

Housing Asset Management Strategy 2025-2030

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Foreword

This Housing Asset Management Strategy has been developed to guide the Council in the efficient and effective management of its homes as a core requirement of meeting its landlord services function.

As a Council, we have clearly articulated in both the Council Plan and the Delivery Framework that providing sustainable neighbourhoods with good quality housing is an absolute priority for us. We are passionately committed to ensuring that people can live in a place they can call home, one which is affordable, clean, safe, warm and suitable for their needs.

Like many other areas, our residents are facing many barriers linked to relative deprivation, increases in the cost of living and the challenges of heating their homes and keeping a roof over their heads. Ongoing sustainable investment in the housing stock ensures the Council meets Decent Homes Standard and those set out by the Regulator for Social Housing. As a Council, we have also developed a Damp and Mould Standard and investment in the housing stock, both planned and responsive, is essential to prevent and tackle damp and mould.

This Asset Management Strategy sets out ambitious aims and objectives under four key themes of People, Place, Homes and Governance. Detailed estate-based action plans underpin this strategy to provide measurable actions to ensure sustainable investment is delivered over the next five years.

This Strategy aims to complement the Council's Housing Strategy and wider corporate objectives. The Action Plan ensures progress against strategic aims and objectives is monitored and reported. Investment in decarbonising the housing stock also ensures we meet our climate change responsibilities and support tenants by reducing fuel poverty.

This Asset Management Strategy has been co-produced in consultation with our tenants through discussions with Tenants' Forum and Locality Board. Additionally, we have reviewed our Tenants' Satisfaction Survey feedback to identify areas of improvement and inform our future thinking and enabled a meaningful document to be produced which has a strong sense of ownership.

And personally, I am very grateful to all the Westmorland and Furness Council staff who have worked so hard to pull this Strategy together, as well as continuing to do their increasingly pressured jobs with commitment and passion helping address barriers affecting residents struggling to find a safe and sustainable home within our neighbourhoods.

Cllr Judith Derbyshire

Cabinet Member for Housing & Homelessness

Introduction

Westmorland and Furness Council's Asset Management Strategy sets out how the Council will approach medium-term management of the Council's social housing assets and wider housing markets within its boundaries.

This Asset Management Strategy has been developed at a time of significant regulatory change in the housing sector. The Grenfell Tower enquiry cited "decades of failure by central government and other bodies in positions of responsibility in the construction industry". The enquiry findings identified "serious defects" in the way building safety is managed.

In a 2021 report entitled "Spotlight on damp and mould", the Housing Ombudsman raised further concerns regarding housing standards and advised landlords adopt "a zero-tolerance approach to damp and mould interventions".

In 2022 the Awaab Ishak enquiry report increased national focus "on home standards" and problems of landlords' failure to rectify issues of disrepair promptly.

Nationally, there has been increased focus on fuel poverty, energy efficiency and decarbonisation. Emerging guidance will require landlords to comply with minimum energy standards (Energy Performance Certificate rating of C or higher) by 2030.

In response to these challenges, the Housing Regulator has increased their regulatory activity in order to protect tenants and improve the services they receive.

The new standards introduced by the Regulator will require landlords of social housing to:

- Ensure tenants are safe in their homes.
- Listen to tenants' complaints and respond promptly to put things right.
- Be accountable to tenants and treat them with fairness and respect.
- Know more about the condition of every home and the needs of the people who live in them.
- Collect and use data effectively across a range of areas, including repairs.

The Council recognises it has difficult decisions to make regarding improvements to existing stock, whilst meeting challenging targets to build new homes for the social rented sector.

The Regulator for Social Housing identifies significant risks to local authorities that threaten the successful delivery of strategic housing objectives, viability of investment plans and the safety and well-being of tenants. These risks and challenges exist within an economic climate where financial capacity is likely to reduce.

This Strategy aligns with regulatory change proposals and follows the strategic direction and priorities set out in the Westmorland and Furness Council Plan (2023-2028). Our aim is to deliver local outcomes guided by national standards.

Our Locality Boards work closely with tenants and stakeholders to improve and tailor services that meet intended aims and objectives. There is a willingness within the Council to provide robust and effective challenge to improve service standards for current and future tenants.

Engagement with the Landlords Tenants Forum ensures tenants are at the heart of service delivery in line with the Councils Plan and operating model.

Strategic vision

Our vision for Westmorland and Furness is to be 'A great place to live, work and thrive'

This means a place in which everyone has access to good quality, affordable housing that meets their needs and is fit for the future. Access to good quality, affordable housing is critical to individual and community wellbeing. In strategic terms for the Council, housing is also:

- a driver for sustainable and inclusive economic growth
- central to ensuring that our communities are sustainable and inclusive
- vital to delivering our climate change ambitions and our net zero targets

A key ambition set out in the Westmorland and Furness Council Plan (2023-2028), is to deliver safe, affordable, quality housing that allows local families to build a life here and attract new people to relocate to the area.

This Asset Management Strategy aligns with other key strategies within Westmorland and Furness including:

- Housing Strategy
- Climate Change Strategy
- Economic Development Strategy
- Health and Wellbeing Strategy
- Current Local Plans and emerging Westmorland and Furness Local Plan
- Homelessness & Rough Sleeping Strategy
- Private Sector Housing Assistance Renewal Policy (RRO)
- Empty Homes Strategy

How we link with our strategic partners and work together is crucial to the Council meeting its housing objectives. We have a wide range of key partners including Homes England, Registered Providers (RPs), alongside our local voluntary and community sector, delivery partners, and communities.

Homes England has published its Strategic Plan (2023-2028) which puts a strong emphasis on levelling up, regeneration and on building a 'housing and regeneration sector that works for everyone, driving diversification, partnership working, and innovation'. We will work alongside Homes England to develop action plans that deliver for our communities.

Council Plan Priorities

Our strategic priorities are set out in our Council Plan they focus on:

- Our people
- The economy and culture
- The climate
- Our communities
- Our customers
- Our workforce

We have ten delivery themes supporting our priorities. They are:

- Care
- Learning
- Health and wellbeing
- Homes
- Growth
- Culture
- Connections
- Environment
- Communities
- Service

Aims and objectives

Our aim is 'To provide safe, well maintained, energy efficient homes and foster diverse and inclusive neighbourhoods where people choose to live'.

Our Priorities

- Our People Westmorland and Furness Council has a strong culture that promotes fairness, courtesy and respect. We encourage and facilitate tenant involvement in decision making and use their feedback to drive service improvement.
- Our Places is about our towns, villages and neighbourhoods and the housing market challenges we face. Westmorland and Furness Council understands that a safe, well-maintained home and feeling safe when accessing communal areas is key to community wellbeing.
- Our Homes is about the risks and challenges we face within our housing stock and how we ensure homes are decent, safe, kept in good repair and free from serious hazards.
- Our Governance is about ensuring we adhere to all relevant legislation, governance and regulatory requirements. We are accountable to tenants, the housing regulator and relevant stakeholders to ensure we deliver value for money and preserve our reputation.

Our Objectives

This strategy sets out our medium-term approach to managing the Council's social housing assets to ensure we meet the present and future needs of our communities. This includes delivering challenging new homes targets, planning for ongoing repairs and improvements as well as reviewing and changing the property portfolio to meet local circumstances.

