



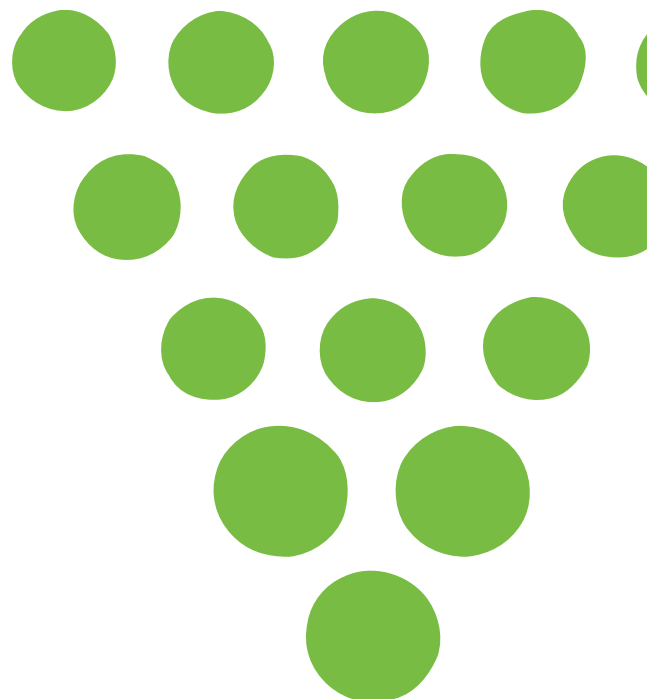
Penwith Community Area Partnerships

Affordable Housing Background Information

Prepared by the
Affordable Housing Team

Date: 6th December 2024

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1. Overview

1.1 Introduction

Affordable Housing includes homes for sale or rent and is for people whose needs are not met by the private market (Homes England).

This CAP Information Pack provides you with your Housing Need Data at a CAP level.

The need data is broken down into:

- the number of households that are registered in your CAP Area as being in Housing Need and looking for an affordable home to rent.
- the breakdown of the type of accommodation by bed space that those households are looking for.
- the number of households that are over the age of 55 years (this can be an indicator of the type of accommodation required eg bungalows or ground floor accommodation)
- affordable housing stock turnover
- number of households that are recorded as having an assessed need for M42 Accessible and Adaptable Homes and M43 Wheelchair Accessible.

Additionally, we have provided you with information about:

- the work of the Affordable Housing Team, what support we can provide and how to contact us.
- which Housing Registered Providers are currently working in your area and their contact details
- Some general information about Affordable housing and resources that are available to you.

1.2 Penwith CAP parishes

- Ludgvan
- Madron
- Marazion
- Morvah
- Penzance
- Perranuthnoe
- Sancreed
- Sennan
- St Buryan Lamorna and Paul
- St Erth
- St Hilary
- St Ives
- St Just in Penwith (St Just)
- St Levan
- St Michael's Mount
- Towadnack
- Zennor

1.2 CAP location



1.4 Neighbourhood Development Plans

Parish	Status	Link to NDP/ Housing Policies
Ludgvan	Made 14 th September 2021	Ludgvan: Reference PA19/00019/NDP
Madron	Made 12 th May 2023	PA22/00004/NDP Madron neighbourhood development plan Madron Cornwall
Marazion	Designated 13 th November 2017	PA23/00015/NDP Marazion Neighbourhood Development Plan Marazion Cornwall
Morvah	-	-
Penzance	Examination progressing	PA24/00003/NDP Penzance Neighbourhood Development Plan Penzance Cornwall
Perranuthnoe	Made 22 nd August 2023	PA22/00003/NDP Perranuthnoe neighbourhood plan Perranuthnoe Cornwall
Sancreed	-	-
Sennen	Being drafted	PA23/00022/NDP Sennen Neighbourhood Development Plan Sennen Cornwall
St Buryan Lamorna and Paul	Being drafted	PA23/00025/NDP St Buryan, Lamorna and Paul Neighbourhood Plan St Buryan, Lamorna And Paul Cornwall

St Erth	Made 18 th June 2018	PA17/00029/NDP Plan proposal submitted for St Erth Neighbourhood Development Plan St Erth Parish Council Cornwall
St Hilary	Made 19 th September 2024	PA24/00001/NDP St Hilary Neighbourhood Development Plan St Hilary Cornwall
St Ives Town	Made 20 th December 2016	PA15/00012/NDP Plan proposal for St Ives Neighbourhood Development Plan St Ives Cornwall
St Just in Penwith	Made 7 th February 2022	PA21/00009/NDP Plan Proposal Submitted for St Just in Penwith Neighbourhood Development Plan. St Just In Penwith Cornwall
St Levan	Designated 12 th June 2018	PA18/00013/NDP Designation request for undertaking a Neighbourhood Development Plan for the Parish of St Levan St Levan Cornwall
St Michael's Mount	-	-
Towadnack	-	-
Zennor	-	-

2. Affordable housing data for your CAP

2.1 Registered housing need

The below Homechoice housing information indicates that there are **902** households who have declared they have a connection to the Penwith CAP and are seeking an affordable home to rent.

Cornwall Homechoice Register shows that:

- **1981** households are registered on Homechoice, of these
- Over 50% have indicated a need for 1 bed accommodation
- **604** households are over 55 years of age
- Of these **604** households, **82%** are seeking a 1 bed home.
- **54** households recorded as having an assessed need for M42 Accessible and Adaptable Homes (**193** households self-assessed) and
- **9** households requiring M43 Wheelchair Accessible homes

Your CAP areas need for 1 beds and the number of over 55s is comparable with other areas throughout Cornwall which shows a high need, usually around 50% for one bedroom homes.

