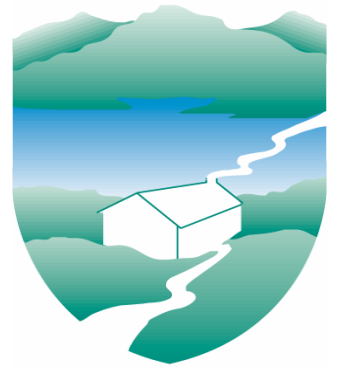


Cumbria Rural Housing Trust Annual Review 2008/2009

with an update on progress
in 2009/2010



Over 25 years of being a voice for rural housing in Cumbria



“Please consider our young families’ need
- They are our future in the Dale or else it
will become a Dale of just old people and
our wonderful school will become defunct.
What an awful thought and tragedy.”

A quote from a recent Housing Needs Survey response



Cumbria Rural Housing Trust

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

The objects of Cumbria Rural Housing Trust from its Memorandum of Association
1995 (last amended January 1999) -

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

To fulfil this aim, we concentrate on -

- Providing good quality information on housing needs and the housing market in rural Cumbria
- Contributing to rural housing and planning strategy at local, regional and national level
- Working with Parish Councils and local communities to improve their understanding of housing problems and to involve them positively in finding solutions
- Promoting innovative ways of developing affordable rural housing
- Developing CRHT as a successful community business and promote its work widely

Quote - "We desperately need to move but need to stay in the area, private rentals are too expensive - we cannot afford to buy a house in this area.
Please HELP - 4 in 1 Bedroom is a squash!!"

Quotes from respondents to Housing Needs Surveys (HNS)

Through this review, we have inserted quotes (in purple text boxes) regarding housing, some positive and some negative, from some of the recent survey responses. These comments are usually included in the survey reports, once they have been checked to ensure the anonymity of the respondent. We have also included some comments from other correspondence with households in need of affordable housing or with other concerns, with the authors' consent. If you want to read more comments, please read the survey reports on our website www.crht.org.uk

Photo on the front cover – Barraclough Fold, Glenridding developed by Eden Housing Association in 2008, as a result of a CRHT survey in 2005



Over 25 years, Cumbria Rural Housing Trust has been a voice for rural housing in Cumbria

Much progress has been achieved over this time, jointly with communities and other partners. However, although new affordable housing has been created which has helped to keep some young families and older households in the rural areas, and helped to prevent closure of some rural schools, the problems have only got worse. High house prices, low wages, increasing numbers of second homes and holiday lets, and the loss of young people from rural communities means that many communities are struggling to remain vibrant and more rural facilities are being lost – schools, shops, churches, and post offices.



Scheme in progress in 2009 at the Reading Rooms, Coniston for Mitre Housing Association, after a CRHT survey in 2006

As our rural population grows older, who will be there to help those households stay in their own homes in their old age? Where will the families with young children live to keep the rural schools going?

As an example of how things have not changed from past years –
An extract from Countywide magazine in 1988 about rural housing
“The Issues - The basic problem in rural housing has been expressed as:- ‘that of accommodating local people in rural areas where local wages are low and house prices are high’.
The Action - Formed in 1983 as a study group, the Cumbria Rural Housing Group was renamed last year as it has steadily become more directly involved with seeing concrete results on the ground than producing study information.”

The Cumbria Rural Housing Group became Cumbria Village Homes, and then changed to the present Cumbria Rural Housing Trust.

The issues have not changed significantly in 25 years, so the work of Cumbria Rural Housing Trust continues to help rural communities remain alive in Cumbria.



CHAIRMAN'S REVIEW OF THE YEAR

I wonder when Government is going to admit to what it certainly knows – that in order for an organisation to do a job, it must actually exist first? Government itself could not function without its 'core funding' – taxes and other regular income. For two or three decades now however Governments of all flavours and colours and most other agencies influenced by Government thinking, have turned a profoundly blind eye to this obvious truth, and invented 'project funding' as the name of the game. At the same time Government has increasingly 'recognised' the value of the so-called voluntary sector as being able to do many of the jobs Government has wanted done, more efficiently and cheaper than Government or its own agencies could do them. But being conveniently classed as voluntary we don't need paying, do we?

Despite all that, we have a large number of very good friends in the public and private sectors who do their very best to see that we stay alive and kicking. We are immensely grateful to all of them. In some cases they do go beyond what central Government and its satellites are prepared to acknowledge as necessary but of course they all have to live within their own means.

The rant is now off my chest, but I do wish Judith could feel able just to get on with the job that she and all her colleagues are so good at, without constantly having to skitter around looking for the funding to do it.

"Things we are proud of ..." and other sections of this Report give a lot of information on the work we are trying to do, and indeed the evidence of work actually undertaken is, I hope all will agree, very impressive. I will not repeat any of it. I will just mention four matters in addition to my rant about core funding:

- On a personal note, once again this year Charles Ecroyd has performed nearly all the functions of a Chairman while I have enjoyed the title and done very little. I am enormously grateful to him.
- We have lost a valued member of the team, Lindsay Lynch, who struggled for a long time with poor health but now has moved on to a new post. We wish her well, not just in the new post, but in hopefully improving health.
- We have welcomed a new member of the team, Jayne Potts, who has got stuck into her work in Eden with great enthusiasm.
- And we have moved our offices upstairs, wondering after only an hour or two, how on earth we managed to shoehorn into the box we left behind us downstairs for all those years!