We will achieve this through:

- effective analysis of housing need to assess current and future demand
- effective analysis of stock data to assess the current condition of our assets, utilising property and asset information to underpin our net zero goals
- effective investment planning to ensure we deliver housing improvements as and when they are needed, led by stock condition data
- effective procurement to ensure we deliver value for money
- effective business planning to assess the financial integrity of our investment plans and facilitate effective house building, to increase choice, standards and promote independence
- effective compliance to ensure we meet our regulatory and statutory obligations

- effective engagement to ensure we actively involve tenants and residents in our decisions and plans to build confidence and drive improvement

This strategy is underpinned by a number estate-based Asset Management Investment Plans. Each estate-based plan has been developed using robust stock condition data, housing need data, tenant age profiling and detailed cost information to inform our medium-term investment priorities. They also provide detailed information on neighbourhoods and sustainability.

Our strategy will deliver future asset improvements on the basis of unexpired component life, using advanced information reporting systems to ensure investments are delivered as and when they are needed. Where tenants have additional or immediate support needs, we will use robust tools to ensure we effectively assess risk to deliver appropriate outcomes for disabled, vulner-able, elderly and hard to reach tenants.

Sustainability

A sustainable community “meets the needs of the present without compromising the ability of future generations to meet their own needs”.

To help understand sustainability, we have developed a comprehensive ‘Sustainability Model’ that considers socio-economic inequality and provides transparency in the decisions we make.

We ensure our investment plans are periodically reviewed against our sustainability model outcomes to ensure we invest only in stock which benefits the medium-term sustainability of a neighbourhood.

We will not proceed with investments where neighbourhoods are classified as unsustainable.

Deprivation – National Context

The Index of Multiple Deprivation (IMD) is the official measure of relative deprivation in England and is part of a suite of outputs that form the Indices of Deprivation (IoD). The IoD 2019 is comprised of seven distinct domains of deprivation which, when combined and appropriately weighted, form the IMD 2019. The domains include:

- Income (22.5%)
- Employment (22.5%)
- Health Deprivation and Disability (13.5%)
- Education, Skills Training (13.5%)
- Crime (9.3%)
- Barriers to Housing and Services (9.3%)
- Living Environment (9.3%)

Overall deprivation is based on ranking all 32,844 Lower layer Super Output Areas (LSOAs), or neighbourhoods, nationally and dividing them in to 10 equal groups (or deciles) according to their deprivation rank. In general terms, the lower the score, the higher the level of relative deprivation in that LSOA or neighbourhood.

Deprivation – Local Context

Westmorland and Furness covers a very large geographical area and has a total of 144 LSOAs. These LSOAs vary both in size, community diversity and relative deprivation levels.

The LSOAs containing social housing assets are located in Furness and Eden. Westmorland and Furness does not presently have any additional social housing assets outside those areas.

The IMD 2019 figures for Barrow indicate 12 (30.7%) of the 39 LSOAs fall into decile 1 and, as such, fall within the most relatively deprived 10% of LSOAs nationally.

A further 16 (41%) of Barrow's LSOAs fall into decile 2 and are classified within the second most relatively deprived 10% of LSOAs nationally.

Of the 11 LSOAs located in the Penrith area, only one neighbourhood- Penrith South contains social housing properties. Nationally, Penrith South is scored as a 9 in terms of the 10% most relatively deprived LSOAs. This indicates a significantly lower level of relative deprivation when compared to communities in Barrow.

In general terms, almost 60% (58.3%) of communities in Westmorland and Furness have relative deprivation scores of 6 or higher. These areas include neighbourhoods in Grange, Kendal, Windermere and Appleby.

Relative deprivation is most acute in Barrow.

Sustainability – Local Context

The overall effect of relative deprivation within our neighbourhoods influence community cohesion. Social housing tenants and other residents living in our communities with high levels of relative deprivation face significant barriers that affect wellbeing and life expectancy.

In addition to localised relative deprivation, Westmorland and Furness contains diverse housing markets, an aging population and varying housing demands and needs that create unique local challenges. In urban areas such as Barrow, relative deprivation is a major influence on sustainability, whilst in other rural areas, housing affordability, low wages and general poor housing standards affect community cohesion.

Parts of Westmorland and Furness have some of the least affordable housing outside the South East of England, with average property prices in Westmorland & Furness being 7.3 times the average household income.

A lack of access to affordable housing acts as a barrier to economic growth and creates pressure on the delivery of essential services as those on lower incomes struggle to access housing within our high value constrained housing market. Westmorland and Furness Council is committed to increasing the availability of affordable housing.

The Housing Service is responsible for preparing this Asset Management Strategy and in doing so reports progress on delivery targets to Council Members, tenants, stakeholders and other partners.

Targets are monitored, reviewed and published to demonstrate we are meeting our strategic aims and objectives and delivering meaningful outcomes for tenants.

Investment programmes for individual neighbourhoods are agreed with tenant groups, councillors and community stakeholders. Each of our six Asset Management Plans identify the condition of the stock and whether investment is an appropriate means of enhancing or maintaining sustainability. Consideration has also been given to the extent to which the stock will be needed or meet the aspirations of existing and prospective tenants. To do this effectively requires up to date information and data about housing need, housing demand, new build options, stock condition, tenant age profiles and the effect relative deprivation has on the people living in or close to the Council's social housing neighbourhoods.

Sustainability Scoring

Westmorland and Furness has six distinct neighbourhoods containing social housing.

A summary of the sustainability model outcome scores are shown below.

Locality	Total Score	Sustainability Outcome
Dalton	86	Sustainable and Very Popular
Roose	62	Sustainable and Popular
Walney	65	Sustainable and Popular
Ormsgill	50	Sustainable but Less Popular
Central	32	Sustainable with Specific Problems
Penrith	91	Sustainable and Very Popular

Neighbourhoods have been scored using the following methodology:

Sustainability Scoring (100 POINTS or 100%)

Percentage	Outcome
81% – 100%	‘Sustainable and Very Popular’ and have a Green Light for investment.
61% – 80%	‘Sustainable and Popular’ and have a Green Light for investment.
41% – 60%	‘Sustainable but Less Popular’ and will have a Green Light for investment.
21% – 40%	‘Sustainable with Specific Problems’ and will have an Orange Light for investment caution.
1%- 20%	‘Unsustainable - Difficult to let’ and have a Red Light to prevent unsustainable investment

Scores for each neighbourhood have been calculated by analysing the following factors:

Sustainability Modelling

Area	Calculation
Area 1 – Tenancy Data (Carries an overall weighting of 25%)	Scores will be calculated by assessing housing demand as well as social information about benefit levels, rent arrears levels, RTB sales, tenancy turnover rates and tenancy length.
Area 2 – Deprivation Data (Carries an overall weighting of 30%)	Scores will be calculated by assessing key indices which indicate the underlying trends affecting sustainability on our communities. Our data includes indices for income, benefits, economic activity, unemployment and disabilities.
Area 3 – Stock Condition Data (Carries an overall weighting of 30%)	Scores will be calculated by assessing decent homes information as well as the average spend on routine repairs and maintenance work and the cost to improve properties on each estate.
Area 4 – Location Data (Carries an overall weighting of 15%)	Scores will be calculated by assessing crime rates, affordability, demand, Council tax banding and household size.

Climate change

National Context

Climate change is the long-term shift in global temperature and weather patterns. The changes observed in the Earth's climate since the 20th century are primarily driven by human activity and in particular, by burning fossil fuels.

In 2019, the UK government amended the 2008 Climate Change Act to strengthen its climate ambition, legislating for a target to reduce the UK's emissions to Net Zero by 2050.

There have been significant and encouraging legislative and policy developments in the last few years including the Environment Act 2021, UK Net Zero Strategy and UK Hydrogen Strategy, as well as ambitious carbon budgets set for the 2023-2037 period and a commitment to total UK electricity grid decarbonisation by 2035

Westmorland and Furness Context

Part one of the Council's Climate Action Plan sets out our vision and objectives in delivering climate action. It showcases ongoing climate action; projects, policy and activities the council is delivering and supporting. In short, Part One set out our commitment and actions already undertaken, while Part Two is focused on what we will do going forward, as a council, to address the climate crisis.

