

Policy Area	Housing
Policy	To deliver Affordable Housing
Issue	Lack of provision of affordable homes for local people.
Objective	Parish wide: Provide housing that meets the needs of our community, increasing the provision of affordable homes. The plan will support exception sites which deliver affordable housing to meet an identified local need.
Evidence	<p>Housing Needs Survey</p> <ul style="list-style-type: none"> • The Housing Need Survey showed that there were 116 respondents in need of affordable housing, having local connection through living in the Parish for more than 3 years. • 83 households stated that they were in housing need, but not registered with either Home Choice or Help to Buy South West. Therefore there is a significant number of hidden households in housing need not previously identified in the NDP area. • That a significant number of households are looking to buy affordable homes. • 77% said that they would need to move in 3 years. <p>Questionnaire and consultation events prioritised this issue. Specifically:</p> <ul style="list-style-type: none"> • In response to Q 2 of the main questionnaire - 44% of respondents placed this as their first priority and in total 72% ranked it in their top 3. • In response to question 15 - 87% of respondents considered that the plan should prioritise affordable new homes for people with local connections. <p>Cornwall Council Homes Choice Register</p> <p>The Homes Choice register provides an indication of demand for rented housing for people with a local connection.</p> <p>The Affordable Housing Team provided the following information:</p> <p>“There is a high local need for affordable housing in St Agnes, one of the highest rural parish housing needs in the County.</p>

	<p>The Cornwall housing register, known as Cornwall Home Choice indicates some 317 households in affordable housing need in the parish meeting the local connection criteria; of which 45% of households state a 1st choice preference for living in St Agnes village. The greatest need is for 1, 2 and 3 bedroom homes, with a lesser need for larger family homes, as detailed below:</p> <p>1 bed -178</p> <p>2 bed – 94</p> <p>3 bed – 36</p> <p>4 bed – 8</p> <p>5 bed - 1</p> <p>Cornwall Community Land Trust</p> <p>CLT intend to increase the numbers of homes built from 20+ to 50+ by 2019 per year?</p> <p>Cornwall Council Strategic Housing Land Availability Assessment</p> <p>The Strategic Housing Land Availability Assessment (SHLAA) is a study of potential housing sites in Cornwall. The most recent report was prepared in January 2016. See link below and appendices.</p> <p>www.cornwall.gov.uk/environment-and-planning/planning/planning-policy/cornwall-local-plan/cornwall-topic-based-evidence-base/strategic-housing-land-availability-assessment-and-register-of-brownfield-land/</p>
<p>Policy direction</p>	<p>Ensure there is sufficient affordable housing delivered through new development to meet the needs of the community. In order to maintain the population balance and sustainability of the Parish.</p> <p>St Agnes Parish Neighbourhood Development Plan area forms part of the St Agnes and Perranporth Community Network Area (CNA) in the Cornwall Local Plan. The emerging plan makes a provision of 1,100 dwellings for St</p>

	<p>Agnes and Perranporth CNA in the period from 2010 up to 2030. During this plan period 519 dwellings have already been constructed and planning permission that have been granted, but not started, on 678 dwellings. It has also been anticipated for the St Agnes parish that the level of windfall from 2010 – 2030 is expected to be 225 dwellings, based on previous windfall delivery.</p> <p>Based on the above St Agnes Parish will meet and exceed the required provision.</p> <p>The advice of Cornwall Council is that in St Agnes Parish the remaining housing requirement is likely to be delivered through windfall development, without the specific need for allocations.</p> <p>St Agnes Parish Housing Need Survey demonstrates that there is a requirement for affordable housing within the Parish. The Cornwall Local Plan affordable housing policy states that this can be delivered through development proposals on sites outside of, but adjacent to the existing built up areas. (Extract from policy 9). These developments will be supported when they are clearly affordable housing led, are well related to the physical form of the settlement and appropriate in scale, character and appearance. These would be Rural Exception sites affordable housing led schemes (commonly described as exception schemes where market housing is required to support delivery).</p>
<p>Policy wording</p>	<p>This plan supports the provision of affordable homes on exception sites in accordance with policy 9 of the Cornwall Local Plan. Any such development should be proportionate to the size of the settlement that it relates to. Developments of more than [?] homes will not be supported.</p> <p><i>Each settlement may require a different figure and further work will take place</i></p>
<p>Links to other policies</p>	<p>National Planning Policy Framework</p> <p>Guidance on housing provision includes section 6 – ‘Delivering a wide choice of high quality homes’. Paragraph 54 states:</p>

"In rural areas, exercising the duty to cooperate with neighbouring authorities, local planning authorities should be responsive to local circumstances and plan housing development to reflect local needs, particularly for affordable housing, including through rural exception sites where appropriate. Local planning authorities should in particular consider whether allowing some market housing would facilitate the provision of significant additional affordable housing to meet local needs."