Total households:

Band ▲	1	2	3	4	5	6	7	8	Total
A	121	29	8	2					160
B	93	44	36	18	9		2	1	204
C	208	92	131	49	2				482
D	86	93	16						195
E	596	250	83	11					940
Total	1104	508	274	80	11	2	1	1	1981

Households over the age of 55 years of age:

Band ▲	1	2	3	4	5	6	7	Total
A	86	10	3					99
B	38	4	2	1			1	46
C	66	13	7	3				89
D	24	3	1					28
E	284	44	13	1				342
Total	498	74	26	5			1	604

The table below provides you with the current housing need data for the individual parishes within your CAP.

Parish	Number of Households in Housing Need	Number of Households over the age of 55
Ludgvan	87	24
Madron	74	22
Marazion	69	31
Morvah	2	-
Penzance	1048	302
Perranuthnoe	64	24
Sancreed	15	1
Sennen	36	14
St Buryan Lamorna and Paul	43	17
St Erth	98	29
St Hilary	15	7
St Ives Town	468	144
St Just in Penwith (St Just)	181	58
St Levan	23	8
St Michael's Mount	1	-
Towadnack	12	5
Zennor	2	-
Total *	2238	686

**Please note the sum of local connections to individual parishes is greater than the collective total of 1981 as households may have a connection to more than one parish in the CAP*

Where households are considered to be in greater housing need than others, they are awarded a higher priority banding as a result. This becomes relevant when there are more locally qualifying households than affordable homes available, and priority is given to those deemed in greatest need. For example, were the affordable homes ready for occupation now, and all qualifying households bid there would not be enough affordable homes to meet the local need. Those in the highest bandings (A being the highest) would be given priority over those in lower priority bands.

However, for the avoidance of doubt Band E applicants **are** still qualifying households in housing need, who are eligible to bid for affordable homes. They simply have not been awarded as high a priority of housing need as households in Bands A–D.

Examples of Band E households include (but are not limited to):

- Young adults with or without children, living with parents or friends who are unable to secure private rented accommodation or afford an open market home.
- Households in private rented accommodation who cannot afford to sustain the rent in the long term for example and who may or may not have been served a notice to leave.

These circumstances are far from uncommon across Cornwall, where incomes are often low meaning some people are unable to afford open market or private rented housing.

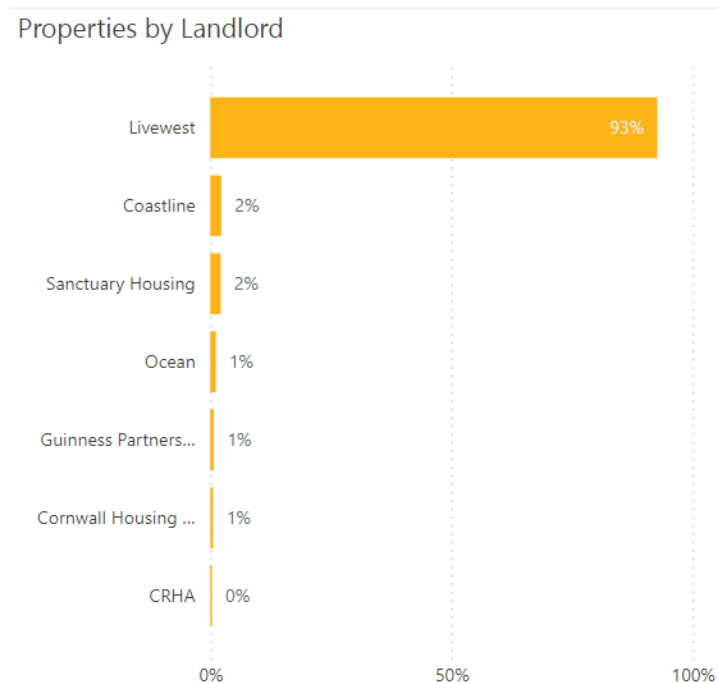
See section 4.4 for further information about Cornwall Council's Allocations Policy and Common Assessment Framework.

In terms of intermediate sale need which is most commonly delivered as Discount Market Sale Homes or Shared Ownership, there is no longer a register for these households. However, it is worth noting that Band E applicants on the Homechoice register, whilst having lower priority than other bands are still in housing need, but importantly may possess potential funds to access to Low-Cost Homeownership as a means of addressing their housing needs. Appraising Band E applicants in this manner provides a broader understanding of intermediate need, as part of this comprehensive assessment of housing needs in the area as set out above. There are currently **940** households in Band E who may be suitable for Low-Cost Homeownerships such as Shared Ownership or Discount Market Sale.

You can find out your Parish's registered housing need alongside a lot of interesting fact, figures and information about your parish and Cornwall here: [Housing intelligence](#). You will find your parish's Housing Need in the section titled **Social Housing in Cornwall** but for ease you can click here [Parish Housing Need Data](#). If you can't find what you need then do get in contact with the team.