The Climate Action Plans sit alongside other strategies including the Local Plan, the Economic Strategy, the Local Transport Plan, and our Electric Vehicle Strategy.

In response to the climate change emergency, Westmorland and Furness Council understands that working in partnership with businesses and communities is likely to maximise success.

As a key stakeholder in the Zero Carbon Cumbria Partnership, Westmorland and Furness Council has helped bring together over 80 organisations with a shared aim of reducing emissions. Through this partnership, Westmorland and Furness Council agreed to set ambitious net zero targets that align with national targets.

Housing Context

As a key part of the Warm Homes Plan, the Government has committed to partnering with combined authorities and local and devolved governments to deliver insulation measures and other improvements such as solar panels, batteries and low carbon heating to cut bills for families, slash fuel poverty, and reduce carbon emissions in support of the net zero 2050 target.

In general terms, approximately 22% of all CO₂ emissions in the UK are created by residential properties. The Warm Homes Plan provides funding opportunities to

install “retrofit” measures that aim to improve energy performance levels within local housing markets and targets properties with an EPC rating lower than “Band C”.

We aim to comply with minimum energy standards (Energy Performance Certificate rating of C or higher) by 2030 and have established the following Climate Change actions specific to the housing sector.

- Develop a social housing decarbonisation plan for council-owned social housing stock and aim to achieve EPC C by 2030.
- Review existing heating and energy arrangements for the Council’s social housing stock and identify options to facilitate transition from mains gas (or other fossil fuels) to renewable energy sources.
- Continue to bid and deliver national energy efficiency and retro fit schemes including Warm Homes Local Grant and Warm Homes Social Housing Decarbonisation, alongside the Energy Efficiency Company obligation (ECO & ECO flex) to support homeowners and tenants accessing accredited energy efficiency advice and measures to retrofit their homes.
- Develop a social housing decarbonisation plan for council-owned social housing stock and aim for all properties to achieve an EPC C rating.
- Continue to support the local energy advice partnership scheme ‘Cold to Cosy’ through funding and referrals.
- Continue to work with the North West Net Zero Hub, to support retro fit in Cumbria and to support the development of training opportunities.

Reference

[Westmorland and Furness Council Climate Action Plan Part One](#)

[Westmorland and Furness Council Climate Action Plan Part Two](#)

[Westmorland and Furness Council Climate Actions](#)

[Climate Change Act 2008](#)

[Centre for Sustainable Energy – Tackling Damp & Mould](#)

Housing standards

National Context

The Regulator of Social Housing (RSH) regulates for a viable, efficient, and well governed social housing sector able to deliver quality homes and services for current and future tenants as set out in the Social Housing (Regulation) Act 2023.

Consumer Standards

The RSH sets out consumer standards¹ which focus on the quality of homes, neighbourhoods, safety, transparency, influence and accountability and tenancy management. The aims behind introducing these standards are to:

- support the provision of social housing that is well-managed, safe, energy efficient and of appropriate quality
- ensure that actual or potential tenants of social housing have an appropriate degree of choice and protection
- ensure that tenants of social housing have the opportunity to be involved in its management and hold their landlords to account
- ensure that registered providers act in a transparent manner in relation to their tenants of social housing, and
- encourage providers to contribute to the environmental, social and economic well-being of the areas in which the housing is situated

To achieve the aims, the RSH has established a number of strategic objectives:

- Driving improvement - deliver improved outcomes for current and future tenants of social housing through robust regulation of registered providers.
- Maintaining confidence - maintain stakeholder and investor confidence in social housing by sharing insight, research and analysis to enable landlords to respond appropriately to sector risks, challenges and opportunities and deliver more quality homes and landlord services.
- Working with others - inform the development and delivery of effective social housing policy, by working with a range of stakeholders, including tenants and government.

¹ Regulator of Social Housing, Regulatory standards for landlords – GOV.UK (www.gov.uk)

- Building the organisation - develop and maintain a diverse, skilled and engaged workforce, creating an inclusive culture that enables continuous learning and having corporate functions and systems that support and enable effective regulation.

In April 2024, the RSH introduced a new Code of Practice² to ensure registered providers deliver the required outcomes and specific expectations of the standards.

The outcomes of the standards are interdependent as they all share a common aim of ensuring the provision of effective landlord services and quality, well-maintained and safe homes.

The RSH may take action if standards are breached and there is a significant risk to tenants or potential tenants.

The Consumer Standards require social housing landlords to:

- Ensure tenants are safe in their homes
- Listen to tenants' complaints and respond promptly to put things right
- Be accountable to tenants and treat them with fairness and respect
- Know more about the condition of every home and the needs of the people who live in them
- Collect and use data effectively across a range of areas, including repairs

² Regulator of Social Housing, Consumer Standards Code of Practice –GOV.UK (www.gov.uk)

Housing sector – national context

The Government has set out a manifesto³ that focuses on the housing sector. Some of the Governments key housing pledges include:

- Building 1.5 million new homes over the next parliament, 2024-2029.
- Immediately update the National Policy Planning Framework, including restoring mandatory housing targets.
- Ensure planning authorities have up-to-date local plans.
- Prioritise the development of previously used land and fast-tracking approval of urban brownfield sites.
- Deliver the biggest increase in social and affordable housebuilding in a generation.
- Prioritise the building of new social rented homes.
- Reforms to Right to Buy.

In general terms, the Government is keen to back “builders not blockers”, setting itself ambitious targets on building new homes within this parliament. It has also pledged to update the National Policy Planning Framework to protect England’s green belt zones, which they say exists to defend the countryside from urban sprawl.

House Condition – All Housing Tenures

The main findings of the 2020 Housing Quality and Condition report⁴ identified, 3.5 million occupied homes did not meet the Decent Homes Standard; 2.2 million had at least one Category 1 hazard and 941,000 had serious damp.

The report confirmed that the prevalence of all these poor housing conditions improved between 2010 and 2020.

- In 2020, 15% (3.5 million) of occupied homes did not meet the Decent Homes Standard, down from 26% (5.6 million) in 2010. Meanwhile, 9% (2.2 million) of occupied homes had a HHSRS Category 1 hazard, down from 17% (3.7 million) in 2010.
- Serious damp problems were less prevalent, affecting 4% (941,000) of occupied homes, down from 6% (1.4 million) in 2010.

³ Labour Party Manifesto 2024

⁴ 2020 Housing Quality and Condition report – Department for Levelling Up, Housing & Communities

The report confirmed that older dwellings and certain types of dwellings (especially converted flats) are more likely to have poor housing conditions which goes some way in explaining why the private rented sector has a greater proportion of homes in poor condition.

- In 2020, 23% of occupied homes in the private rented sector did not meet the Decent Homes Standard. This is higher than the proportion of owner occupied (14%) and social rented homes (11%).
- The private rented sector has the highest proportion of converted flats, and 35% of converted flats are non-decent. In the North West, 58% of converted flats do not meet the Decent Homes Standard.
- The private rented sector also has the greatest proportion of homes built before 1919, and 32% of homes built before 1919 are non-decent. In the East Midlands, 44% of homes built before 1919 do not meet the Decent Homes Standard.

The report indicates that the average cost to make a home decent is £7,720 and suggests there is a strong relationship between energy efficiency and housing quality.

- In 2020, 96% of homes with an energy efficiency rating (EER) of band F or G failed the Decent Homes Standard, as did 38% of homes in EER band E. In contrast, 7% of homes with an EER band C and 15% in EER band D were non decent.