Jolyon Dodgson, September 2009

Quote - "If future housing needs are not met, it will become harder to employ people in the future."

Quote - "What is needed is affordable first time buyer homes at realistic cost for seasonal/low wage workers."



Quote – “I'm married with 4 school age children. I work all over the Lake District National Park and my wife teaches in the local Primary School. We have not been able to buy a house in the area as the prices have always been very high (where we lived, the average price of a 4 bedroom house was approximately 20 times our joint income) driven up by holiday and retirement homes - so we have always rented. I don't have a problem with that as long as the rents are not prohibitive, which unfortunately they are becoming. Between 2001 and 2008, we lived in the North Lakes area. We rented a house from a private landlord. In 2008, the owners decided that they could make more money from the house as a holiday home, so served us notice to leave, which we did in October 2008. In the year running up to this date the village lost 13 children through privately rented properties becoming holiday homes. This one issue is depriving villages all over the Lake District of sustaining viable communities, and along with very many other local people, I fully support the concept of planning permission being required for the change of use of houses from residential to holiday letting.”



Development of affordable homes in Hawkshead by Home Housing opened September 2009, following a CRHT Survey in 2005



Things we are proud that the Trust has achieved recently –

MORE SURVEYS SENT OUT

In the last 18 months, CRHT has sent out 48 Housing Needs Surveys (HNS) - 24 from April 08 to March 09 and 24 from March 09 to Sept 09. And we have completed 23 HNS assessments. We have 2 reports pending for publication, 2 reports to complete where the level of need was very low, 4 surveys where a brief analysis of the need has been completed at the request of a stakeholder, and 8 surveys where the analysis and report production is still to do. In general, we are catching up with the backlog of survey reports.

We have had good response rates to the 9159 forms sent out for the 23 HNS assessed, averaging over 35%, varying from 24% to 61%. For further details - see the list of the HNS on Page 16.

REQUESTS FOR OUR INPUT AT THE NATIONAL LEVEL

A Practitioners' Working Group was set up as part of the government's response to the Matthew Taylor report into rural housing, and CRHT was invited to join the group to produce recommendations on how to get more sites available.

And we were invited to the HRH Prince of Wales' Affordable Rural Housing Initiative Reception at Clarence House.

INTERNAL CHANGES

With changes in staff, we have been able to set up better systems to ensure more work can be handled, and we are more adaptable to future changes.

Note - for more detailed information about what work has been achieved, please look on the website for the Manager's reports.

INVESTING IN COMMUNITIES PROJECT with Lake District National Park & ACT

We have given support to several cluster Community Led Plan groups, helping the LDNP staff and members understand more about community and housing issues, and doing more joint working with ACT and LDNP.

HOUSING NEEDS SURVEYS - EDEN DC

Jayne Potts has been employed to take forward 57 HNS in the Eden area over the next 3 years, working closely with community groups and Eden DC staff.

See report on Page 14.

We had positive feedback from community groups attending the 4NW research into rural housing enabling in the NW

LOTS OF TIME SPENT WORKING WITH OTHERS

Over the last 18 months, we have attended 95 meetings with community groups or Parish Councils, and 69 meetings with partner organisations. See analysis on Page 12.

SEVERAL COMMUNITIES TAKING FORWARD COMMUNITY LAND TRUSTS with the support of Andy Lloyd the CLT Project Officer – See report on Page 13.

MORE REQUESTS FROM COMMUNITIES AND OTHERS TO BE INVOLVED IN FINDING SOLUTIONS

We have input into Community Led Plans, been involved in a group looking at concerns about high levels of the Second Homes/Holiday Lets, and signposted or given advice to many individuals and communities. And we have helped at least one group of tenants suffering from fuel poverty, who were trying to get their heating systems improved.



Quote - “We had great difficulty in finding somewhere to rent which was big enough for our large family plus office space and storage, but eventually found somewhere at a rent which was really too high, but was the only option. It also meant moving Parishes - so when a local housing needs survey for the Parish in which we now live was sent out recently, our needs will not be recognised as we have not lived in the parish for 3 years.”

From the recent Surveys – 83% of respondents said they would not object to a small development of housing for local people – see the chart on Page 12.



Built by Impact Housing Association in 1993, this housing scheme in Eskdale Green is the only example of recent affordable housing in rural south Copeland. A new Housing Needs Survey is awaiting analysis for Eskdale Parish, and surveys have been completed for neighbouring parishes. With a proactive approach by communities, Copeland BC and the Lake District National Park, it is hoped that suitable affordable housing will be provided where needed.

Quote - “I firmly believe that the village is large enough as it is. When we bought this house, we were told the Council would not allow any new homes to be built.”

Quote - “Suggestion: Local tax for second home owners. The proceeds of which should be used for local housing.”



Issues in the world of rural housing, we have concerns about –

THE LEVEL OF NEED

From the 23 assessments completed in the last 18 months (see Page 16), 279 households were shown to be in need of affordable housing, which was nearly 9% of the responses to the surveys.