2.2 Affordable housing rental stock

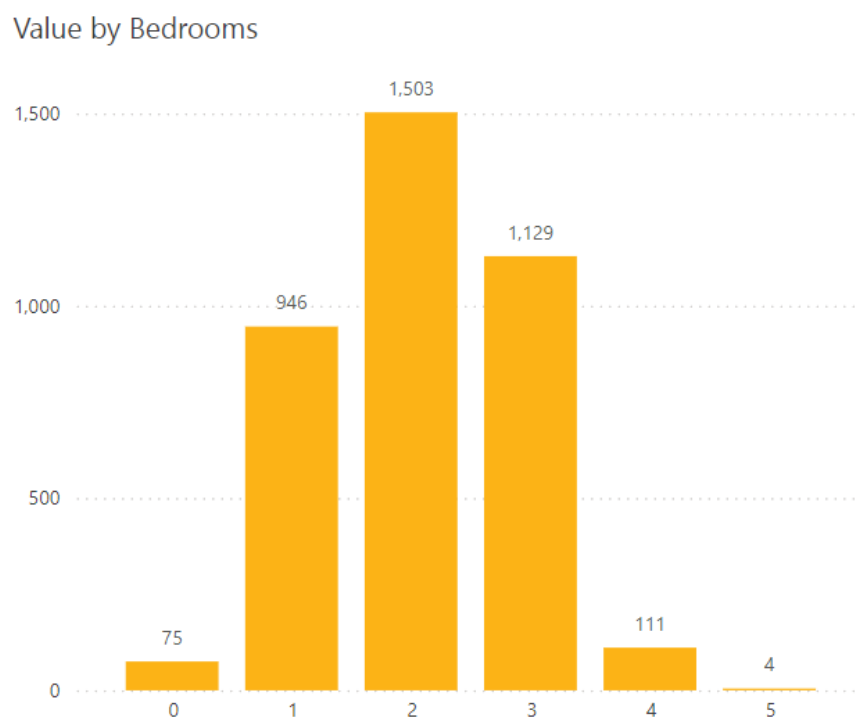
There are **3768** social/affordable rental properties recorded in your CAP as of April 2022. The following provides a breakdown of the stock held by each of the registered providers. The below chart shows that Livewest currently manage/own the majority of the stock in your CAP.



2.3 Bedroom mix of existing stock

The bedroom mix of the existing **3768** Affordable Housing rental homes in your CAP area is shown in the table below. This shows that the majority of your existing stock is in two bedroom properties:

Number of Properties in the CAP area



2.4 Relets of affordable housing stock

There have been **387** relet adverts in the past 3 years since October 2021.

The table below helps to understand the demand (not the need) for these properties, as it gives the number of bids received for homes. It should be noted that this shows the number of households that applied for these properties, whether or not these households were eligible to be allocated a home.

So as an example, there were **5** properties advertised in **Sennen Parish** and the maximum number of bids that were received on one property was **111** but on another of the properties **61** bids were received.

There are many factors that will influence the number of bids received on properties depending for example, property age, type, location, rent charged and any restrictions for example whether pets are allowed.

Parish	Adverts	Min of Bids	Max of Bids
Madron	7	67	176
Marazion	15	20	207
Penzance	183	5	276
Perranuthnoe	9	41	182
Sancreed	1	61	61
Sennen	5	32	111
St Buryan, Lamorna and Paul	34	16	265
St Erth	15	27	263
St Ives	80	18	283
St Just	36	9	157
St Levan	2	35	135
Total	387	5	283