Decent Homes

For a dwelling to be considered 'Decent' under the Decent Homes Standard⁵, it must:

- Meet the statutory minimum standard for housing (the Housing Health and Safety Rating System, HHSRS). Since April 2006, homes which contain a Category 1 Hazard under the HHSRS are considered to be non-decent.
- Provide a reasonable degree of thermal comfort.
- Be in a reasonable state of repair.
- Have reasonably modern facilities and services.

⁵ A decent home: definition and guidance - GOV.UK (www.gov.uk)

Housing Health and Safety Rating System

The Housing Health and Safety Rating System (HHSRS)⁶ is a risk based assessment that identifies hazards in dwellings and evaluates their potential effects on the health and safety of occupants and their visitors, particularly vulnerable people. The most serious hazards are called Category 1 hazards and where these exist in a home, it fails to meet the statutory minimum standard for housing in England.

Energy Efficiency and Fuel Poverty

A household is classed as being in fuel poverty if:

- The household's fuel poverty energy efficiency rating is Band D or below and
- Their disposable income (after housing and fuel costs) is below the poverty line

Information provided by Business, Energy and Industrial Strategy (BEIS) states that household's living in privately rented accommodation were most likely to be fuel poor. Despite only 18.9% of all households in England privately renting their homes, 35.1% of all fuel poor households nationally, live in privately rented accommodation.

Energy Performance Certificates

An Energy Performance Certificate (EPC) provides an energy efficiency rating⁷ (related to running costs) for a building based on the performance potential of the building itself (the fabric) and its services (such as heating, insulation ventilation and fuels used). Not all buildings are used in the same way, so the energy rating uses 'standard occupancy' assumptions which may be different from the way the building is used.

An EPC includes recommendations on how the energy performance of the building can be improved (to reduce running costs) together with an indication of the payback period. There is no statutory requirement to carry out any of the recommended energy efficiency measures stated.

⁶ Housing health and safety rating system (HHSRS): guidance for landlords and property-related professionals- GOV.UK (www.gov.uk)

⁷ A guide to Energy Performance Certificates for the marketing, sale and let of dwellings- GOV.UK (www.gov.uk)

Housing sector – local context

The Government has made a pledge to ensure planning authorities have up-to-date local plans⁸. In line with this commitment, Westmorland and Furness Council is currently reviewing and updating its Local Plan. When complete, the plan will set out the Councils' "Spatial Vision" over the next 15 years and provided key links to the Local Transport Plan, Economic Strategy, Climate Change Action Plan, Regeneration strategies and other plans in neighbouring authorities and National Parks.

The Local Plan has direct links to the Housing Strategy and will ensure there is an evidenced based determination of how much new housing is needed and where it needs to be located. The aim is to deliver a range of housing outcomes that increase housing standards, housing choice, housing availability and housing affordability.

The Local Plan will:

- Set out how new housing is to be integrated within existing settlements.
- Identify and allocate suitable sites for new housing developments.
- Identify and allocate suitable sites for specific types of housing such as self-build.
- Set out policies for exceptions sites.
- Set out the requirements for affordable housing in market schemes.
- Set out policies for the design of new housing including accessibility.
- Set out the means by which infrastructure will be delivered.

A key undertaking of the Local Plan is to provide an evidence based understanding of housing need within Westmorland and Furness. The Council has appointed a team of housing consultants to prepare a new Strategic Housing and Economic Needs Assessment (SHENA) that will:

- Define housing market areas
- Estimate how the population and economy are likely to change over time
- Look at what the overall needs for housing are likely to be
- Look at how the economy will grow and what that means for the employment sites we need to allocate
- Look at needs for affordable housing and other more detailed housing

⁸ Labour Party Manifesto 2024

- Consider needs such as extra care and adapted housing

The Government is undertaking a review of the standard methodology of calculating housing which is likely to impact on the availability of SHENA outcomes.

In addition to the Local Plan requirements, the Government are reintroducing mandatory targets for house building and for Westmorland and Furness, the present methodology increases targets from 244 units to 1217⁹ units per annum, an increase of 44%.

House Condition- All Tenures

Approximately 50% of properties located in the Westmorland and Furness area were built pre-1955¹⁰, higher than the national proportion of 41.8%. The older a property is, the higher the likelihood of lower energy efficiency or the presence of a Category 1 Hazard (such as electrical safety or falls on stairs).

Decent Homes- All Housing Tenures

The English Housing Survey 2019¹¹ estimated that approximately 29.7% of dwellings within the Westmorland and Furness area were classed as 'Non-Decent', with the highest prevalence of non-decent properties located within the Eden locality area (33.8% of dwellings). 40.0% of Westmorland and Furness' privately rented homes are estimated to be non-decent.

Information from the English Housing Survey 2019 estimates that for the Westmorland and Furness area, 25.2% of dwellings had at least one Category 1 Hazard. This was considerably higher than the national proportion of 9.9% for England.

The data from the 2019 English Housing Survey highlights that the property type with the highest proportion with at least one category 1 hazard was terraced dwellings (31.6% of terraced properties), closely followed by Semi-Detached (29.6% of semi-detached properties);

For the Westmorland and Furness Area approximately 30.4% of privately rented dwellings were estimated to have a Category 1 Hazard;

Information submitted via the Local Authority Housing Statistics Return (LAHS) details the total number of dwellings in the Private Rented Sector that, following an inspection during the reporting year, have been found to have a Category 1 Hazard.

⁹ Department for Levelling Up, Housing and Communities (2023), 'Live table 1008C

¹⁰ Council Tax: stock of properties, 2024 - GOV.UK (www.gov.uk)

¹¹ English Housing Survey 2019 to 2020: headline report - GOV.UK (www.gov.uk)

The number of properties privately rented found to have a category 1 Hazard has increased within the Westmorland and Furness Area by 28.7% since the 2019/20 reporting period.

Decent Homes- Social Housing

In 2023, the Council appointed a firm of Chartered Building Surveyors (Rand Associates) to undertake a 100% survey of its social housing stock and associated housing assets.

The survey included carrying out internal and external surveys to social housing dwellings, communal blocks, community centres, housing shops and residential garages.

The data collected during the survey is intended to:

- Provide accurate stock condition information concerning future stock investments, repairs and maintenance costs over a 30-year period.
- Collect, validate and report upon key and lesser attribute and their condition for the purpose of improving existing records and supporting future investment and maintenance planning requirements.
- Provide accessible, reliable and maintainable stock planning data for future repairs, maintenance and improvement programmes.

In respect of the Decent Homes Standard, 13 properties identified during the 2023 Stock Condition Survey¹² had the potential to trigger failures under “*Criterion A: It meets the current statutory minimum standard for housing*”. The 13 failures relate specifically to “*Physiological Requirements - Damp and Mould*”.

The 13 properties originally identified as “Decent Homes Failures” within the survey, have now been actioned by the Council and as a result, 100% of the Council’s social housing stock complies with the decent homes standard.

Energy Efficiency and Fuel Poverty- All Tenures

The 2021 Census highlighted that there are approximately 2,256 properties within the W&F area with no central heating.

Additionally, approximately 14.8% of households within Westmorland and Furness experience Fuel Poverty.

The latest available sub-regional fuel poverty estimates¹³ published by BEIS (published 2023, reflecting 2021 data), shows that of Westmorland and Furness’ 142

¹² 2023 Stock Condition Survey report - Westmorland and Furness Council

¹³ Fuel Poverty Factsheet: England 2023 (publishing.service.gov.uk)

Lower Super Output Areas, 20 (14%) areas contain over 20% of households are estimated to be experiencing fuel poverty. Fourteen of these LSOAs are all located within the Furness Locality.

In addition to the relatively high levels of fuel poverty, there is also a high proportion of dwellings not on the gas network. It is estimated that 15.1% of residential dwellings within Westmorland and Furness are 'non-gas'.