A DROP IN HOUSE PRICES?

There has not been a significant drop in house prices in many areas of rural Cumbria. Most people in need of housing still cannot afford the local prices on the local wages (see table on Page 11) and anyway, they do not have the large deposits required to be able to access the mortgages. Rural houses are still being sold as second homes and holiday lets, despite the recession.

HIGH EXPECTATIONS

Rural (and urban) landowners still often expect too many £s for their land, thus stopping some affordable housing schemes from progressing. And some councils and government organisations do not release land at rates that would encourage affordable rural housing.

RURAL ECONOMY NEEDS

When are the strategists going to see the strong links between the need for affordable rural housing and a vibrant rural economy? Rural affordable housing is not just a social issue, but an economic issue as well.

Quote - "You cannot come close to my requirements, the LDNP and Friends of the Lake District will make sure of that. They only want rich, second home owners.

RURAL VOICE – SINGLE CONVERSATION

The Homes and Communities Agency is to have the high-level 'Single Conversation' jointly with many organisations in Cumbria, but who is going to fight the corner for small rural communities, needing small and often relatively expensive housing schemes to allow local people to remain in the area? Against the problems of urban areas, the 50% of the Cumbrian population living in the rural areas may lose out. The HCA already have a shortfall in their rural target this year, and from talking to Housing Associations, rural schemes are often not progressed as they are more complex and more expensive compared to schemes in larger settlements. With cutbacks possible in local authority and housing association staff, how are the more complex rural schemes going to be progressed?

INDIVIDUAL SOLUTIONS

In some rural areas, where individuals could solve their own housing needs by converting suitable barns or building houses for their families, over restrictive planning policies 'to stop the countryside being concreted over' can prevent this happening.

GROWING OLDER

With an ageing population in rural Cumbria, who is going to be there to look after older households in 10 years time? Government policies such as 'Closer to Home' rely on family and friends to be able to help older households remain in their homes, but if all the young people have left the communities, and families have had to move to find affordable housing, who will be there to do this?



Quote from an email - “So although we are supposed to be getting some heating, in truth I really don't hold out much hope of getting anything done this winter. I can't tell you how angry this is making me, not to mention it's bloody freezing in here already and it's only September.

We are all very frustrated by this, and quite frankly if we do not have answers and a time table for the work to be done and for that work to be done this winter in the next couple of weeks, I will begin to look into the legalities of the situation in regards to the tenancy agreements and see if there is some sort of legal action we can begin.

Yes, it really is that serious and we really are that p***** off. ”

This was an email from some rural housing tenants concerning their fuel bills, and the lack of insulation and good heating in the properties. The good news is the work is starting October 2009.



Boon Town development in Burton-in-Kendal by Impact Housing Association in 2008, after a CRHT Survey in 2004

Extract from a letter sent with a HNS response - “Respondent enclosed a map suggesting a site for sale and the contact details of the landowner. She also states she grew up in the village and was able to purchase an affordable home in a local development. However she is aware that she is the only person left living in the village who went to the local Primary School in her year. Everyone she knows has left because they could not afford homes there.”



So what is Cumbria Rural Housing Trust going to do?

CONTINUING TO IMPROVE HOW WE WORK

With the changes in the Trust in the last few years, we have built a more resilient structure. We need to continue this process, becoming more businesslike, becoming more timely in the production of survey reports, charging out our time and work at full cost recovery to ensure the proper funding is there, and prioritising our work and efforts more in line with the wider Cumbria Housing policy. And continuing to work closely with partners, especially at this time when their funding may be cut, whilst always keeping our charitable aim in mind.

THE HOMES AND COMMUNITIES AGENCY RURAL PROJECT

This project is collating good practice for local authorities on rural affordable housing, so we will disseminate the information widely, especially to those local authorities who are less proactive on rural housing issues.

SURVEY METHODS UPDATE

We are going to keep adapting our survey methodology to ensure we supply the information required to provide the rural housing that is needed to keep rural communities alive and vibrant. We are already changing to look at wider local housing need and options for individual self build, as well as local affordable need. We will keep assessing to ensure any changes fit within our charitable aim (or adapt it if required), and to maintain consistency between different surveys.

FUNDING THE WORK OF CUMBRIA RURAL HOUSING TRUST

We are going to keep fighting for funding to do the work required to provide good housing in rural Cumbria! We usually get funding to do Housing Needs Surveys, but more funding is needed to continue the Rural Housing Enabling work, and to continue to use the knowledge we gain from the surveys and from communities, to push for more support for rural affordable housing.

DEALING WITH REDUCED FUNDING FROM APRIL 2010

With the loss of funding from the Treasury's Invest to Save project – Investing in Communities – we may have to cut back on staff time and core work with communities on rural housing enabling and on 'advocacy' work in 2010/11. However a recent 4NW report on Rural Housing Enabling in the NW recommended that more funding should be available from regional and sub-regional sources to allow organisations like Cumbria Rural Housing Trust to work with communities, linking in to the wider Cumbria Housing Strategy. So we will keep pushing to 'sell our services and skills' to local and regional bodies to ensure the recommendations are implemented.