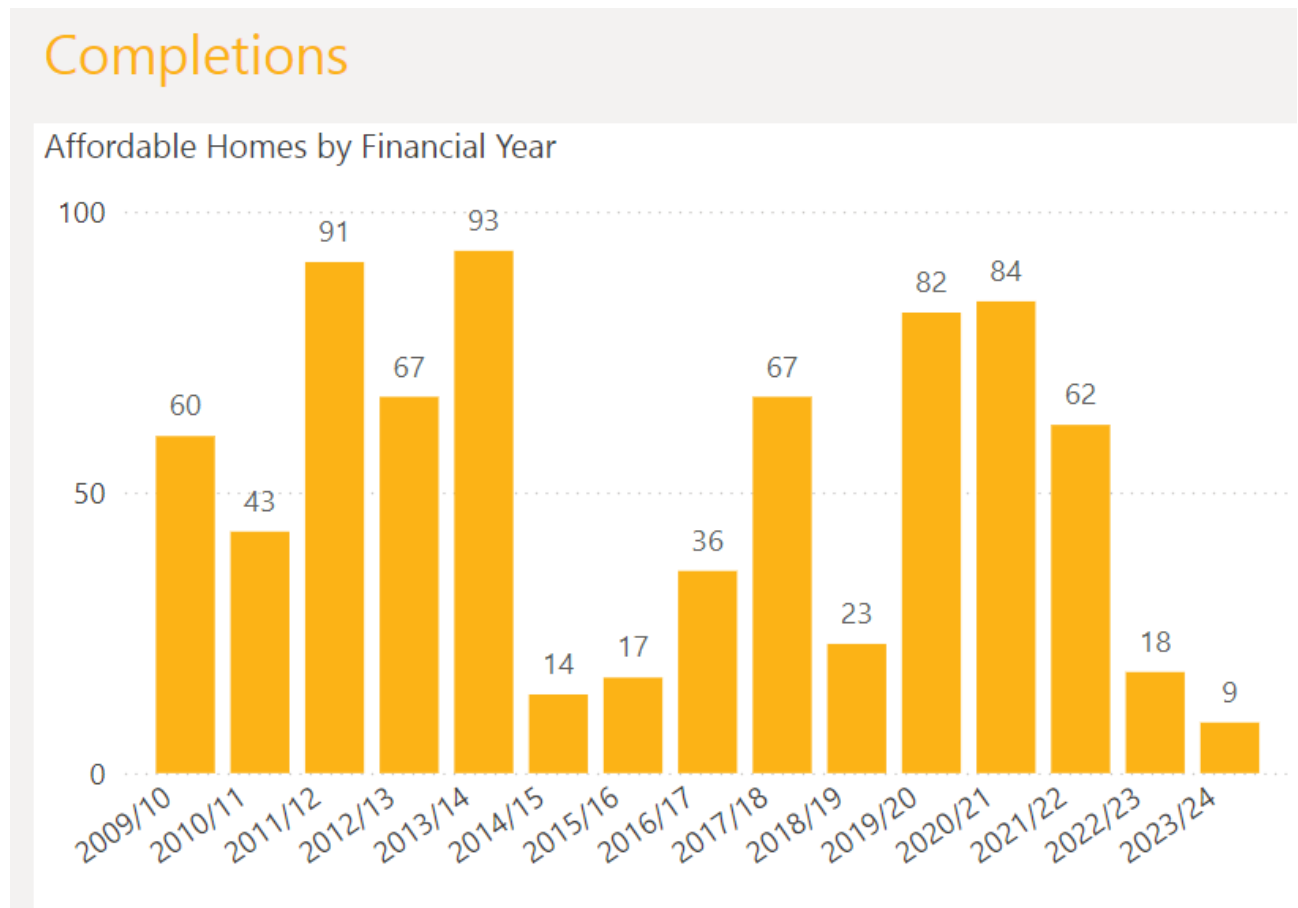
About this data

Data has been supplied by 11 of the 44 registered providers in Cornwall, including the main stockholders, but we estimate that the data in this report represents around 90% of those in Cornwall. This data does not include Shared Ownership and Mortgage Recue properties.

The total for social and affordable housing in Cornwall is estimated at 35,000. If quoted this data should be clearly marked as an estimate. For more detailed information on social housing stock in Cornwall please refer to www.cornwall.gov.uk/housing/housing-intelligence

2.5 Affordable housing delivery

The chart below illustrates, by year how a total of **766** new affordable homes have been delivered your CAP since 2009.



The total number of completed affordable homes per parish is detailed in the table below.

Parish	Total AH 2009/10 to 2023/24
Ludgvan	26
Madron	10
Marazion	74
Morvah	-
Penzance	148
Perranuthnoe	24
Sancreed	1
Sennen	39
St Buryan Lamorna and Paul	48
St Erth	64
St Hilary	-
St Ives Town	266
St Just in Penwith (St Just)	57
St Levan	7
St Michael's Mount	-
Towadnack	2
Zennor	-

2.6 Extant affordable permissions

Available records indicate **328** extant permissions, however it must be noted there is no guarantee that all schemes will be delivered, sites can stall for many reasons.

Parish	Total Extant permission
Ludgvan	46
Madron	9
Marazion	1
Morvah	-
Penzance	149
Perranuthnoe	2
Sancreed	2
Sennen	-
St Buryan Lamorna and Paul	-
St Erth	54
St Hilary	-
St Ives	37
St Just in Penwith (St Just)	11
St Levan	8
St Michael's Mount	-
Towadnack	9
Zennor	-

3. Support available from the Affordable Housing Team

3.1 Who we are and what the team do

Who we are:

There are 11 members of the Team and we work across the whole of Cornwall. We have dedicated link officers that you can contact for your Parish, we also have a Rural Housing Enabler and Homeownership team that work across the Duchy. The map below provides you with all our contact details.

What we do:

The work of the team is quite varied:

- 1) we are the **Housing consultee** on Planning Applications, which means that:
 - we provide consultee responses on planning applications that have a requirement to provide affordable housing.
 - we assess planning applications against Planning Policy, discuss with developers their proposal - this includes the housing mix, layout and viability.
 - we attend planning committees and negotiate, secure and manage Section 106 off-site financial contributions
- 2) we **work closely with providers of affordable housing**, including our in-house 'Council Housing' Delivery Team. We **manage funded programmes** for Registered Providers and support them to deliver more affordable homes across the County. We **support Cornwall Housing Partnership** and a sites group for these Providers

- 3) we **work proactively with Parish/Town Councils** to help them to find and bring forward sites for Affordable Housing. We support communities with understanding their Housing Need by **facilitating Housing Needs Surveys**.
- 4) we **manage a programme of Community Led Housing** which includes advising communities on routes of delivery, site finding and managing grants that are available to communities to build affordable homes.
- 5) we **manage the Affordable Homeownership Service** for residents who want to sell or buy below-market Affordable Homes as well as manage the approvals of the Council's Shared Ownership stock.

Below is a map showing the contact details of the affordable housing team

General enquiries

Email: affordablehousing@cornwall.gov.uk
Tel: 01872 322222

- A** - West Penwith
- Hayle and St Ives
- Truro and the Roseland (northern part)

Michelle Billing

Email: Michelle.Billing@cornwall.gov.uk
Work Mobile: 07871 982556

- B** - Camborne, Pool, Illogan, Redruth
- Helston and South Kerrier
- Falmouth and Penryn

Julia Lansdowne

Email: julia.lansdowne@cornwall.gov.uk
Work Mobile: 07483 304117

- C** - China Clay
- St Austell and Mevagissey
- St Blazey, Fowey and Lostwithiel
- Truro and the Roseland (southern part)

Dean Mutton

Email: Dean.Mutton@cornwall.gov.uk
Work Mobile: 07483 364375

- D** - Newquay and St Columb
- Bodmin

Richard Hawkey - Team Principal

Email: Richard.Hawkey@cornwall.gov.uk
Work Mobile: 07972 058226

- E** - Liskeard and Looe
- Cornwall Gateway
- Caradon
- St Agnes and Perranporth