The Eden and Lyvennet Vale Ward is estimated to have the highest proportion with 73% of dwellings predicted to be off the gas network.

Energy Efficiency and Fuel Poverty- Social Housing

Westmorland and Furness Council presently has 2575 social housing properties (Feb, 2025). All social housing properties have modern Seasonal Efficiency of Domestic Boilers in the UK (SEDBUK). A-rated gas boilers with modern heat control systems.

Seventy-five social housing properties have solar panels installed. Properties with solar panels are located on the Roosegate and Yew Tree estates in Barrow-in-Furness.

Energy Performance Certificates- All Tenures

Of the EPC assessments carried out on properties located within the Westmorland and Furness area 23% have determined E, F or G ratings (the lowest EPC ratings).

Of the assessments resulting in an E, F or G rating, 77.3% were owner-occupied dwellings and 16.6% were privately rented;

The EPC information shows that 98.1% of assessments conducted between 2022 and 2023 rated E, F or G, have the potential to increase to D or above if a range of suggested energy efficiency recommendations were carried out. These recommendations range from cavity wall insulation, draught proofing to solar panels or new boilers.

The estimated associated cost to carry out all of the suggested recommendations would be £51,005,758.

Energy Performance Certificates- Social Housing

Within the council's social housing stock, 1349 properties have an EPC rating of A-C, The remaining properties have an EPC rating of D, E or F.

The housing landlord service is currently undertaking a project to ensure all properties have an up to date EPC certificate.

The EPC ratings will be analysed and feed into the investment plan for the housing stock and also plans to decarbonise the housing stock.

Stock condition – cost analysis

The categories of cost used for assessment calculation and reporting follow government definitions:

Catch-up Repairs

These are the backlog of repairs needed to make good observable defects in a property. They include repairs and replacements outstanding at the point of survey which ought more properly to have been done in the past under cyclical or responsive repairs or planned maintenance.

In carrying out the repair/replacement the objective is to restore the element to its original condition and work should be undertaken on a like for like basis.

Future Major Works

These costs cover replacements/major overhauls over a 30-year business planning period (the assumption being that the stock should be retained in the condition achieved by completing the catch-up repairs). This will be work normally undertaken as elements reach the end of their expected life. Information on future major work should be specified by the year in which it is judged to be required.

In undertaking major work, replacement elements should be the same or to an equivalent standard as those already in place. However, in some cases it is impractical to replace like for like and some element of upgrading may be appropriate in carrying out end-of-lifetime works (e.g. replacing under-floor central heating with a gas-fired boiler and radiator system, or metal single-glazed casement windows with UPVC double-glazed windows).

Future Major Works costs do not include for any mechanical and electrical items over and above domestic and communal boilers.

Cyclical Maintenance

This covers cyclical work on an annual or longer-term cycle. It includes activities such as servicing central heating, cutting grassed areas or repainting.

The extent of future maintenance can be determined by best practice and should take into account the impact of the nature of future major repairs and any improvements that are planned.

For Westmorland & Furness Council, cyclical costs include:

- external painting

- communal staircase painting
- sheltered properties staircase painting
- gas servicing
- lift maintenance
- fire equipment and alarm services
- door entry system servicing
- communal boiler servicing

Responsive Repairs

This kind of repair centres on day-to-day “call out” demand and work carried out to properties. The need to undertake this type of work can be derived from records of responsive repairs undertaken in the past.

The extent to which they are a function of the current condition of the stock and generated by a build-up of repairs, or are a function of current misuse, needs to be identified.

Future need for such repairs may be reduced once backlogs have been dealt with or management practices changed.

Void Repairs

Void repairs are defined as costs allocated to maintain properties for the duration of a property being void and work required to make it fit for habitation. This is usually a set figure per year and based on the number of voids over the financial year.

Contingent Major Repairs

Contingent Major Repairs do not always have a defined time base except that they are likely to manifest within 30 years. The values have been calculated as 5% of Future Major Works for each period.

Repair Costs

The stock condition survey identified general building components to be in reasonable condition, however, the survey also identified some building components that are approaching or have exceeded their anticipated life cycle term.

The overall estimate to undertake repairs and maintenance to the council’s social housing assets over the next 30 years is £224,830,044¹⁴ (see table below). This equates to an average of £87,313 per property. This can be further broken down to an average of £2,910 per property, per year (based on current stock levels).

Cost Analysis

- Planned maintenance costs over the 30-year business planning period are estimated to be £125,370,678 which equates to an average of £48,688 per property. This can be further broken down to an average of £1,623 per property per year.
- Catch-up repair costs were identified throughout the survey and were found to total £141,846 an average of £55.10 per property.
- Responsive repair costs are derived from the Council's last six years actual expenditure (average cost per year) and amount to £32,927,340 over the 30-year forecast period. This can be further broken down to an average of £426 per property per year.
- Void repair costs are derived from the Council's last six years actual expenditure (average cost per year) and amount to £22,955,070 over the 30-year forecast period. This can be further broken down to an average of £297 per property per year.
- Cyclical repair costs are derived from the Council's last six years actual expenditure (average cost per year) and amount to £43,435,110 over the 30-year forecast period. This can be further broken down to an average of £565 per property per year.

Expenditure breakdown:

Category	Cost
Future Major Works	£119,400,646
Catch Up Repairs	£141,846
Response Maintenance	£32,927,340
Void Maintenance	£22,955,070
Cyclical Maintenance	£43,435,110
Contingent Major Repairs	£5,970,032
Total	£224,830,044

Investment priorities

The greatest cost liability lies within kitchen and bathroom replacements with £41M of investment identified over the 30-year period. The highest costs are in years 26 - 30 with over £10.5M required.

- Space heating presents the second highest cost liability with a total cost of £14.3M over the 30-year period. The biggest investment peak is in years 26-30 with over £2.8M required in this period.
- Electrical upgrades account for the third highest cost liability with almost £8.4M required. The biggest investment peak is in Years 16 - 20 with over £2.8M required in this period.
- Safety and security represent a noteworthy cost within the planned maintenance profile with a combined expenditure of £9M required over the 30-year period, equating to 7.5% of the total.

Element	Years 1 - 5	Years 6 - 10	Years 11 - 15	Years 16 - 20	Years 21 - 25	Years 26 - 30
Kitchen & Bathrooms	£3,073,600	£9,539,100	£5,679,511	£6,422,915	£6,223,692	£10,636,512
Space Heating	£2,050,983	£2,072,626	£2,240,840	£2,626,152	£2,525,993	£2,871,642
Electrics	£209,418	£554,743	£953,618	£2,869,425	£1,733,110	£2,139,938
Safety & Security	£206,982	£2,866,176	£234,046	£2,818,676	£210,461	£2,866,176

Business planning

Stock Condition

The stock condition survey informs our investment priorities (pages 23-24) for the housing stock and sets out how we plan this investment. The action plan and estate-based asset management plans provide the detail on how this will be achieved. This will then be incorporated into the budgeting profile for the Housing Revenue Account (HRA) and contract arrangements for the repairs and maintenance of the housing stock.

Stock Valuation

There are two methodologies to assess housing stock valuations; one is for the stock used as council houses, called Economic Use – Social Housing Value (EU-SHV) and other is the vacant possession value (effectively market value).

The valuation for the Council's social housing using the Economic Use – Social Housing Value (EU-SHV) is £85,088m.

At vacant possession, the same dwellings would have a value of £212,720m with the difference of £127,632m being the cost of providing social housing at less than open market rents.

Right To Buy

The number of dwellings owned by Westmorland and Furness Council has declined through right to buy (RTB) sales, whilst at the same time, demand for social housing has increased steadily.

