

Milly Southworth

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 Sent:
 03 May 2024 12:20

 To:
 Milly Southworth

Subject: FW: Affordable Housing Newsletter - May 2024

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From: Justine Rolfe < Justine.Rolfe@cornwall.gov.uk > On Behalf Of Affordable Housing (CC)

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Affordable housing



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.



Alice Meadow, Grampound Road
18 Affordable homes

Good News Story Alice Meadow, Grampound Road

A Rural Exception Site scheme in Grampound Road is proving to be a great success with the affordable rent and shared ownership homes now allocated or sold.

The development provides 18 affordable homes, 14 of which are managed by Coastline Housing. The site was brought forward by Orchard Dean Developments and was approved as a Policy 9 development (Rural Exception Site) which meant that the scheme needed to be



Churchtown Farm, Veryan 14 Social Rent Homes

Did you know...

27,658 households are currently registered with a housing need in Cornwall.

Affordable Housing Approvals

Between January and the end of March there were permissions for 112
Affordable Homes recorded by the Planning Service. These homes have been brought forward through a combination of routes - Cornwall Council, our Registered Provider

affordable-led in order to be justified in planning terms.

The scheme comprises 36 dwellings of which 10 are Affordable Rent, 4 Shared Ownership and 4 Discount Market Sale.



Whilst the Affordable Rent and Shared Ownership homes have been allocated or sold the 4 Discount Market Sale homes will be advertised soon.

Jo from Coastline Housing adds: "We are absolutely delighted to be supplying more affordable homes in another area of Cornwall to families and individuals who are in need as the housing crisis continues to bite in our county."

You can read more in depth information about this scheme on <u>Coastline's website</u>

What is a Rural Exception Site?

Rural Exception Sites (RES) are often referred to as Policy 9 sites as this is the policy within the <u>Council's Cornwall Local Plan Strategic Policies 2010-2030</u> that sets out what an exception site is in Cornwall.

Rural Exception Sites are defined within the National Planning Policy Framework as 'small sites used for affordable housing in perpetuity where sites would not normally be used for housing' and are on 'sites outside of but adjacent to the existing built up areas of smaller towns, villages and hamlets'. The primary role of these sites is to provide affordable housing to meet local needs and therefore they need to be affordable-led.

What does affordable-led mean? Local Plan Policy 9 is quite clear that it requires schemes to be led and driven by

partners and Private Sector S106 planning gain.

There were a further **9 Affordable Homes** approved that were part of
Outline Applications or Permissions in
Principle.

The Home Ownership Team Discount Sale Homes and CC Shared Ownership

The Affordable Homeownership
Team continue to see a strong
housing demand for Discounted
Market Sale properties with 20 of
these properties coming onto the
market during March and April. The
majority of these properties are
allocated to people living or working
within the immediate local area and
we are pleased that the lending
market remains buoyant for this
type of tenure.

The team have recently become involved in assessing the eligibility of purchasers for the Council's own shared ownership sales programme across Cornwall with local agents taking a lead on the advertising of these properties in the coming weeks.

How do you sell an affordable home?

Discount Market Sale homes have a Section 106 legal agreement attached to the property. These homes are sold at a percentage discount of the Open Market Value. Discounts vary from between 20-65%.

When selling the property the owner will need to contact the Affordable Home Ownership Team, they will be asked to complete and return a sales notice, provide the open market value of the home and provide evidence of the resale percentage which will be detailed in their Section 106 legal agreement.

affordable homes and not open market delivery.

The primary purpose of the proposal must be to provide affordable homes for local needs, however, some open market housing is allowable (maximum 50%). Any open market housing on a RES has to be justified by a robust viability assessment which shows the absolute minimum level necessary to cross-subsidise the affordable homes. A viability assessment must start at 100% Affordable housing delivery and work backwards. Full guidance on Cornwall's Housing policies can be found in the Housing Supplementary Planning Document.

Given Cornwall's rural nature and dispersed settlement pattern, Rural Exception Sites are an important part of our delivery of affordable housing. Cornwall is recognised nationally as being very successful in the delivery of these sites and we always welcome discussions with landowners about possible sites.

Additional funding secured to support site finding for Affordable Housing throughout Cornwall

Cornwall Community Land Trust with Cornwall Rural Community Charity have secured funding from DEFRA to work in partnership with the Council and Registered Providers to undertake additional site finding work to bring forward more Affordable Housing delivery across Cornwall and the Isles of Scilly.

This work will complement the proactive enabling programme that the Council have been undertaking over the past couple of years adding additional staff time to make contact with Parish Councils and in helping them to identify sites for Affordable Housing delivery.

Initial work will involve identifying a tranche of Parishes which have not had contact from the Council in the first tranche of proactive enabling and that

Early Stage Feasibility Fund – on hold

Due to the significant demand, the Early Stage Feasibility Fund is currently not accepting any further applications. We will keep the Fund under review and let you know if any funds become available again.

Information on grants and loans that the Affordable Housing Team can support communities with can be found on our Community-Led Housing web pages or by contacting the Team.

Understanding Housing Need

If you are interested in finding out in depth information about your Parish's housing need we can support you in undertaking a Housing Need Survey.

You can find out more and view a template copy of the survey on our <u>Let's</u> <u>Talk Cornwall pages</u>.

Upcoming Event – The CLT Network conference: Building with Communities

The National CLT Network are holding a conference on the 21st June in London. We're excited to say that the Affordable Housing Team have been invited to speak at the event to share our local Authority experience of working with and alongside CLTs – with a particular focus on disposals and regeneration.

The agenda for the event covers:

- Urban Renewal
- Sustainable retrofit
- Rural housing partnership
- High Street
- Large-scale housebuilding
- Land reform

The event will be a mix of tailored discussion and participatory sessions that explore how the shared priorities and ambitions of communities and the private and public sectors can be delivered through CLTs. You can find

have the most urgent need and where Affordable Housing delivery has not been forthcoming.

Abdo Salah from CCLT is leading on this work with the community and will be making contact with these parishes in the coming months.

out more about the event on their website

Future editions of the Newsletter

If there is a particular area of our work which you would like us to focus an article on, then please don't hesitate to get in touch with the Team.



Helpful links

Affordable housing

Community-Led Housing

Planning Policy Guidance

Contact us

General Affordable Housing enquiries Email: affordablehousing@cornwall.gov.uk

Tel: 01872 322222

Affordable Home ownership Team

(discounted market sale queries)

Email: affordablehomeownership@cornwall.gov.uk

Tel: 01872 326353 (option 1)

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