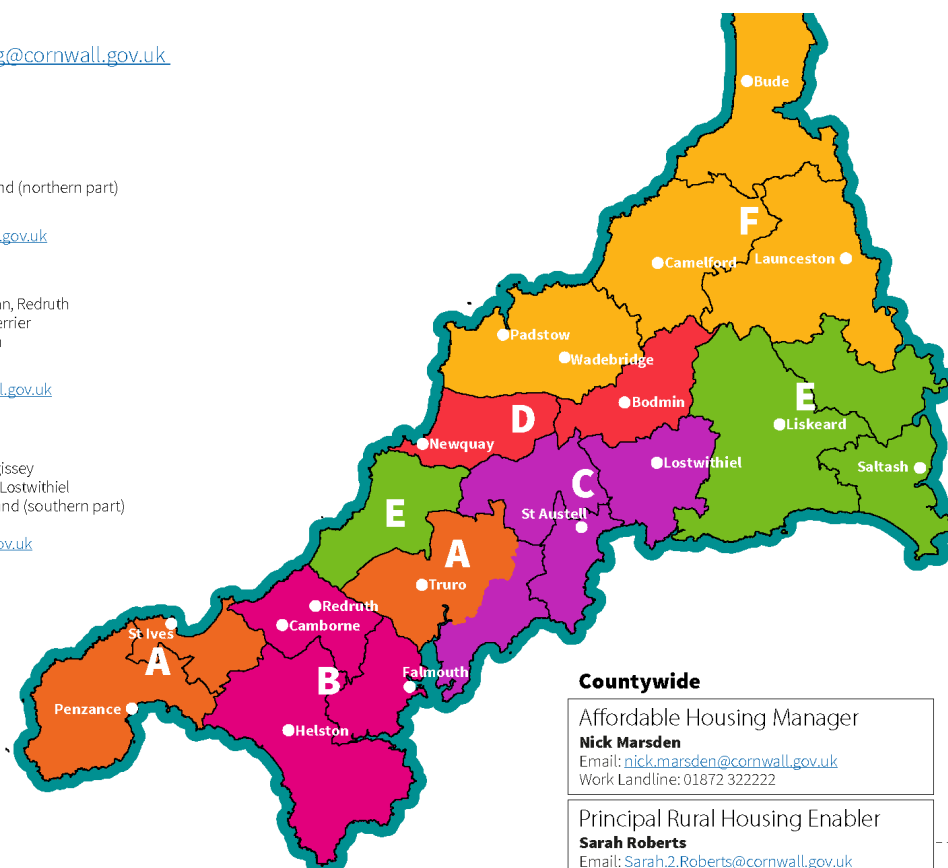
Sally Henthorn

Email: sally.henthorn@cornwall.gov.uk
Work Mobile: 07484 036815

- F** - Bude
- Camelford
- Launceston
- Wadebridge and Padstow

Imogen Day

Email: Imogen.Day@cornwall.gov.uk
Work Landline: 01872 322222



Countywide

Affordable Housing Manager

Nick Marsden

Email: nick.marsden@cornwall.gov.uk
Work Landline: 01872 322222

Principal Rural Housing Enabler

Sarah Roberts

Email: Sarah.2.Roberts@cornwall.gov.uk
Work Mobile: 07395 835008

Affordable Homeownership Service

Morwenna Milburn

Email: affordablehomeownership@cornwall.gov.uk
Work Landline: 01872 326353 (option 1)

Supported by:

Justine Rolfe

Email: Justine.Rolfe@cornwall.gov.uk
Work Mobile: 07483 304119

Emma Ball

Email: emma.ball@cornwall.gov.uk
Work Landline: 01872 326353 (option 1)

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3.2 Support for community-led affordable housing delivery

Fundamental to the work of the Team is working with our communities across Cornwall to **help identify potential sites** to deliver more affordable homes.

We know that there is a huge shortage of affordable housing for people in Cornwall and we are determined to do everything we can to address that need. We want to help more towns and parishes to develop and deliver their own affordable housing schemes, enabling residents to remain in their local area.

One of the most difficult challenges is finding suitable sites to build the homes on, so we are working proactively with town and parish councils to jointly identify potential land and engage with local communities to enable sites to be brought forward for affordable homes.

With 213 towns and parishes across Cornwall, the team have had to prioritise the areas with the most urgent housing need. The Team carried out an initial assessment of the number of people in housing need in each area, the affordable housing delivery in recent years, and the number of affordable homes currently available.

The Team has been working closely with over 50 parishes to offer support, but we are always keen to hear from other areas that are interested in finding out more about this enabling work.

3.3 How the Affordable Housing Team can help to support your community

We can work with you to:

- help you to **understand and identify your Parish's housing need**.
- support you to **review existing affordable housing planning commitments**, which will include outline permissions and stalled sites.
- assist you to **engage with landowners and developers to identify and unlock sites**.
- help you to **identify and appraise potential sites** and understand the **realities of viability** on schemes. For example, of delivery in recent years most Registered Providers are now unable to deliver schemes under 15-20 units.
- provide guidance on the **types of delivery structures** that are available. Every community is different with varying amounts of time they can commit, for example it may be that your community are really keen to be fully involved in the development and delivery and decide to set up their own Community Land Trusts or they may prefer to let another organisation such as a Registered Provider or the Council's own delivery team take the lead.
- give information on potential **sources of funding** and how to attract these and
- **signpost** you to other organisations who will also be able to support you



You can find out more on our [Community Led Housing webpages](#).

3.4 Help with understanding housing need

Understanding the housing need of a community is key to delivering the right type and size of Affordable Housing for your community. We have provided you with your CAP level Housing Need data above but we can help you to understand and identify a specific Parish's housing need. Importantly, we can also explain how this could translate into a final affordable housing scheme.

Households seeking an affordable home to rent register with Homechoice which is a choice-based system for letting Council and Housing Association homes.

It is clear that in some parishes there is hidden need where applicants may be eligible and in housing need, but for a variety of reasons may not be registered with Homechoice.

An example of this is in some rural areas where there has been little or no Affordable Housing delivery, people often do not register as there's the perception that *"nothing is ever delivered so why bother"*. Additionally, residents may not believe they are eligible meaning the actual need in many parishes can often be much higher than those on the Homechoice register.