Under the new Labour government policies, councils and housing associations may be given “more freedom” to decide how to use capital receipts from the sale of its social housing stock and be able to retain 100% of those receipts to build new social housing.

As of 21st November 2024, the discount cash cap has been reduced to pre-2012 levels. For Westmorland and Furness, this sees the cap reduced to £26,000.

It is anticipated that RTB sales will decline following the recent reforms to the discount and cost floor thresholds. Further reform is likely to restrict the sale of newly built social housing to retain stock levels. This will further restrict eligibility and reduce the number of social housing lost through RTB.

Future Housing Development

Housing remains a key priority for Westmorland and Furness Council. It is clear that there is a need to improve housing standards, increase housing availability and offer more affordable homes to local residents.

The Housing Landlord Service is developing a Business Plan for the Housing Revenue Account (HRA), which will include growing the Council's housing stock.

Through development of an affordable housing delivery model, we will ensure that we capture the best delivery models and develop them further to enhance affordable housing supply across our neighbourhoods.

Stock profile

The Council's social housing stock available for rent, consists of 2575 (Feb 2025) traditionally constructed houses, low-rise flats and bungalows spread across six main housing estates.

81 of these properties are located within the Eden locality on a mixed tenure housing estate in Penrith, Carleton Meadows.

The remainder are located within the Furness locality, across five main housing estates:

- Central Barrow
- Walney
- Dalton
- Roosegate
- Ormsgill

The housing landlord service also manage a number of residential garages, commercial units (located on social housing estates), community centres and leasehold flats.

The table below shows a breakdown of the assets managed within the Housing Revenue Account (HRA):

Asset Type	Total	% of Stock
Bungalow	156	4.3%
Flat	1231	34.0%
House	1188	32.8%
Block	290	8.0%
Community Centre	3	0.1%
Garage	504	13.9%
Leasehold – Dwelling	231	6.3%
Shop	19	0.6%
Store	1	0.03%
Grand Total	3,619	100.0%

About our assets

Dwellings

Properties built before 1944

With the exception of South Penrith, the Council's pre-war properties are distributed throughout all housing neighbourhoods in the Furness area.

All properties in this archetype have traditional cavity wall construction with many having red facing brick facades and pitched slate roofs. All pre-war properties have PVCu double glazed windows and a modern SEDBUK A rated gas boiler.

All pre-war properties presently meet the Decent Homes Standard.

Properties built 1945-1964 - Post War

The Council's post war properties consist of traditional cavity wall construction generally with a render finish to the majority of properties, excluding those in the Greengate and Dalton area, which are constructed from a red facing brick facade.

All properties have a pitched roof structure incorporating a slate or tiled covering. Whilst many of this group have benefited from improvements over recent years the general condition of the properties remains good.

All post-war properties presently meet the Decent Homes Standard.

Properties built after 1965

The Council's newer properties consist mainly of traditional cavity wall construction to the houses, flats and bungalows. All have traditional pitched roofs incorporating a concrete or clay tiled covering.

The properties contained within this archetype have PVCu double glazed windows and a modern SEDBUK A rated gas boiler.

All properties in this archetype presently meet the Decent Homes Standard.

Properties built after 2015

The Council's newest properties are located in South Penrith and consists of houses and low rise flats with a communal entrance. These properties are constructed to modern standards with high levels of thermal performance.

All properties in this archetype presently meet the Decent Homes Standard.

Other Assets

Garages

The Council has 504 garages available for rent across neighbourhoods in Dalton, Roose, Ormsgill, Central and Walney. Garages may be rented by anyone living within the neighbourhood.

Shops

The Council has 19 shop premises located within neighbourhoods in Dalton, Ormsgill, Roose and Walney. The shops are all presently occupied by a range of tenants under short-term lease agreements. Shop compliance is managed by the Housing Landlord Service.

Community Centres

The Council has three community centres located within neighbourhoods in Roose, Ormsgill and Walney. The community centres are actively managed by tenants groups. Compliance is managed by the Housing Landlord Service.

Leasehold Properties

There are 231 leasehold properties as of the February 2024. These are distributed throughout the stock. There are no blocks where all properties are leasehold.

Previous version of this strategy have focused on ensuring homes meet the Decent Homes Standard.

Whilst this strategy maintains a focus on ensuring we meet the Decent Homes Standard, the vision and objectives of this extend to include; ensuring the highest standards of safety, tackling the climate change emergency, and improving our estates and communities.

As a result, more works will be focused on external and communal area investment, which will require substantial consultation with leaseholders to allow works to progress. Where appropriate, leaseholders will be recharged for their share of the costs for any works carried out.

Compliance

Ensuring our inspection regimes and service delivery outcomes protect housing tenants and improve the services they receive.

This Asset Management Strategy has been developed at a time of significant regulatory change in the housing sector.

Significant failures identified in recent reviews such as the Grenfell Tower enquiry, the Awaab Ishak enquiry and the “Damp and Mould” reports issued by the Housing Ombudsman underpin the need to establish effective and robust regulation of the social housing sector.

The objectives of the regulator are set out in the Housing and Regeneration Act 2008 (as amended) and focus on governance, financial viability and value for money. The regulator also set consumer standards and may take action if these standards are breached.

To align with these standards, we have incorporated our compliance and service delivery policies and procedures into this strategy to ensure we minimise the risk of serious detriment to tenants or potential tenants.

Gas Servicing Procedure

- To ensure gas appliances, fittings and flues provided for tenants in both domestic and communal areas comply with our legal duties as landlord under “The Gas Safety (Installation and Use) Regulations 1998”.

Domestic Electrical Testing Procedure

- To ensure electrical installation(s) in a Council property are safe when a tenancy begins and are maintained in a safe condition throughout the tenancy in line with our legal duties as landlord under “The Landlord and Tenant Act 1985” and the 2004 Housing Act (Housing, Health and Safety Rating System).
- To ensure all non-domestic premises including common parts of blocks of flats comply with the requirements of “The Regulatory Reform (Fire Safety) Order 2005 (England and Wales)”.
- To ensure there is a fully operational smoke alarm fitted on every storey where at least one room is used wholly or partly as living accommodation. To ensure all installations comply with BS 7671 (IEE Wiring Regulations)

Fire Risk Assessment Procedure

- To keep residents safe and to ensure compliance with our statutory duties under the Regulatory Reform (Fire Safety) Order 2005 (FSO)

Communal Area Inspection Procedure

- To ensure the Housing Service complies with its legal duties as landlord under the Housing Act 2004 and in particular the Housing Health and Safety Rating System with regard to slips, trips and falls in communal areas.
- To ensure so far as is reasonably practicable, the health and safety of employees and others attending Council housing assets, in accordance with the Health and Safety at Work etc Act 1974 and the Management of Health and Safety at Work Regulations 1999, are not exposed to health and safety risks.

Radon Gas Procedure

- To ensure the Housing Service complies with its legal duties as landlord under the Housing Act 2004 and in particular the Housing Health and Safety Rating System with regard to reducing exposure to Radon Gas.
- To ensure so far as is reasonably practicable, the health and safety of employees and others attending Council housing assets, in accordance with the Health and Safety at Work etc Act 1974 and the Management of Health and Safety at Work Regulations 1999, are not exposed to health and safety risks associated with radon gas.

Water Testing Procedure

- To ensure the Housing Service complies with its legal duties as a landlord under the Health and Safety at Work etc. Act 1974 (HSWA) to manage risks from legionella bacteria, which may arise from occupation of domestic and commercial premises, construction work or vacant property activities.
- To appoint a suitably qualified legionella specialist to inspect the existing water supply and water storage installation and equipment installed in dwellings and shops to ensure it complies with BS8580:2010 (Quality – Risk Assessments for Legionella Control – Code of Practice) and ACoP L8 (The Control of Legionella Bacteria in Water Systems): 2013.
- To ensure we comply with our wider duties under the Management of Health and Safety at Work Regulations (MHSWR) and the Control of Substances Hazardous to Health (COSHH) Regulations 2002 to protect people from hazardous substances.

