home- With Mortgage	✓	✓		
465	2 Bed	2 Bed	Bungalow	Own Home- With Mortgage	✓	✓	✓	
494	3 Bed	3 Bed	House	Own Home- With Mortgage	✓	✓		
500	2 Bed	2 Bed	House	Own Home- With Mortgage	✓	✓		
511	4 Bed	3 Bed	House	Own Home- With Mortgage	✓	✓		
521	2 Bed	2 Bed	House	Own Home- With Mortgage	✓	✓		
525	2 Bed	1 Bed	House	Own Home- With Mortgage		✓	✓	✓
559	2 Bed	1 Bed	Bungalow	Own Home- With Mortgage	✓	✓		
589	2 Bed	1 Bed	House	Own Home- With Mortgage		✓	✓	✓
594	3 Bed	3 Bed	House	Own Home- With Mortgage			✓	✓
603	2 Bed	1 Bed	House	Own Home- With Mortgage	✓	✓	✓	
604	2 Bed	1 Bed	House	Own Home- With Mortgage	✓	✓	✓	
607	2 Bed	2 Bed	House	Own Home- With Mortgage	✓	✓		
618	3 Bed	4 Bed	House	Discounted Sale	✓	✓		
735	1 Bed	1 Bed	Bungalow	Not Stated		✓	✓	✓
795	3 Bed	2 Bed	House	Own Home- With Mortgage	✓	✓		
800	3 Bed	3 Bed	House	Own Home- With Mortgage	✓	✓	✓	
815	2 Bed	1 Bed	Bungalow	Own Home- With Mortgage		✓	✓	✓
906	4 Bed	5 Bed	House	Discounted Sale			✓	✓
		*Based on number of Household Members			**Based on house price/rental rate information compiled in Secondary Data Section			

Table 31: Affordable Eligibility

The affordability calculations revealed that 74no. (38%) respondents would not be eligible for an affordable housing product and financially would be able to satisfy their housing needs on the open market.

82no. (41%) did not provide enough financial information to fully process their affordability. Of this 82no;

- 34no. (42%) stated that they had no plans to buy so did not provide their savings/equity information
- 27no. (33%) did not provide their savings information, but did disclose their salaries. These respondents may not currently have savings to put towards a property. If this is the case, based on their incomes they may be eligible for affordable rent or renting through a Housing Association
- The remaining participants may have been reluctant to divulge personal financial information for fear of traceability even though the questionnaires were 100% anonymous and could not be linked to individual households or participants.

For the full table detailing the affordability calculations please see Appendix B.

62no. respondents (31%) stated that they did not feel they would be able to afford the property they require on the open market and 109no. respondents (55%) feel there is a lack of suitable housing in Penrith to meet their needs.

Afford Property Need/Want on the Open Market		
	Count	%
Yes	103	52
No	62	31
Not Sure	1	1
Not Answered	32	16
Total	198	100

Lack of Suitable Housing to Meet Needs		
	Count	%
Yes	109	55
No	54	27
Not Sure	2	1
Not Answered	33	17
Total	198	100

Table 32: Afford Property Required on the Open Market

Table 33: Lack of Suitable Housing to Meet Needs

To determine the number of respondents, who need/ would like to move to a new home in Penrith and who are in housing need (based on the description in Appendix A), the following crosstabulation was prepared which looks at;

- Whether the respondent feels they could afford the home they require on the open market and;
- Their reason for requiring/wanting an alternative property;

		Afford Property Required on the Open Market	
		Yes	No
Reason for Move	Present Home in Poor Condition	5	2
	End of Tied Accommodation	2	0
	Need to move to specially adapted home	6	5
	Need to move to give/receive family support	2	0
	Present Home too Small	21	26
	Present Home too Large	27	10

Table 34: Crosstabulation: Afford Property & Reason for Move

Table 34 indicates that a number of respondents (43no.) may be classed as being in 'housing need' based on their responses (highlighted in yellow) (please note as the participants were able to list more than one reason for needing/wanting to move, it can't be stated definitively that 43no. Respondents are in housing need).

Concluding Comments and Recommendations

The affordability ratio of Penrith is 5.6 (i.e. the mean house price is 5.6 times the mean annual household income), which on its own suggest affordability may be an issue for some of the Penrith residents, particularly younger newly forming households. This is further confirmed by the comments received on the questionnaires and the information gathered through the use of secondary sources.

Another key theme that has been revealed through this project is the need for suitable housing for older residents. The research has highlighted the view that there are limited housing options to meet the needs of households as they grow older. The research has shown that a large proportion of respondents, with at least 1 household member aged over 60 years of age are currently under-occupying their home. Perhaps more residents would have cited a requirement to move if they felt there was a suitable alternative option to move to and would give them the opportunity to downsize.

Based on the data produced from this study, it does suggest not all of the resident's housing requirements are being met by the current available options and further development may remedy this. However, additional development may be met with a level of distain from many residents and the concerns regarding a struggling infrastructure will need to be considered. Engagement with local residents and public consultations regarding any possible future housing sites may be advantageous and may help to relay concerns relating to infrastructure capacity.

It may also be beneficial to increase the awareness of Cumbria Choice Based Lettings (the Housing Register), Eden District Council's Homeseekers' Register and the affordable housing Allocation Policy to help inform the residents of Penrith about existing affordable housing options.