Cornwall Local Plan

Policy 3: Role and Function of Places identifies housing targets for main towns and a figure that needs to be provided by the rural areas of each community network area. Neighbourhood plans have to demonstrate how they are meeting their share of this distribution in order to be in general conformity with the Local Plan. St Agnes parish can meet the remaining housing requirement through:

1. Existing sites with planning permission;
2. Infill;
3. Small scale rounding off;
4. The development of previously developed land within or adjoining settlements;
5. Rural exceptions sites.

Policy 9 sets down guidance for Rural Exceptions Sites stating that:

"Development proposals on sites outside of but adjacent to the existing built up area of smaller towns, villages and hamlets, whose primary purpose is to provide affordable housing to meet local needs will be supported where they are clearly affordable housing led and would be well related to the physical form of the settlement and appropriate in scale, character and appearance.

The number, type, size and tenure of the affordable dwellings should reflect identified local needs as evidenced

through the Cornwall Housing Register or any specific local surveys completed using an approved methodology.

The purpose of such developments must be primarily to provide affordable housing. The inclusion of market housing will only be supported where the Council is satisfied it is essential for the successful delivery of the development based on detailed financial appraisal (For example to fund abnormal development costs or to deliver a balanced, sustainable community).

Market housing must not represent more than 50% of the homes or 50% of the land take, excluding infrastructure and services.

The Council will secure the first and future occupation of the affordable homes to those with a housing need and local connection to the settlement or parish in line with the Council's adopted local connection policies.

Supporting text

2.58 Normally we would expect proposals that come forward as Rural Exception sites to comprise of dwellings that are all restricted for occupation as local needs housing in perpetuity. However, we accept that in an environment of limited public subsidy, and with the need to provide a wider range of homes in some communities, there can be justification for an element of normal market housing to be included in proposals to support delivery of the required mix of housing for local needs. Such schemes should work from a base position of 100% affordable housing, and decrease this proportion only with the needs of achieving viability for the scheme down to a minimum of 50% affordable housing as set out in the policy. Guidance to help develop proposals is contained within the Affordable Housing SPD. In areas of higher viability, the expectation will be for schemes to achieve a considerably higher proportion of affordable housing than 50%.

2.59 We will therefore consider proposals that include an element of market housing on these type of sites where it can be shown to the Council's satisfaction that a mixed

	<p>tenure scheme is essential to the delivery of the affordable housing.</p> <p>2.60 Inclusion of market housing may also remove the need for all or significant levels of public subsidy and ensure that affordable homes for sale are delivered at the appropriate level set out in the Affordable Housing SPD. However, the Council would also need to be satisfied that the development reflects local need in terms of scale, dwelling type and tenure mix in accordance with Policy 6 of this Plan.</p> <p>2.61 It is further recognised that within the smallest rural communities (e.g. hamlets), where it would not normally be appropriate to develop because of a lack of immediate access to key facilities and services, there may be circumstances where the provision of housing to meet a local need is best met at a specific community rather than in a more sustainable nearby settlement.</p> <p>Emerging Policies St Agnes NDP Housing that meets specific local needs Provision of housing for the elderly disabled and vulnerable to enable independent living</p>
Similar policies in other NDP's	Roseland Plan section H16
Observations from responses to questionnaire and consultation events	<p>Affordable housing – new schemes (especially any attempt beyond the village boundaries) should start at 100% affordable (the developers will still make a profit!!) and never be less than 50%. The pathetic cry from developers that “it is not viable” should be addressed by the Councils document ‘managing viability.</p> <p>Only housing that is truly affordable by reference to local wages not by reference to government definition of “affordable housing”.</p> <p>Affordable and smaller homes in Mithian and the other smaller villages in the St. Agnes parish.</p>

	<p>Yes, protect the parish from overdevelopment of new homes for the rich!</p> <p>Affordable housing for our children.</p> <p>Cllr Joyce Duffin CLT Seminar 27/01/17</p> <p>Cornwall has a high level of affordable housing need. We have low wages and high house prices. Some of our housing stock is taken up as second homes. Some of these may still be available as long winter lets but then in the summer the residents have to leave and find somewhere else to live. This is not a new problem but in recent years the gap in affordability has widened.</p>
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