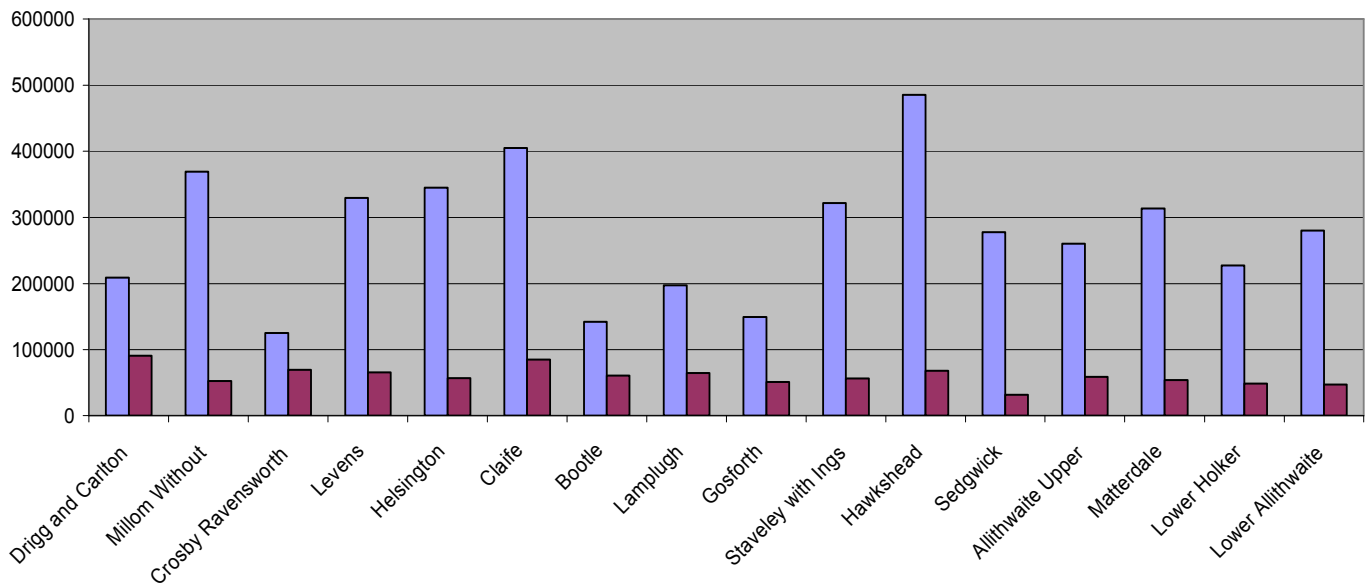
FUNDING FOR THE COMMUNITY LAND TRUST PROJECT

The funding continues at a reduced rate for 2010 – 2012. With increasing numbers of community groups committing their time and effort to taking forward CLTs, we will need the Project Officer to be full-time to work with and for these groups to realise their ambitions. So we will seek funding to keep the post full-time.



Evidence from recent surveys of how big the gap is between the house prices and what people in need of affordable housing can afford in rural Cumbria

Average House Price (£) and Average Affordability Potential (£) for those assessed to be in need of Affordable Housing from recent surveys



■ Average House prices in the parish in the year preceding the survey

■ Average Affordability Potential for those assessed to be in need = what the households could get as a mortgage + what savings are available.

Note – we excluded young people/students where the present income was given as ‘Nil’

