

Affordable Housing in Cornwall

Introduction to affordable housing

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Affordable Housing Team Cornwall Council



The Affordable Housing Team - who we are?

Affordable Housing Team Structure May 2016



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What does the Affordable Housing Team do?

- Analyse housing need
- Community engagement
- NDP support & advice
- Negotiate on and off site provision
- Assess viability
- Legal agreements s.106 & DOMs
- Liaise with Registered Providers
- Enabling activity
- CCFP Management
- Intermediate sale approvals

What is Affordable Housing?

Affordable homes are:

“Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.” (National Planning Policy Framework)

Local Housing need

- Housing need is where a resident is unable to access a:
 - suitable home
 - in the right location
 - in the open market.
- Assessments look at quality and condition of existing housing; homes in disrepair; overcrowding; unsuitability e.g. for those with disabilities and unaffordability.

Sources of Housing Need Information

- Cornwall Homechoice
- Help to Buy South West
- Housing Needs Surveys (less than 3yrs old)

Current Housing Need Figures for Saltash

- Cornwall Homechoice

Cornwall Homechoice (November 2016)						
	1 bed	2 bed	3 bed	4 bed	5 bed	Total
A	0	2	2	0	0	4
B	50	14	5	7	2	78
C	32	20	11	7	0	70
D	15	14	2	1	0	32
E	120	75	29	3	0	227
Total	217	125	49	18	2	411

Help to Buy South West

HTBSW (November 2016)

1+ bed	2+ bed	3+ bed	Total
7	8	2	17

Housing Need Surveys

- To obtain additional information about local housing need requirements
- More appropriate in areas where data indicates low need
- Can be undertaken by the Affordable Housing team of behalf of developers, RP's, Parish Councils and NDP groups

Affordable Rent

- For those on the lowest incomes
- Must not exceed 80% of local market rent
- Must not exceed Local Housing Allowance (LHA per week)

1 bed shared	1 bed	2 bed	3 bed	4 bed
£71.21	£94.16	£122.36	£145.43	£182.45

- Let by Council or RP

Shared Ownership

- Enables occupant to purchase equity share in their home
- Delivered by Registered Providers (RPs')
- Purchasers can buy from 25% - 100% of the dwelling and pay rent to the RP on the remaining share
- The annual cost to occupier equates to about 70% of open market cost