Solid Fuel Appliance Procedure

- To ensure solid-fuel appliances installed in Housing Service properties are adequately and regularly serviced and maintained. This includes an annual safety inspection to ensure that the appliance and its flue and/or chimney arrangements are operating safely and swept in accordance with the recommendations in the installation checklist.
- To ensure there is a fully operational carbon monoxide detector installed near to solid-fuel appliance(s).

Responsive Repairs Procedure

- To deliver responsive repairs in line with the standards set out in the “Tenancy Agreement”.

Leasehold Procedure

- To recover service charge and major work costs from Leaseholders in accordance with the terms and conditions of each leaseholders lease agreement.

Damp and Mould Procedure

- To ensure the damp and mould standard is applied, and procedure followed, in identifying and responding to reports of damp and mould.
- To ensure the appropriate technical remedies are put in place to address and tackle damp and mould in a timely manner and support tenants with other interventions where their lifestyle contributes to the prevalence of condensation dampness and mould.

Performance management

Ensure performance is reported and monitored in line with the standards set by the Regulator for Social housing.

The Social Housing (Regulation) Act 2023 significantly enhanced the Regulator of Social Housing's (RSH) role in ensuring that the social housing sector is viable, efficient and well governed.

The RSH, supported by new consumer standards and an inspection regime, adopt a proactive, co-regulatory approach to look at how well a landlord is delivering the outcomes of the standards (including how they monitor this and address any issues).

Responsibility lies with the boards/councillors of registered providers to deliver the outcomes of the standards. The outcomes are interdependent as they all share a common aim to drive improvements across the sector to ensure landlords:

- Provide good quality homes and services to all tenants
- Make best use of their resources to deliver what they are required to as landlords
- Consistently fix things promptly and effectively if they go wrong

Regulation takes place through programmed inspections "at least" once every four years. The RSH then allocates regulatory judgements to indicate how well a landlord is delivering outcomes against the published standards. For local authority landlords, a regulatory judgement will cover outcomes against the consumer standards and the rent standard.

The Transparency, Influence and Accountability Standard requires all registered providers of social housing to collect and report annually on their performance using a core set of defined measures. These are called Tenant Satisfaction Measures (TSMs). The TSMs provide tenants with greater transparency about their landlord's performance.

The Council's Housing Landlord Performance Report provides a quarterly update on how we are performing as a landlord against some of the key measures within the standards. This is reported to operational management within the service, Directorate Management Team, Corporate Management Team and also the Cabinet Member for Housing and Community Safety.

Action plans are updated to reflect the quarterly performance updates to ensure issues are identified and improvements made where necessary.

Performance against the actions arising from this strategy to achieve the intended outcomes across the four main themes will be monitored quarterly by the Housing Maintenance Manager and the Senior Manager– Housing Landlord and Homelessness Services. Progress against the actions plans will be reported periodically to the Assistant Director of Housing and Portfolio Holder.

Outcomes

Local Government Reorganisation has given us a once in a generation opportunity to transform services, drive innovation and improve outcomes for people living in our neighbourhoods. Our outcomes follow four main themes: Our People, Our Place, Our Home and Our Governance, which focus on neighbourhood sustainability, safety, transparency, accountability, tenancy standards and governance.

Outcome 1: Our People

Our People is about ensuring tenants or prospective tenants are treated with fairness and respect. Westmorland and Furness Council has a strong culture that promotes fairness, courtesy and respect. We encourage and facilitate tenant involvement in our decision making and look to learn from concerns tenants raise should things go wrong.

Where appropriate, we adapt our services and communications to meet the diverse needs of tenants, prospective tenants and the wider communities we serve.

We will meet these challenges by:

- being accountable, treating tenants with fairness and respect
- taking tenants' views into account when preparing strategies, policies and when we make key decisions
- providing information that is clear, accessible, relevant, timely and appropriate to the diverse needs of tenants
- providing a wide range of meaningful opportunities for tenants to influence and scrutinise our strategies, policies and services
- investigating any complaints of alleged discrimination
- ensuring prompt implementation of learning opportunities should things go wrong
- providing regular equality, diversity and inclusion training for staff, board members or councillors
- understanding barriers different groups of tenants might face in accessing services and working with tenants to remove such barriers
- preventing and tackling homelessness
- meeting the needs of our ageing population and the needs of groups requiring additional housing support

- Ensuring the responsibilities of the Council, the tenant or leaseholder for maintaining homes, communal areas and neighbourhoods are clear and available in a range of accessible formats.
- Ensuring rents and service charges that are payable by tenants or leaseholders are published and that payment terms are clear and available in a range of accessible formats.
- Supporting tenants to exercise their Right to Manage, Right to Transfer or otherwise exercise housing management functions, where appropriate.

Outcome 2: Our Places

Our Places is about our towns, villages and neighbourhoods and the housing market challenges we face. Westmorland and Furness Council understands that a safe, well-maintained home and feeling safe when accessing communal areas is key to community wellbeing.

Our long-term investment plan identifies new build housing opportunities to help reduce housing demand. The introduction of new housing will improve energy efficiency and provide a range of homes that can be easily adapted to meet the long term needs of existing and prospective tenants.

We will meet these challenges by:

Local housing outcomes

- Analysing a range of local indicators (LSOA's) such as deprivation, employment, health, stock condition and planned housing expenditure to help predict sustainability and direct investment modelling.
- Co-operating with relevant partners to promote social, environmental and economic wellbeing in the areas where we provide social housing.
- Working co-operatively with tenants, other landlords and relevant organisations to take all reasonable steps to ensure the safety of communal areas.
- Working in partnership with other departments, the police and other relevant organisations to deter and tackle anti-social behaviour (ASB) and hate incidents in our neighbourhoods.
- Working co-operatively with other agencies tackling domestic abuse and enable tenants to access appropriate support and advice.

Wider housing outcomes

- Working with colleagues to prepare the Local Plan and support neighbourhood planning and new housing targets as outlined in the Strategic Housing and Economic Needs Assessment.
- Growing the supply of available housing across all tenures.
- Addressing our rural housing and affordability crisis.
- Ensuring homes are adapted where necessary to meet the needs of tenants.
- Ensuring that new housing supply across all tenures contributes to our net zero ambitions.
- Supporting communities through neighbourhood renewal and regeneration.
- Working with landlords across all tenures to improve housing standards, educating and informing landlords about housing standards and taking enforcement action where appropriate.

Outcome 3: Our Homes

Our Homes is about the risks and challenges we face within our housing stock and how we ensure all housing tenures are decent, safe, kept in good repair and free from serious hazards.

Collecting and managing detailed information about the condition of homes at an individual property level is vital to ensure we understand and manage risk effectively. The data we collect informs maintenance improvements and planned investments, which in turn underpin the sustainability of our neighbourhoods.

Westmorland and Furness Council faces significant challenges and risks in ensuring homes are decent, legally compliant and contribute to meeting the Council's wider Climate Change aspirations.

We will meet these challenges by:

Local housing outcomes

- Ensuring social housing assets are decent, safe, kept in good repair and free from serious hazards.
- Ensuring we identify and meet all legal requirements that relate to the health and safety of tenants in their homes and communal areas.
- Periodically collecting, maintaining and using social housing stock condition data effectively to identify risk and prioritise investment decisions.