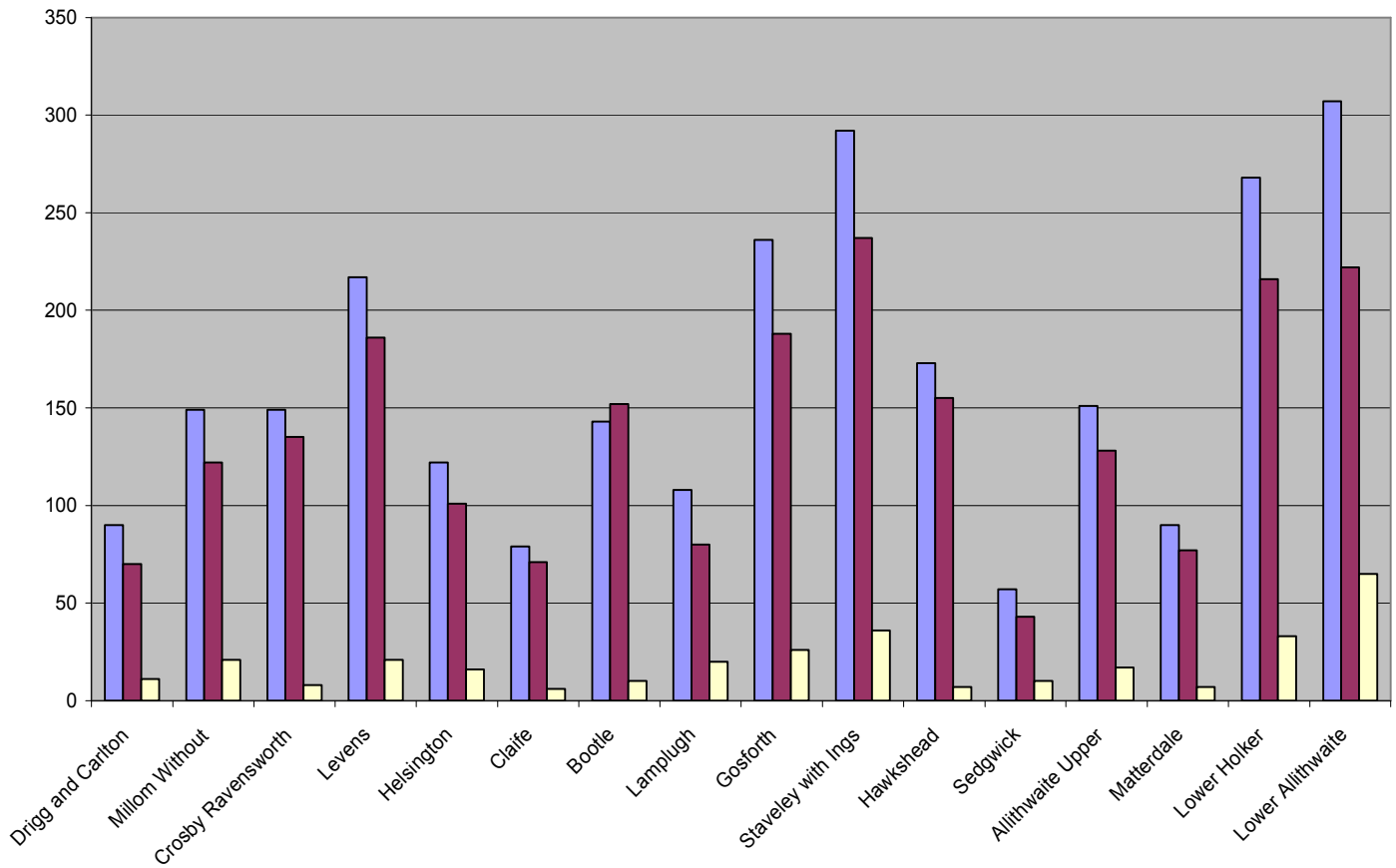


Cumbrian Rural Housing heroes celebrating (and celebrated)! Anne Hall of Coniston Parish Council and Paul Davies of Eden Housing Association were invited to Clarence House by HRH Prince of Wales to celebrate the success of the Prince’s Affordable Rural Housing Initiative in June 2009.



Evidence of how much support there is in rural Cumbria for more housing for local people

People who respond 'No' to “Would you object to a small number of new homes in the parish to meet the needs of local people?”



- Number of survey responses
- Number of respondents replying 'No' to Question 6 of Part 1 of the CRHT HNS form
- Number of respondents replying 'Yes' to Question 6

Meetings that Trust's staff have attended April '08 – Sept '09

The majority have been with Parish Councils or Community Groups (95 = 32%), or with Partner organisations such as Local Authorities, Housing Associations, Cumbria Housing Sub-Groups, or Local Strategic Partnerships (69 = 23%)





An Update from Andy Lloyd, Community Land Trust Project Officer

Community Land Trust (CLT) Project

Cumbrian Local Authorities showed vision in responding to community interest by funding the CLT Officer post, which has a strong and supportive steering group. In January 2008 the Officer was given the task of promoting CLTs to communities and increasing funding from one year to three or more to cover scheme development periods. Partial funding is now in place for almost three years, and four new schemes are in the early stages of development. CRHT would like to thank Eden and South Lakeland District Councils, the Lake District National Park, South Lakeland LSP, Eden and Westfield Housing Associations, Carlisle City Council and the Tudor Trust for supporting communities pioneering this approach to regeneration. The appeal of the CLT model can be summed up as:

- Increasing successful outcomes through active citizenship
- Versatility in developing economic as well as social assets
- Permanent protection of community assets to meet need into the future
- Ensuring localness of housing allocations and affordability
- Offering a natural next step to implement actions identified by Community Plans
- Providing a vehicle for 'asset transfer'

Alston - The Alston Moor Partnership is to develop as a CLT looking into new affordable homes and renovations for community or business use. Support has been provided by Eden District Council, CLT Officer, CLT Facilitation Fund, Eden Housing Association. They have been to visit Glendale Gateway Trust in Northumberland to see the impact of social and economic assets run by the Trust. See the report on www.crht.org.uk

Crosby Ravensworth - The Community Plan and Housing Needs Survey revealed a need for local affordable homes. The Housing Group identified CLT as a way to ensure new homes remain local. The Lyvennet Community Trust is now set up with CLT Fund support. There is interest in self built eco housing & workspaces. They are looking for agreement from Homes and Communities Agency to apply for housing grant, and applications are being made to the Big Lottery and Quaker Housing Trust.

Keswick - The Churches Together Group and the Town Council held an 'exploring our community' event identifying support for affordable housing provided via a CLT. There is a church site under discussion and interest in eco housing & self build. The CLT Officer, CLT Facilitation Fund, and Eden HA are providing advice & business planning.

Plumbland & Gilcruix Parishes - The CLT group is to become incorporated as the Ellen Valley Trust, with support from the CLT Facilitation Fund consultant David Brettell.