Discounted Sale

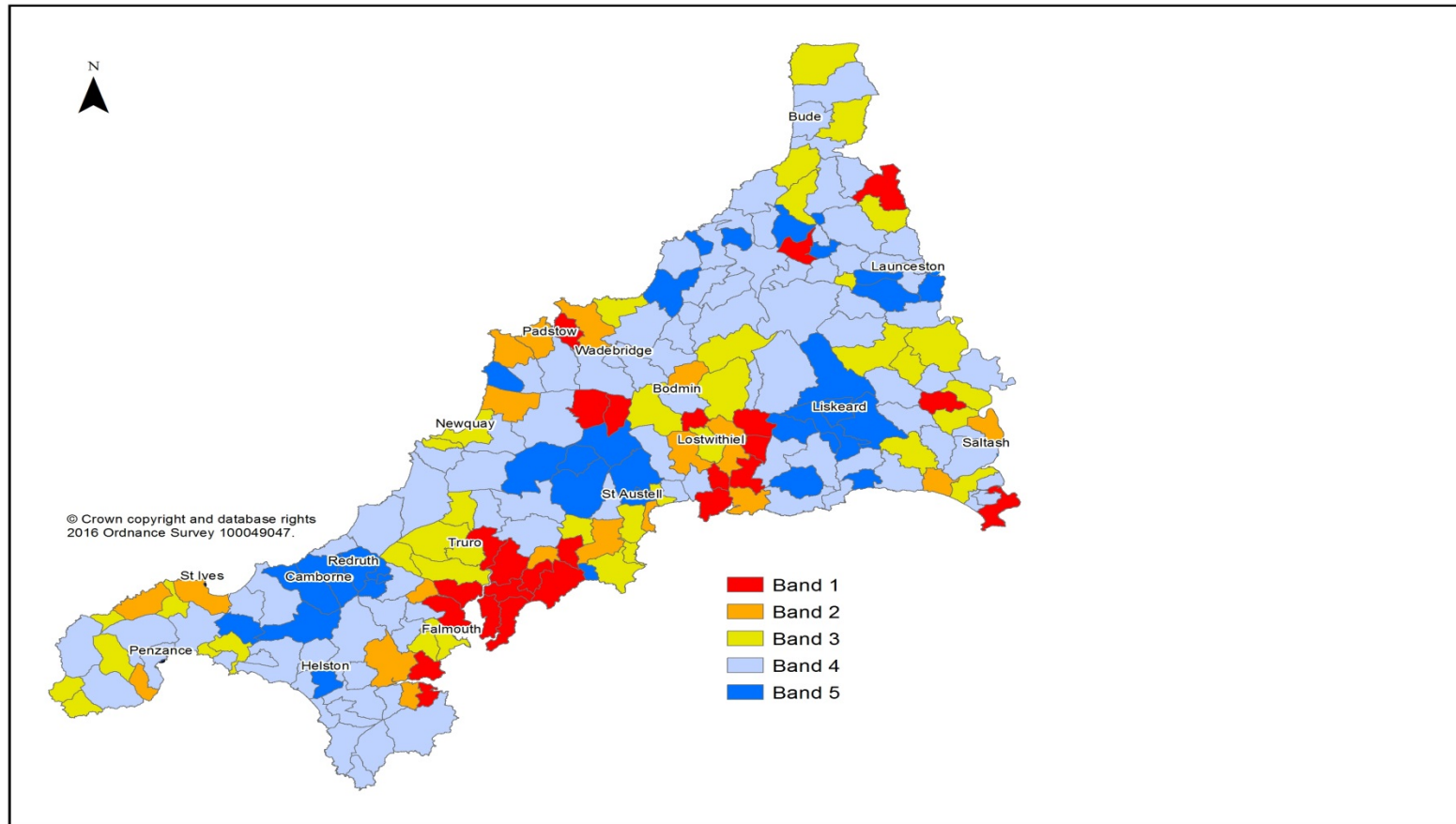
- Available to buy at discount from open market values
- Discount remains on future re-sales
- Discounts are based on Cornwall's value zones and average purchasing power (whichever is the lower)
- Saltash is Zone 4 so 40% discount

Example:

2 bed house = £100,000

3 bed house = £120,000

Cornwall Value Zones Map

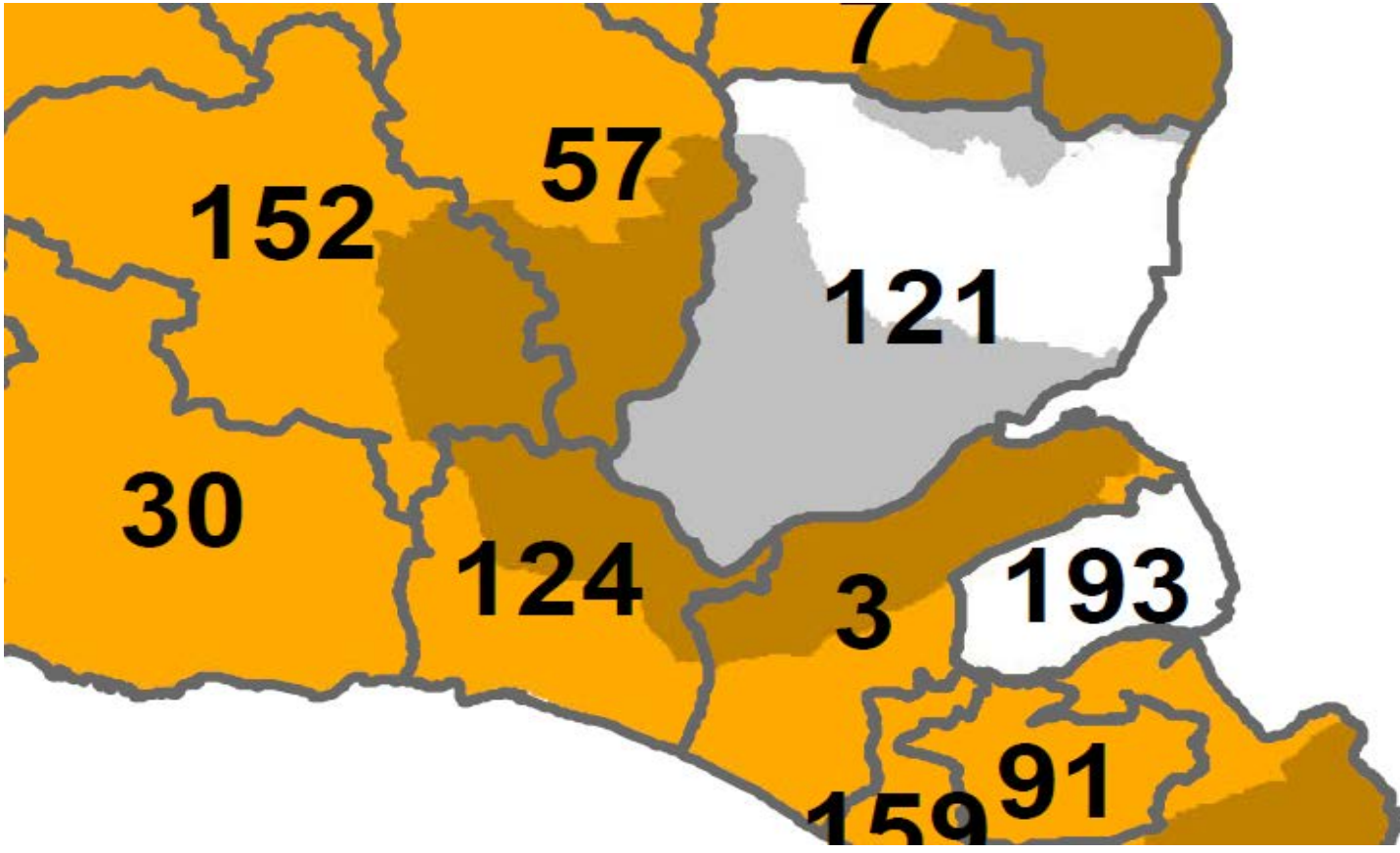


Planning Policy

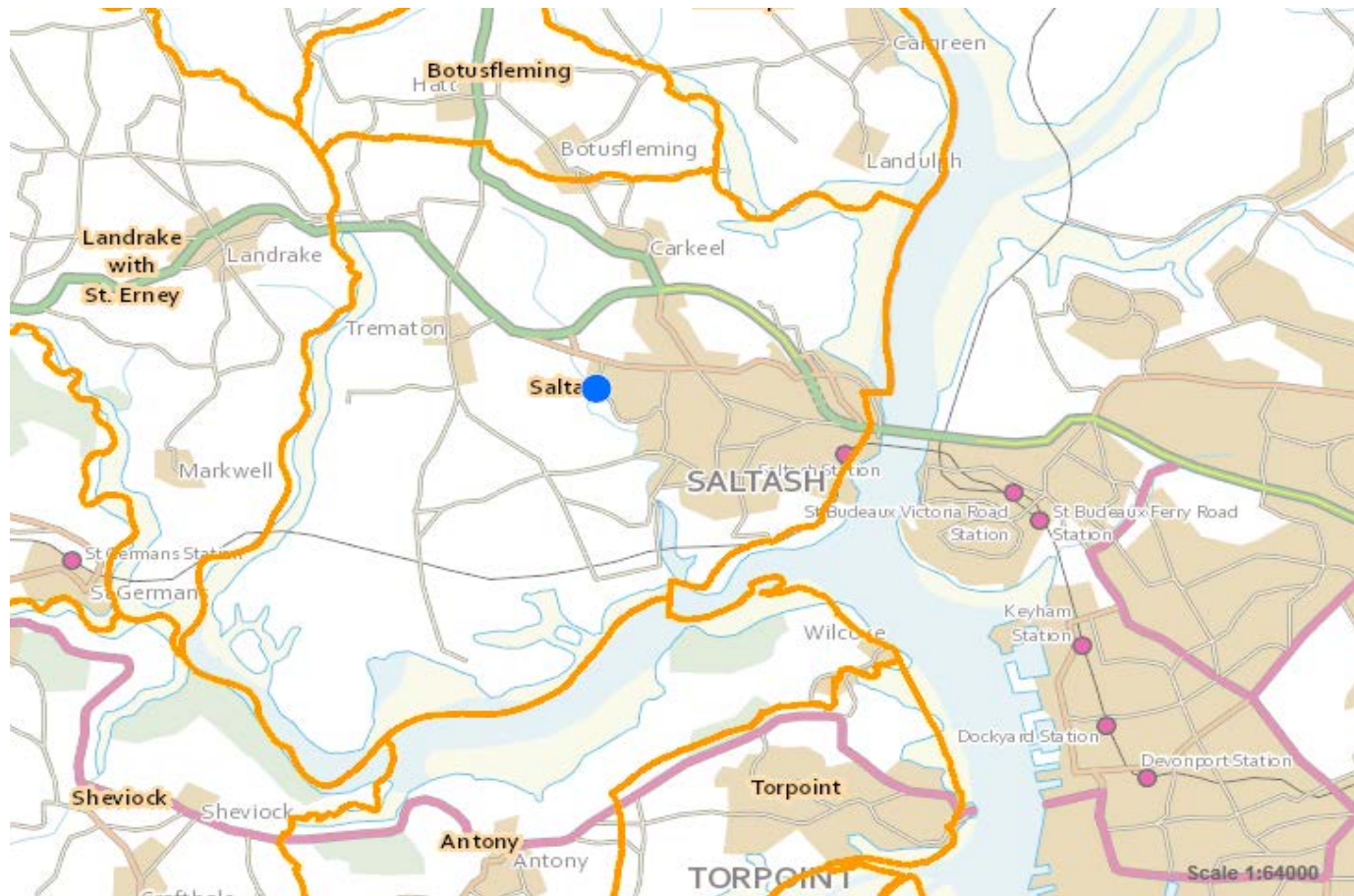
Cornwall Local Plan

- **Policy 3** – Saltash is a named settlement whereby sites within and adjoining the town have to be considered against Policy 8.
- **Policy 8 sites** – if 11 or more dwellings, or housing with a combined floorspace of over 1,000sqm proposed, the development must deliver affordable housing (outside of DRA).
- On Policy 8 sites within DRA & AONB, if 6 or more dwellings are proposed, a tariff style contribution towards affordable housing applies to units 6-10.

Saltash – Area of Outstanding Natural Beauty (grey)



- On Policy 8 sites in Saltash Parish, 30% affordable housing should be provided.
- **Policy 9 sites** – Rural Exception Sites. 50% - 100% affordable housing.
- These are sites outside of but adjacent to the built up areas of the smaller towns villages and hamlets,
- The inclusion of market housing only to cross subsidise where it is essential for delivery of development, based on a detailed financial viability assessment.



Affordable Housing SPD

- Sits under the Cornwall Local Plan
- Contains the detail to implement above policies

Delivery

1. Responding to developer/landowner led planning applications
2. Cornwall Council Funded Programme (CCFP)
3. Supporting Cornwall Housing and other RP's
4. Supporting Community Land Trusts
5. Contemporary Cornish Living
6. Homes for Cornwall (previously Cornwall Land Initiative)

1. Responding to developer/landowner led planning applications

- Negotiating 30% affordable housing as part of schemes in or adjoining Saltash town.
- Negotiating between 50% - 100% on rural exception sites.
- Advising on tenure and mix to ensure homes meet local housing need.
- Securing on-site and off-site affordable housing through S106 Agreements

2. Cornwall Council & HCA Funded Programme

- Cornwall Housing Partnership - active housing associations (or Registered Partners) with the objective of securing investment and maximising the provision of affordable housing
- In the 4 years from 2012/13 to 2015/16 Cornwall Council committed £22.84 million investment package to directly fund the construction of affordable homes with partner Registered Providers.

