

Saltash Neighbourhood Plan to 2030

Affordable Housing : Issues Report

1.0. Introduction.

1.1. This report examines the base information and responses received from Cornwall Council in respect of Affordable Housing in the Parish, identifies issues arising and poses options for discussion on how current and future demand might be treated.

2.0. The Present Position.

2.1. In addition to the affordable housing policy information embodied within the Cornwall Local Plan which is publicly available, Cornwall Council have provided, courtesy of Catherine Thompson (Cornwall Council Cornwall Gateway Community Link Officer), the following information and evidence in response to enquiries.

- i. The Cornwall Local Plan : Strategic Policies Hypothetical Allocation of the Twenty Year Housing Target for The Cornwall Gateway Community Network Area.
- ii. Qualifying criteria as per www.cornwall.gov.uk/housing/housing-options/homechoice-housing-register/
- iii. A Schedule of Council Minimum Bedroom Need (Homechoice Register) for the parish. (See Appendix)
- iv. A Draft Section 106 Agreement used for planning permissions where affordable housing is proposed.
- v. Responses to clarify inter alia, the compilation of data, future forecasting, the treatment of data for future planning.

3.0. The Issues.

3.1. It has been confirmed that "*Cornwall Council do not project growth assumptions for affordable housing but instead use current identified need data....*"

"What annual growth rate should be assumed for planning purposes ?"

1% p.a. growth increases present numbers by 15% over the next 14 years to 2030

2% p.a. growth increases present numbers by 32% over the next 14 years to 2030.

5% p.a. growth increases present numbers by 98% over the next 14 years to 2030.

3.2. There is an apparent significant shortfall in the supply of affordable housing through to 2030.

Cornwall Council advise that demand from Bands A to E should be considered. (See Footnotes 1 and 2.) Using Cornwall Council's 30% policy target for affordable housing provision on approved residential developments against a the present figure excluding growth of some 664 (See Appendix) suggests a housing allocation of 1992 against a Local Plan provision of 1200. Omitting Band E need, reduces demand by 371 to 293 suggesting a housing allocation of 879, a figure within the Local Plan provision of 1200.

- 3.3. Does Saltash Town Council have an existing policy on affordable housing provision that needs to be considered?
- 3.4. Land supply. Should the Neighbourhood Plan take an active (interventionist) or passive (non-interventionist) approach? If active how ?

4.0. Possible Options and Solutions.

- 4.1. Do nothing and consciously underprovide.
- 4.2. Only plan to meet the demand from Bands A-D, but see Footnote 2.
- 4.3. Encourage the development of affordable housing with the private sector, especially for studio (bed-sit) accommodation to meet Band E demand, but how ?
- 4.4. Work with an existing or establish a local Community Land/Property Trust (CPT) to increase affordable housing supply above that provided by private and public/social developers, but how to secure land ?
- 4.5. Seek to increase the percentage of housing presently provided within the Cornwall Local Plan to enable proportionately more affordable housing.
- 4.6. Encourage the regeneration and intensification of existing social housing sites in the Parish.
- 4.7. Permit 3/4/5 storey developments to limit land-take requirements.
- 4.8. Look for cross-subsidisation opportunities to enable regeneration of existing social housing sites by the inclusion of contiguous or non-contiguous land.
- 4.9. Increase land allocations/identify exemption sites/ secure land for CPT for development with higher affordable housing allocation.
- 4.10. Extend solutions beyond 2030.
- 4.11. Hypothecate monies secured from the disposal of "council housing" by Cornwall Council in Saltash to assist in funding replacement affordable accommodation.
- 4.12. Other Ideas to achieve affordability ????

5.0. Next Steps.

- 5.1. A meeting to be arranged for the Housing Theme Team with Catherine Thompson, a member of the Cornwall Council Affordable Housing Team and Steve Besford-Foster (SNP Consultant).
- 5.2. Test reaction to the Issues and Options at the forthcoming Community Workshop being held on Tuesday 27th September 2016.

Footnote 1.

Housing Need by Preferred area as at July 2015. More information on housing need for this area and how the categories are defined can be found at <http://www.cornwall.gov.uk/housing/housing-options/homechoice-housing-register/how-homechoice-works/> and are in summary:

Band A Applicants are deemed to have exceptional needs, have an urgent priority assigned by the Welfare Assessment Panel, needs an adapted property, or has multiple band B needs;

Band B Applicants accepted as statutory homeless, have a high priority assigned by the Welfare Assessment Panel, lacks 2+ bedrooms, lives in high disrepair, accepted as move on, or has multiple band C needs

Band C Applicants who are homeless or threatened with homelessness, medium welfare priority, medium disrepair category, lack 1 bedroom, need to move closer to family or work, or has multiple band D needs

Band D Applicants with low welfare priority, living in low disrepair category, share facilities with non family members, or have children under 10 living in flats and/or lacking a garden

Band E Applicants assessed as nil welfare priority, living in nil disrepair category, or have savings or equity over £75,000.

Footnote 2 – Email response from Catherine Thompson concerning the treatment of Band E demand for planning purposes.

"In short, despite the fact that Band E applicants are considered to have a less urgent need than the higher bandings, they are still considered to be in housing need and are included in the overall housing need figure for the area which currently stands at 685.

Regardless of any priority banding, all 685 (A-E) town / parish qualified households are eligible to apply for affordable housing; of which 391 qualified households are in the band E. Some HomeChoice applicants are considered to be in a greater need than others, and are awarded a higher priority banding as a result. This becomes relevant when there are more locally qualifying people than affordable homes available, and priority is given to those deemed in greatest need.

The types of households who are awarded band E status vary. The term 'adequately housed' does not address the temporary nature of their housing solution. For example people living in short term housing (holiday lets, local authority care or hospital) are very often in this group. In addition, a number of adult children or couples living at home with parents are in this group, so in one sense they may be 'adequately housed', but not independently so and not permanently so. All Band E applicants qualify for affordable housing and all are eligible to bid for available properties. "

Local Connection Parish	Band	Council Minimum Bedroom Need (Homechoice Register)								Total
		0 (studio)	1	2	3	4	5	6	7	
Saltash	Band A	4	0	1	0	0	0	0	0	5
Saltash	Band B	36	14	18	2	5	4	0	0	79
Saltash	Band C	48	15	41	22	15	2	1	0	144
Saltash	Band D	26	7	28	3	1	0	0	0	65
Saltash	Band E	149	53	120	44	5	0	0	0	371
Total of Band		263	89	208	71	26	6	1	0	664