Witherslack - CLT pioneers in Cumbria have already saved their pub and helped a local co-operative set up a thriving village store in a part of the pub. They have obtained planning permission for self built affordable homes. CLT Officer has obtained funding for legal work and confirmed building societies' willingness to provide mortgages with modest deposits.

Other interested communities & Local Authorities – Hawkshead, Nenthead, Patterdale, Underbarrow, Helsington, Windermere, and Carlisle City Council

For the latest national news, technical information, contacts -

See the September CLT newsletter on www.crht.org.uk

Andy Lloyd - CLT Project Officer Sept 09

Quote - "Small houses under the control of the parish council to ensure that they are only for local occupancy."

Quote - "Objections: No, but they must be built in the traditional local aesthetic, be sympathetically sited and be sustainable. Mustn't look suburban or mean."

An update from Jayne Potts, Housing Needs Survey Officer (Eden)

Eden District Council commissioned CRHT to conduct Housing Needs Surveys across Eden, thus creating, in April, the position for a Housing Needs Survey Officer for Eden. The role involves surveying 57 parishes over the next 3 years (excluding parishes in the LDNP).

Work has already started and 18 surveys have gone out, have been returned and are undergoing analysis.

- Shap - Jointly for LDNP and Eden
- Upper Eden - consisting of 17 parishes - Brough, Brough Sowerby, Crosby Garrett, Hartley, Helbeck, Kaber, Kirkby Stephen, Mallerstang, Musgrave, Nateby, Ravenstonedale, Soulby, Stainmore, Warcop, Waitby, Wharton, Winton.



Housing at Tebay, developed by Eden Housing Association in 2008, after a CRHT survey in 2005

Conducting surveys in The Upper Eden has been challenging, both in the number of surveys and the additional content. The Upper Eden Community Plan Group, are the first cluster of parishes of this size to join together in England. They are a very pro-



active group and we have had some interesting discussions with them and Eden District Council regarding the inclusion of some supplementary questions, specific to issues concerning the Upper Eden communities, centred upon self-build.

My first parish council meeting did not go as planned. “We don’t want any new homes” and “Why are you asking intrusive questions”. However, their somewhat negative response gave us the opportunity to look at the survey form and make some changes.

This constructive attitude along with the ability to listen and respond to a community’s issues, my growing knowledge and confidence, and the support of Libby Bateman, Project Officer for the Upper Eden Community Plan Group, helped in future meetings; in general they have been more positive and many have led to some interesting discussions, which, if nothing else, helps to raise the communities awareness of affordable housing issues, and to air views both good and not so good.

We hope to issue a summary of the key findings from each of the Upper Eden parishes in order to report into the affordable housing hearing of Eden District Councils Independent Examination of their Core Strategy Development Plan Document, on Friday 18th December 2009.

Looking ahead, The Heart of Eden, a cluster of 12 parishes around Appleby, has completed its Community Plan Survey and had an Action Planning Day in September, which addressed some of the issues that arose from the Heart of Eden consultation and looked at actions to be taken by the communities. We hope to take advantage of being involved in the early stages of their community plan and to repeat the close connections with each of the parish communities in order to both raise awareness and find solutions to affordable housing for rural communities.



Housing at Flookburgh developed by Two Castles Housing Association in 2008 following a CRHT Survey for Lower Holker in 2003

Quote - “Housing should be for local occupancy only - no more conversions or building for holiday homes”

Quote - “This house is left to the Lakeland Housing Trust in my will.”

Quote – “We need small houses for first time buyers, and sheltered accommodation for the elderly.”



CRHT rolling programme of Housing Needs Surveys (HNS)
 Work undertaken in 2008/2009 with an update for September 2009

Return date	Parish/ Survey Area	District / Funder	No. forms sent out	No. forms returned	% Return rate	No. of households in need
31/01/2008	Drigg and Carleton	CBC/LDNP	219	90	41.10%	12
31/01/2008	Kings Meaburn	EDC/Impact	56	30	53.57%	1
31/01/2008	Millom Without	CBC/LDNP	438	149	34.02%	18
11/02/2008	Crosby Ravensworth	EDC/Impact	275	149	54.18%	23
25/03/2008	Levens	SLDC	576	217	37.67%	12
15/04/2008	Bootle	CBC/LDNP	365	143	39.18%	13
30/04/2008	Claife	CBC/LDNP	305	79	25.90%	21
30/04/2008	Helsington	SLDC	195	122	62.56%	17
09/05/2008	Lamplugh	CBC/LDNP	411	108	26.28%	4
23/05/2008	Gosforth	CBC/LDNP	653	236	36.14%	17
23/05/2008	Ponsonby	CBC/LDNP	48	21	43.75%	0
01/08/2008	Staveley with Ings	SLDC/LDNP	946	292	30.87%	18
24/09/2008	Hawkshead	SLDC (LDNP)	446	173	38.79%	28
24/10/2008	Sedgwick	SLDC	188	57	30.32%	2
31/10/2008	Allithwaite Upper	SLDC/LDNP	500	151	30.20%	8
31/10/2008	Matterdale	EDC/LDNP	310	90	29.03%	5
07/11/2008	Crosthwaite & Lyth	SLDC/LDNP	317	194	61.20%	13
07/11/2008	Mungrisdale	CBC/LDNP	153	67	43.79%	6
10/11/2008	Aldingham	SLDC	524	127	24.24%	7
21/11/2008	Lower Holker	SLDC	946	268	28.33%	20
20/12/2008	Ennerdale & Kinniside	CBC/LDNP	180	51	28.33%	TBC
20/12/2008	Lower Allithwaite	SLDC	988	307	31.07%	21
14/02/2009	Barton	EDC/LDNP	157	51	32.48%	TBC
28/02/2009	Arthuret	CACC	1273	208	16.34%	TBC
03/03/2009	Underbarrow & Bradleyfield*	SLDC/LDNP	160	91	56.88%	7
06/03/2009	Eskdale	CBC/LDNP	221	58	26.24%	TBC
21/03/2009	Burneside	SLDC	811	257	31.69%	TBC
30/03/2009	Blawith & Subberthwaite	SLDC/LDNP	140	53	37.86%	6
31/03/2009	Lowick	SLDC/LDNP	132	50	37.88%	TBC
30/05/2009	Dacre	EDC/LDNP	755	234	30.99%	TBC
30/05/2009	Staveley in Cartmel	SLDC/LDNP	249	54	21.69%	TBC