In such scenarios we can support you with a Housing Needs Survey or we can support you to set up and run an engagement event to encourage members of your community to register their need and engage with proposals.

If your Parish decide to undertake a Housing Need Survey contact us and we can walk you through what is involved, timescales and the costs. Once a Housing Need Survey is completed and a report written they are publicly available on the [Council's website](#).

If you are interested in finding out more or viewing a template copy of the survey, you can visit our [Let's Talk Cornwall pages](#)

4. General information about affordable housing

4.1 How are affordable homes secured for local people?

When an application is proposed with onsite affordable housing, these homes are secured with a legal agreement called a Section 106. This is essentially a contract between the landowner and the Council. The Section 106 is on the land, so once the homes are built and sold (for example to a Registered Provider if for Rent or to an individual if Discount Sale) this S106 is then between the owners of the properties and the Council.

The S106 secures these homes as affordable in perpetuity and provides all the details of the housing scheme as a whole such as how many homes, the type and size of home that will be delivered, who the properties should be allocated to, how much for, how it should be advertised and much more. There is a template of the Section 106 on the [Council's website](#) if you wanted to see one.

4.2 Who can apply for an affordable home

Homechoice is the choice-based system for letting council and housing association homes to rent in Cornwall. Partner landlords advertise their vacant properties with the Council on the Homechoice website.

To join the register, households must meet certain criteria. In most circumstances they will not be able to join if:

- They have a household income (after tax) of £60,000 or more
- They have assets worth more than £50,000

Properties are allocated in line with the Homechoice Common Assessment Framework and Cornwall Council Allocations Policy(see section 4.4). Applicants in the most urgent need for housing have the best chance of bidding successfully.

- Households will usually need to meet certain criteria (such as local connection) to be able to bid on properties
- Households can bid on one property per week and it can be located anywhere in Cornwall
- If households do not bid on a suitable property within 12 months you may be removed from the Homechoice register
- If households refuse two suitable properties you may be removed from the Homechoice register

4.3 What does Local Connection mean?

This is a question we get asked many times. We also get told that homes are being allocated to people from out of the county, but here's why we know this isn't correct:

As we said above the Section 106 sets out who affordable homes can be allocated to and it details exactly who a qualifying household is. When a scheme is in a rural area (not a town) the Parish where the homes are to be built is known as the Primary Parish and applicants from the Primary Parish are given first priority. To qualify for a home the household applying would need to be one of the following:

- Be currently resident (in the parish) and for at least the last 3 years
- Have previously been resident (in the parish) for at least 5 years and wanting to move back
- Working (in the parish) for at least 3 years; at least 16h/w
- Have a current, immediate family connection (mother, father, brother, sister, daughter, son) within the parish for at least 5 years, and where a caring dependency relationship can be established

For rented properties, when a Registered Provider is allocating the homes, if no applicants comes forward from the Primary Parish, then these homes can be allocated to people from adjoining parishes (known as Secondary Parishes) or to someone with a County connection. They would still need to meet the requirements set out in the Section 106 as a qualifying person for the County. Further information can be found in the [Chief Planning Officer Guidance Note on Cascades](#)

There are a very few cases where homes go to people that do not have a County connection such as those who work or who have previously worked in the armed forces (see the [Armed Forces Covenant](#) for more information)

If you know of a property that is not being let out in accordance with a S106 then please do [let the team know](#) so that we can look into it.

4.4 How are affordable homes allocated?

Home Choice is being reviewed following comprehensive consultation last year and the outcome of the review and implementation will be announced later in the year, however the following sets out the Council's current allocations policy of who qualifies for an offer of accommodation. This applies to accommodation that we own and other affordable and social homes to which we have nomination rights. If we have nomination rights this would usually be set out in a Section 106 legal agreement. The vast majority of homes will come to the Council in the first instance for us to nominate someone from the Homechoice register.

We have an Allocations Scheme to explain how social housing owned by the Council will be prioritised and let. Cornwall Allocations Scheme includes:

- [Cornwall Homechoice Scheme](#) - a common housing register/assessment framework
- Cornwall Council's Allocations Policy

Cornwall Homechoice is a common housing register. Customers can apply for affordable homes owned and managed by the Council and its partner landlords.

It includes a Common Assessment Framework and this sets out amongst all the other criteria the bandings for households (see description below). All partner landlords agree with the prioritisation of households on the Common Housing Register. Partner landlords are also called Registered Providers.

Each Registered Provider also has their own allocation policy which is used when the Council do not have a nomination rights. This describes who qualifies for an offer of accommodation on property they own.

The extract in the table below is from the current Homechoice Common Assessment Framework, full details can be found at [Council allocation scheme - Cornwall Council](#).