- This directly funded 1,154 homes over and above 'normal' s106 supply through the planning system.
- Government's HCA investment programme of £19.5 million over a similar period.
- A new Cornwall Council investment programme of £14.64m has been agreed for the period 2016/17-19/20, which will continue this programme of proactive delivery of affordable homes in Cornwall.

3. Supporting Cornwall Housing and other RP's

- Cornwall Housing Review due March 2017.
- Deliver social and affordable rented homes.
- Possibility of new programme for delivery.
- Supporting Hastoe to find and deliver new sites in South East Cornwall.
- Cornwall Rural Housing Association looking for new sites.

4. Supporting Community Land Trusts (CLT's)

- “Community Land Trusts are local organisations set up and run by ordinary people to develop and manage homes as well as other assets important to that community, like community enterprises, food growing or workspaces. The CLT's main task is to make sure these homes are genuinely affordable, based on what people actually earn in their area, not just for now but for every future occupier.” (Communitylandtrusts.org.uk)

- Signpost groups to support networks and funding opportunities
- Help CLT's to find sites and provide guidance through the planning process
- Share local housing need data with them and support them in undertaking Housing Need Surveys
- Advise CLT's on size and tenure of proposed homes

5. Contemporary Cornish Living

- Direct delivery by the Council
- Homes to buy and to rent
- Aim to build 500 homes per year
- Self financing through sales and rents
- Pilot sites
 - St Lawrence's, Bodmin 175 homes
 - Tolvaddon, 35 homes
- Quality, warm, dry homes that are cheap to run, offer security of tenure over a long term, and that help meet community need

6. Homes for Cornwall Programme

- Releases 11 Council owned sites across Cornwall to deliver 400 new mixed tenure homes
- The Council has a contract with Galliford Try to build open market and affordable homes will be transferred to DCH
- Sites will be developed in four stages (clusters)
- Receipt for the land to be reinvested in affordable housing programme or to buy additional sites for housing delivery

Key benefits of the Programme

1. The initiative is self financing - it is increasing the delivery of affordable homes without public subsidy
2. By packaging up 11 sites helps less viable sites to be delivered
3. The sites will deliver between 35% or 50% affordable housing – of which 70% are affordable rented homes
4. The Council maintains control over when and what type of schemes are delivered
5. Market dwellings available to first to buyers under the Help to Buy scheme
6. Galliford Try are committed to providing apprenticeships

Homes for Cornwall 11 Sites

Cluster	Site	Number of new homes	
1	Carvinack Farm, Shortlanesend	114	Under construction
1	Adj. to the Red Lion, Blackwater	22	Complete December 2016
1	Trevanion Road, Wadebridge	24	Complete December 2016
2	Aldreath Road, Madron	24	Planning permission
3	Chyryn Drive, St Breward	21	Planning permission
3	St Clare Offices, Penzance	106	Planning Application - December 2016
3	Penwith Street Depot, Penzance	24	Planning Application - December 2016
3	Trevenner, Marazion	17	Planning Application - December 2016
4	Trenwith Burrows, St Ives	13	Planning submission - March 2017
4	Molesworth Road, Tintagel	15-20	Planning submission - March 2017
4	Pendower Road, Veryan	14	Planning submission - March 2017

Cluster 1 sites

- Shortlanesend



- Wadebridge



Options for land receipt

- Support the Cornwall Council Funding Programme helping RPs to deliver approximately 150 affordable dwellings
- The purchase of land potentially delivering 300 affordable dwellings
- Sites available in East Cornwall/Saltash?

Questions?

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