30/06/2009	Skelwith	SLDC/LDNP	128	44	34.38%	TBC
13/07/2009	Duddon	SLDC/LDNP	608	161	26.48%	TBC
13/07/2009	Ulpha	CBC/LDNP	95	30	31.58%	TBC
31/07/2009	Bampton	EDC/LDNP	184	73	39.67%	TBC
14/09/2009	Shap	EDC/LDNP	760	155	20.39%	IP
21/09/2009	Brough	EDC	440	0	0.00%	IP
21/09/2009	Brough Sowerby	EDC	75	0	0.00%	IP
21/09/2009	Crosby Garrett	EDC	75	0	0.00%	IP
21/09/2009	Hartley	EDC	90	0	0.00%	IP
21/09/2009	Helbeck	EDC	10	0	0.00%	IP
21/09/2009	Kaber	EDC	55	0	0.00%	IP
21/09/2009	Kirkby Stephen	EDC	1308	0	0.00%	IP
21/09/2009	Mallerstang	EDC	75	0	0.00%	IP
21/09/2009	Nateby	EDC	60	0	0.00%	IP
21/09/2009	Ravenstonedale	EDC	325	0	0.00%	IP
21/09/2009	Soulby	EDC	100	0	0.00%	IP
21/09/2009	Stainmore	EDC	165	0	0.00%	IP
21/09/2009	Waitby	EDC	35	0	0.00%	IP
21/09/2009	Warcop	EDC	365	0	0.00%	IP
21/09/2009	Wharton	EDC	20	0	0.00%	IP
21/09/2009	Winton	EDC	115	0	0.00%	IP
05/10/2009	Dent	SLDC (YDNP)	423	0	0.00%	IP

Surveys pending in Autumn 2009 - Grayrigg, Arnside, Holme, & Burton. Others in discussion for late 2009/early 2010 - Lowther, Martindale, Troutbeck, Irton with Santon, & Patterdale.

Acronyms - Ca CC = Carlisle City Council, CBC = Copeland Borough Council, EDC = Eden District Council, LDNP = Lake District National Park, SLDC = South Lakeland District Council, YDNP = Yorkshire Dales National Park. TBC = To Be Confirmed, IP = In Progress, * = Analysis and report only.

Note – Copies of the HNS reports are available on the CRHT website.

Quote – “Objections: None in principal, depends where e.g. not on fields which flood. If land were available in the village, I would like to build a eco home to retire to. I would consider a communal scheme for people over 60, a shared care scheme for active elders, with independent but connected units but shared facilities such a laundry and food growing spaces, with renewable energy.”

Quote - “We have been on the Local Authority and local Housing Association waiting lists for the last 15 years!”

Quote - “This is the second CRHT form I have competed in the last 20 years. No action was noticed after the submission of the last form, so I am not wasting my time again. My income and savings are personal to myself and my wife and are no concern of yours!!”

**CUMBRIA RURAL HOUSING TRUST - COMPANY LIMITED BY GUARANTEE**

If anyone wishes to see the full Annual Report (or SORP report) which was prepared for the Charity Commissioners for April 09 – March 09, please contact Cumbria Rural Housing Trust and we will send you a copy, or you can look on our website www.crht.org.uk