Band A	
Exceptional Needs	Where 'substantial' evidence from a statutory organisation, such as the police, is provided which concludes that risk to life or serious harm could result if an immediate move is not obtained (includes victims of domestic violence, racial harassment, and witness intimidation). These cases need to be of an exceptional nature and must clearly demonstrate that suitable temporary accommodation through the statutory homeless duties would not be an option.
Welfare	Applicants awarded an 'urgent' priority by the Welfare Assessment Panel.
Adapted/Accessible Property	The applicant occupies a Council, ALMO or Registered Provider property within the Cornwall Homechoice area that ,ATCHES Adapted/Accessible Property Group1 or 2 and no household member requires the adaptation/s.
Downsizing	Tenants in Cornwall who are under-occupying a Council or PRP property.
Band B	
Welfare	Applicants awarded a 'high' priority by the Welfare Assessment Panel.
Lack of Bedrooms	Applicant lacks 2 or more bedrooms in their current home, UNLESS evidence exists that the overcrowding is deliberate. (This excludes applicants in temporary accommodation).
Disrepair	Private sector tenants or residents that have been assessed as having Category 1 hazards under the Housing Health and Safety Rating System that involve an imminent risk of harm to the occupants and the landlord is unable to remedy the defects to the property within a reasonable period of time as specified by the Private Sector Housing Team.
Move-on	The applicant is formally accepted under the move-on scheme.(Appendix11)
Redevelopment Programme	A Cornwall Homechoice Partner tenants where the demolition refurbishment, or sale of their home has been approved and the tenant is required to move within the next six months.
Band C	
Statutory Homelessness	Applicants to whom Cornwall Council has accepted a full housing duty under the current Homelessness legislation.
Homelessness Other	Applicants who can demonstrate they are homeless or threatened with homelessness but not owed a main housing duty by Cornwall Council.
Welfare	Applicants awarded a 'medium' priority by the Welfare Assessment Panel.
Lack of bedrooms	Applicants who lack one bedroom in their current home.
Support/Facilities	The applicant, or a member of their household, needs to move to a particular 'locality' within Cornwall, to give or receive on-going support from 'close' family members, or to access specialist medical facilities.
Work/Training	The applicant, or a member of their household, needs to move closer to their place of work/training (of a non-casual nature) within Cornwall. People who need to move into the district or to a particular locality in the district of the authority, needs to move to take up a job or live closer to employment or training (including apprenticeships) where failure to meet that need would cause hardship (to themselves or to others).

Band D	
Shared Facilities	Applicants share bathroom or kitchen with non-family members.
Children living in flats and/or lacking a garden.	Applicant has a child/children under 10 years of age and lives in a property above ground floor, with no lift. Applicant has a child/children under 10 years of age living in a property without access to a garden.
Band E	
All other groups	Households who have no reasonable preference.
Local Cornwall Connection criteria	Within each band listed above, applicants with a qualifying local connection to Cornwall will be considered before applicants who do not have a local connection to Cornwall

For clarification, Band E applicants are still qualifying households in housing need, who are eligible to bid for affordable homes. They simply have not been awarded as high a priority of housing need as households in Bands A–D.

Examples of Band E households include (but are not limited to):

- Young adults with or without children, living with parents or friends who are unable to secure private rented accommodation or afford an open market home.
- Households in private rented accommodation who cannot afford to sustain the rent in the long term for example and who may or may not have been served a notice to leave.

These circumstances are far from uncommon across Cornwall, where incomes are often low meaning some people are unable to afford open market or private rented housing.

4.5 What you can do to help local people secure an affordable home

- 1) Support your community by holding housing surgeries/engagement events where residents can register their need and interest in Affordable Housing. The Team can help you to do this.
- 2) When a scheme is being developed encourage the developer or registered provider who is involved to work with the Local Parish/Town Council to promote the scheme early in its development. When nearing completion encourage them to comprehensively advertise the properties through your local networks. This could be on-line via Parish social media or on local notice boards.

4.6 Chief Planning Officer Advice Note – Addressing Affordability

In September 2022 the Council implemented a Chief Planning Officer Advice Note (CPOAN) to address the increasing pressure of a lack of homes that are rented at an affordable level throughout Cornwall. This CPOAN that the Council has implemented amends the Tenure split which is included in the Cornwall Local Plan.

This tenure change sees Affordable Rented homes replaced with Social Rent. Therefore, the typical expected tenure split has now been adjusted from the previous 70/30 tenure split (70% affordable rent 30% intermediate sale) to the following:

In Zones 1 and 2: 60% social rented and 40% intermediate housing

In Zones 3, 4 and 5: 50% social rented and 50% intermediate housing.

Your parish's Zone can be found in the Cornwall Local Plan page 94 and 95. You can find this CPOAN on the [Council's website](#) along with other policy guidance.

4.7 Neighbourhood Plan - Site allocations and affordable housing

The choice of whether to allocate a specific site to meet housing needs in the parish is a decision of the Neighbourhood Plan. Where allocating sites, it should be borne in mind that only schemes of 10 dwellings or more need to provide affordable housing on site, but schemes of 5 - 10 will required to make an affordable housing contribution (and not onsite provision).

There are a number of other options, including identifying any housing need but to continue to rely on Policy 3 of the Cornwall Local Plan to determine where housing proposals would constitute appropriate infill and rounding off or would be an exception site under Policy 9 of the same plan.

If the NDP proposes to define a development boundary to any of the settlements in the parish it must consider whether development needs can be met within that proposed boundary (i.e. is there sufficient space available for infill or rounding off?).

The Neighbourhood Planning team has produced guidance on this matter:

<https://www.cornwall.gov.uk/media/kqvjshiq/development-boundary-guidance.pdf> The NDP team runs monthly virtual surgeries to provide advice and guidance to groups; if you would like to access this please email: neighbourhoodplanning@cornwall.gov.uk

5. Helpful Resources

5.1 Affordable housing toolkit

The Council has a **practical guide for communities** that want to deliver their own Affordable Housing. The **Affordable Housing Enabling Toolkit** is made up of a comprehensive step by step guide for communities in the form of the Enabling Guide but we also have templates letters, documents and reports available for you to use.

The Toolkit covers topics such as community engagement, contacting landowners, prioritising sites and much more. It is a resource that you can work through yourselves or we can go through it with you step by step.

Every community is different in the way in which they want to see Affordable Housing delivered in their area, but we can help you to lead you through and understand the options.

The Toolkit is freely available on our [webpages](#) so please do take a look.



5.2 Affordable housing newsletter



Welcome to May's edition of the Affordable Housing Newsletter. This edition brings you information about our partnership work to find sites for Affordable Housing delivery, some information and guidance around Rural Exception Sites, a good news story and some general updates.

Please feel free to share this Newsletter.