- Decarbonising the social housing assets, including our Council homes, making them more energy efficient and affordable to live in, reducing fuel poverty.
- Ensuring our social housing stock remains at a decent standard and is adapted where necessary to improve independent living for tenants.

Wider housing outcomes

- Ensuring private sector homes are decent, safe, kept in good repair and free from serious hazards.
- Ensuring we identify and meet all legal requirements that relate to the health and safety of homeowners and private sector tenants in their homes and communal areas.
- Identifying and improving poor quality housing in all tenures.
- Analysing private sector housing stock condition data to inform and support improvement funding bids.
- Addressing the number of properties with Category 1 HHSRS Hazards.
- Rolling out our damp and mould standard across all housing tenures.
- Ensure housing across all tenures achieves an EPC Rating of C or higher.

Outcome 4: Our Governance

Our Governance is about ensuring we adhere to all relevant law and comply with our governing documents and regulatory requirements. We are accountable to tenants, the housing regulator and relevant stakeholders to ensure we safeguard taxpayers' interests and our reputation.

We have effective risk management and assurance controls in place that protect social housing assets, investments and compliance within the wider housing sector.

We will meet these challenges by:

Local housing outcomes

- Collect and process information specified by the regulator relating to service performance against our tenant satisfaction measures.
- Publish our performance against tenant satisfaction measures in a timely, clear, and easily accessible format for tenants
- Ensuring tenants and prospective tenants can easily access landlord services
- Ensuring service standards are agreed with tenants and published in a number of easily accessible formats

- Ensuring poor performance is reviewed and where necessary take action to inform the regulator on material issues that relate to non-compliance or potential non-compliance

Wider housing outcomes

- Ensuring our housing and neighbourhood policies are fair, reasonable, accessible and transparent
- Ensuring service performance standards are recorded, monitored and published, setting out decision-making criteria and appeals processes
- Ensuring effective systems are in place to monitor and accurately report delivery of our investment plans
- Ensuring financial forecasts are based on appropriate and reasonable assumptions

Action plans

Theme: People

Aims

Provide services and communications to meet the diverse needs of tenants, prospective tenants and the wider communities we serve.

Outcomes

- Being accountable, treating tenants with fairness and respect
- Taking tenants' views into account when preparing strategies, policies and when we make key decisions
- Provide a wide range of meaningful opportunities for tenants to influence and scrutinise our strategies, policies and services
- Ensure prompt implementation of learning opportunities should things go wrong
- Understanding barriers different groups of tenants might face in accessing services and working with tenants to remove such barriers
- Meeting the needs of our ageing population and the needs of groups requiring additional housing support

Actions	*Target/progress
Implement regular equality, diversity and inclusion training for staff, board members or councillors	Short
Review tenant engagement arrangements to include options to establish a tenant participation working group	Medium
Strengthen tenant involvement by dedicating officer time and resource to engaging with tenants and potential tenants	Medium
Review the requirements of the Housing Ombudsman's 'Complaint Handling Code' and ensure a positive complaint handling culture is embedded in processes.	Short
Develop an adaptive consultation tool for all tenants, having specific regard to disabled, vulnerable, elderly and hard to reach tenants to identify progressive needs with outcomes incorporated into the decision-making process.	Medium
Liaise with colleagues to prepare the new Strategic Housing and Economic Needs Assessment (SHENA)	Medium

*Target Progress: Short: 31 March 2026, Medium: 31 March 2028, Long: 31 March 2030

Theme: Places

Aims

To maintain sustainability and promote community wellbeing.

Outcomes

- Ensure homes are adapted where necessary to meet the needs of tenants
- Support communities through neighbourhood renewal and regeneration
- Work with landlords across all tenures to improve housing standards, educating and informing landlords about housing standards and taking enforcement action where appropriate
- Co-operate with relevant partners to promote social, environmental and economic wellbeing in the areas where we provide social housing
- Grow the supply of available housing across all tenures
- Address our rural housing and affordability crisis
- Ensure homes are adapted where necessary to meet the long term needs of tenants
- Ensure new homes are suitable for lifetime occupation
- Ensure new housing supply across all tenures contributes to our net zero ambitions

Actions	*Target/progress
Review existing housing investment programmes to ensure they are adequately resourced	Medium
Liaise with colleagues to prepare the new Strategic Housing and Economic Needs Assessment (SHENA)	Medium
Identify affordable housing developments in rural areas alongside other services that potential tenants need including access to employment, transport, education & training, and recreational opportunities	Long
Review the adaptations policy for the social housing stock to align with eligibility and assessment criteria across all housing tenures to ensure decisions on improvements such as stair lifts and independent living equipment are risk assessed and integrated into all works.	Medium
Develop a Business Plan for the Housing Revenue Account, which looks at future development and the needs of the service.	Medium
Develop our affordable housing delivery model, ensuring that we capture the best delivery models and develop them further to enhance affordable housing supply.	Medium

***Target Progress: Short:** 31 March 2026, **Medium:** 31 March 2028, **Long:** 31 March 2030

Theme: Homes

Aims

To ensure all housing tenures are decent, safe, kept in good repair and free from serious hazards.

Outcomes

- Ensure private sector homes are decent, safe, kept in good repair and free from serious hazards
- Ensure we identify and meet all legal requirements that relate to the health and safety of homeowners and private sector tenants in their homes and communal areas
- Address the number of properties with Category 1 HHSRS Hazards
- Ensure all housing achieves EPC Rating of C or higher.
- Decarbonise the social housing assets, including our Council homes, making them more energy efficient and affordable to live in, reducing fuel poverty
- Identify and improve poor quality housing across all tenures

Actions	*Target/progress
Identify all properties with an EPC rating of D or lower and develop “Retrofit” investment plan outlining options to increase energy efficiency to ensure all properties achieve EPC level C or higher.	Medium
Develop our interventional tools to effectively deliver our damp and mould standard	Medium
Develop a social housing decarbonisation plan for council-owned social housing stock and aim to achieve EPC C by 2030	Medium
Review existing heating and energy arrangements for the Council’s social housing stock and identify options to facilitate transition from mains gas (or other fossil fuels) to renewable energy sources	Medium

***Target Progress: Short:** 31 March 2026, **Medium:** 31 March 2028, **Long:** 31 March 2030

Theme: Governance

Aims

To ensure we are accountable to tenants, the housing regulator and relevant stakeholders to ensure we safeguard taxpayers' interests and our reputation.

Outcomes

- Collect and process information specified by the regulator relating to service performance against our tenant satisfaction measures
- Publish our performance against tenant satisfaction measures in a timely, clear, and easily accessible format for tenants
- Ensure tenants and prospective tenants can easily access landlord services
- Ensure service standards are agreed with tenants and published in a number of easily accessible formats
- Ensure poor performance is reviewed and where necessary take action to inform the regulator on material issues that relate to non-compliance or potential non-compliance
- Ensure our housing and neighbourhood policies are fair, reasonable, accessible and transparent
- Ensure service performance standards are recorded, monitored and published, setting out decision-making criteria and appeals processes
- Ensure effective systems are in place to monitor and accurately report delivery of our investment plans
- Ensure financial forecasts are based on appropriate and reasonable assumptions

Actions	*Target/ progress
Strengthen tenant involvement by dedicating officer time and resource to engaging with tenants and potential tenants	Medium
Review existing tenant engagement arrangements to include options to establish a Tenant Participation Working Group	Medium
To ensure we have robust reporting mechanisms in line with regulatory requirements and service level performance reporting.	Short
Review the requirements of the Housing Ombudsman's 'Complaint Handling Code' and ensure performance against this is monitored and reported effectively.	Short

***Target Progress: Short:** 31 March 2026, **Medium:** 31 March 2028, **Long:** 31 March 2030