STATEMENT OF FINANCIAL ACTIVITIES - YEAR ENDED 31 MARCH 2009

	Unrestricted Funds 2009 £	Restricted Funds 2009 £	Total Funds 2009 £	2008 £
INCOMING RESOURCES				
Incoming resources from generating funds:				
Investment income	175	–	175	493
Incoming resources from charitable activities	69,091	45,000	114,091	89,095
Other incoming resources	2,685	500	3,185	1,200
TOTAL INCOMING RESOURCES	71,951	45,500	117,451	90,788
RESOURCES EXPENDED				
Charitable activities	(90,584)	(41,340)	(131,924)	(85,628)
Governance costs	(2,148)	–	(2,148)	(1,995)
TOTAL RESOURCES EXPENDED	(92,732)	(41,340)	(134,072)	(87,623)
NET (OUTGOING)/INCOMING RESOURCES FOR THE YEAR/NET (EXPENDITURE)/INCOME FOR THE YEAR	(20,781)	4,160	(16,621)	3,165
RECONCILIATION OF FUNDS				
Total funds brought forward	20,841	1,197	22,038	18,873
TOTAL FUNDS CARRIED FORWARD	60	5,357	5,417	22,038

BALANCE SHEET - 31 MARCH 2009

FIXED ASSETS	2009 £	2009 £	2008 £
Tangible assets		336	1,192
ASSETS			
Debtors	–		24,444
Cash at bank	35,524		20,148
	35,524		44,592
CREDITORS: Amounts falling due within one year	(30,443)		(23,746)
NET CURRENT ASSETS		5,081	20,846
TOTAL ASSETS LESS CURRENT LIABILITIES		5,417	22,038
NET ASSETS		5,417	22,038
FUNDS			
Restricted income funds		5,357	1,197
Unrestricted income funds		60	20,841
TOTAL FUNDS		5,417	22,038

SAINT AND CO, Chartered Accountants, 4 Mason Court, Gillan Way,
Penrith 40 Business Park, Penrith CA11 9GR



List of Trustees, Members and Staff - September 2009

OUR PRESIDENT (elect)

Ian Bruce

OUR TRUSTEES

Chair: Jolyon Dodgson

Vice Chair: Charles Ecroyd

Roger Roberts

John Priddle

Colin Laxon

Paul Davies

Jane Hopwood

Jocelyn Holland

OUR STAFF

Manager: Judith Derbyshire

Office Administrator: Vicky Thirlwell

Office Administrative Assistant:

Heather Austin (part-time - Thurs/Fri)

Community Land Trust Project Officer:

Andy Lloyd

Housing Needs Surveys (Eden):

Jayne Potts (from 1st April 09)

OUR MEMBERS

Lake District National Park - Paula Allen/Steve Ratcliffe

Home Group - Elsa Brailey /Vicky Hannah/Mandy Hoyles

Derwent & Solway HA - Ben Brinicombe

Age Concern Eden - Val Brooks

Cumbria CC - Graham Hale/Paul Feehily

Allerdale BC - Angela Harrison

Carlisle CC - Jeremy Hewitson/Simon Taylor

Westfield HA - Graham Howarth

Homes and Communities Agency - Jacqui Walsh

Eden HA - Lynne Mckenzie

Eden District Council - Anne Rogers/Joanne Smailes

Barrow BC - Colin Garnett

SLDC - Tony Whittaker/Lucy Reynolds

Impact HA – Anne-Marie Willmott/Mike Muir

GONW - Elaine Howard

CART - Graham Latus

Copeland BC - Kate Skillicorn/ Laurie Priebe

Cumbria Tenants Forum – Neil Hughes

Cumbria Tenants Forum – Edward Christopher

Planning Consultant – Brian Barden

Lakeland Housing Trust – Charles Flanagan

Penny Hayashi & Julie Sykes have been doing work in a consultant role to assist in the analysis and production of Housing Needs Surveys.

Quote - “Over the years I have become increasingly concerned about the erosion of the Cumbrian communities I have lived and worked in - issues which I know are replicated in many other rural areas. Extremely high housing costs, a change in the area's demographics with a continuing influx of retirees, increasing numbers of holiday homes and a proportionate reduction of local services such as schools and shops are just some of the problems.”

Quote - “Before any new houses are built all services and roads need to be improved. Roads flood badly. Homes need to be affordable.”



Cumbria Rural Housing Trust would like to thank all our main funders for their continuing support

Copeland Borough Council

Eden District Council

Eden Housing Association

Home Housing Group

Impact Housing Association

Lake District National Park

Mitre Housing Association

South Lakeland District Council

Two Castles Housing Association

Westfield Housing Association



New homes at Threlkeld, created by
Eden Housing Association in 2008
after a CRHT survey in 2005

Quote - "I believe that
a thriving community is a varied community
and that 'local' can mean serving
the community & not just 'born & bred'"

And the funders of the **Community Land Trust Project**

Lake District National Park,
Eden District Council,
South Lakeland District Council,
Carlisle City Council,
Westfield Housing Association,
Eden Housing Association, and the Tudor Trust.

Thanks also to Jane Hopwood, CRHT Trustee,
who has helped with the production of this report, and who has supplied
many of the photographs, which are courtesy of Thomas Armstrong Ltd.
Photographs of Threlkeld and Glenridding are courtesy of Eden Housing Association,
and the Eskdale Green photograph is courtesy of Impact Housing Association.
Photographs of Anne Hall and Paul Davies are courtesy of George Bodnar.

*We have specifically designed this Review not as a A4 'glossy' publication.
Using in-house design skills, ordinary paper and our own photocopier to produce it,
we can keep the costs down and it is more environmentally friendly.
And the cost of postage for an A5 report is a lot cheaper!*