The Affordable Housing Team produce a bi-monthly newsletter which is sent out to Parish Council Clerks for circulation to Councillors at the beginning of the months of January, March, May, July, September and November. The newsletter is full of useful policy updates, facts and figures around Affordable housing approvals and housing need figures, good news stories/case studies of affordable housing delivery, funding information and general information about affordable housing and what the team are doing.

We're always keen to hear from you as to what you would like us to cover in the Newsletter so, please don't hesitate to get in [contact](#). Please contact your Parish Clerk if you've not seen a copy of the newsletter.

5.3 Homes England factsheets

Homes England produce a series of Fact Sheets which collect key facts, figures and information. A number of them are particularly relevant to affordable housing. You can access these here:

[Fact Sheet 9: What is affordable housing?](#)

[Fact Sheet 2: How new homes are planned](#)

[Fact sheet 10: New homes in rural areas](#)

5.4 Useful links

- [Affordable housing - Cornwall Council](#)
- [Cornwall Local Plan](#)
- [Neighbourhood development plans](#)
- [Housing Supplementary Planning Document \(SPD\)](#)
- [Homepage | Community Led Homes](#)
- [Community Land Trust Network | Homepage \(communitylandtrusts.org.uk\)](#)
- [Home - UK Cohousing Network](#)

5.5 Contact list for delivery partners

Cornwall Council Affordable Housing Team facilitate, in partnership with a number of Registered Providers, the delivery of Affordable/Social Rent and Shared Ownership homes throughout Cornwall. We encourage developers whether a community led organisation or a private developer to engage with Registered Providers at the earliest possible stage.

Contact details are provided below for all registered providers who are currently or previously active in the delivery of Affordable Homes in Cornwall.

Aster Group

Sarsen Court
 Horton Avenue, Cannings Hill
 Devizes
 Wiltshire
 SN10 2AZ

Telephone: 0333 400 8222

Website: [Contact Aster Group - Enquiries & Call Centre Details](#)

Cornwall Community Land Trust

The Penwith Centre
 Parade Street
 Penzance
 TR18 4BU
 Telephone: 01736 334672
 Email: info@cornwallclt.org
 Website: <https://cornwallclt.org>

Cornwall Housing

Cornwall Housing Ltd,
 Chy Trevail, Beacon Technology Park
 Bodmin
 PL31 2FR
 Telephone: 0300 1234 161
 Email: info@cornwallhousing.org.uk
 Website: www.cornwallhousing.org.uk

Cornwall Rural Housing Association

19 Callywith Gate Industrial Estate
 Launceston Road
 Bodmin
 Cornwall Council
 PL31 2RQ
 Telephone: 01208 892000
 Email: info@crha.org.uk
 Website: crha.org.uk

Coastline Housing

Coastline Housing Ltd
 Coastline House
 4 Barncoose Gateway Park
 Pool
 Redruth
 Cornwall
 TR15 3RQ
 Telephone: 01209 200200
 Email : development@coastlinehousing.co.uk
 Website: www.coastlinehousing.co.uk

Guinness Hermitage

The Guinness Partnership

30 Brock Street,

Regent's Place,

London

NW1 3FG

Telephone: 0303 123 1890

Website: [Contact us - The Guinness Partnership](#)

Hastoe HA

Hastoe Housing Association

Fleur de Lis

Middlemarsh, Poundary

Dorchester

Dorset

DT1 3GX

Telephone: 0300 123 2250

Email: westdev@hastoe.com

Website: www.hastoe.com

HRA Team- Housing Deliver Team

Cornwall Council

New County Hall

Treyew Road

Truro

TR1 3AY

Tel: 01872 326353

E-mail housingdelivery@cornwall.gov.uk

Livewest

Livewest

Paris Street

Exeter

EX1 2JZ

Telephone: 0300 123 8080

Email: enquiries@livewest.co.uk

Website: www.livewest.co.uk

Places for People

Places for People

305 Grays Inn Rd,

London, WC1X 8QR

Telephone: [01772 667002](tel:01772667002).

Email: darren.dancey@placesforpeople.co.uk; christine@southdevonrural.com;

james.anderson@placesforpeople.co.uk;

Website: www.placesforpeople.co.uk

Plymouth Community Homes

Plumner House

Tailour Road

Crownhill

Plymouth

PL6 5DH

Telephone: 0808 2306500

Email: Andrew.Lawrie@plymouthcommunityhomes.co.uk (Head of Development)

Website: www.plmouthcommunityhomes.co.uk

Ocean Housing

Ocean Housing Ltd

Stennack House

Stennack Road

St Austell

Cornwall

PL25 3SW

Telephone: 01726 874450

Email: help@oceanhousing.com

Website: www.oceanhousing.com

Sanctuary

Woodview House

Torbay Business Park

Woodview Road

Paignton

TQ4 7HP

Telephone: 0800 131 3348

Email: southwestcontactus@sanctuary.co.uk

Website: www.sanctuary.co.uk

Willow Tree Housing Partnership (previously Tamar Housing)

Eastbridge House

Pill Road

Rooksbridge

Somerset

BS26 2TN

Telephone: 01752 250902

Email: customerservices@willowtreehousing.org.uk

Website: www.willowtreehousing.org.uk

Westward Housing

Westward Housing Group

Templar House

Collett Way

Newton Abbot

TQ12 4PH

Telephone: 0300 100 1010

Website: www.westwardhousing.org.uk

Email: info@westwardhousing.org.uk (please add 'Development' in the subject title of your email)

If you would like this information in another format please contact:

**Cornwall Council, County Hall
Treyew Road, Truro TR1 3AY**

Email: **comments@cornwall.gov.uk**

Telephone: **0300 1234 100**

www.cornwall.gov.uk