



Affordable housing



Welcome to the first edition of the Affordable Housing Newsletter. Each edition will provide you with a feature article about various Affordable Housing matters; answers to Frequently Asked Questions and provide helpful links. We hope you find it informative.



The Affordable Housing Team

This introductory edition provides you with background information to the work of the



Did you know...

729 Affordable homes were built throughout Cornwall in 2021/2022.

Affordable Housing Team and how you can get in contact with us.

Who we are...

There are 12 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 attached PDF 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**.

22,697 households are currently registered with a housing need throughout Cornwall.

'**Tenure**' refers to the type of affordable home eg, discount sale, shared ownership, social/affordable rent etc

'**Housing Mix**' includes the proportion of homes in a development of a certain tenure and the size of properties eg 1 bed, 2 bed etc

What is a Registered Provider?

A Registered Provider (RP), is often referred to as a Housing Association or social housing provider, they are registered with the Regulator of Social Housing and can be a (non-profit or profit-making).

RPs manage a portfolio of affordable homes providing a range of tenures, the most common ones are:

- Social rent
- Affordable rent
- Shared ownership and
- Discount sale.

We will cover each of these tenures in more detail in future editions, but if you want to find out more before, please visit the [Council's website](#).

Registered Providers have to comply with strict Standards set by the Regulator of Social Housing.

In Cornwall there are a number of active Providers of Affordable Housing that we work closely with to deliver more homes and these include:

Aster Group
Coastline Housing
Cornwall Community Land Trust
Cornwall Housing

- 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.

Over the coming editions, we will have a spotlight on each of these areas of our work so that we can share with you more detail. **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.**

Community Led Housing

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" said Olly Monk, Cornwall Council portfolio holder for housing and planning.

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.

Cornwall Rural Housing Association
Guinness Hermitage
Hastoe Housing Association
LiveWest
Ocean Housing
Plymouth Community Homes
Rame Peninsular Trust
Sanctuary
Tamar Housing
Westward

The Homeownership Service

Who should residents contact if they want to buy an Affordable Home?

The Council's Affordable Homeownership Service (AHOS) was formed in December 2019, bringing the service back in-house having been previously managed by Help to Buy South West. **The team manage the processes involved with the buying and selling of below-market price housing** which is secured through the planning system in Cornwall. It is the Team's role to ensure that the properties are sold at the right amount and to eligible people.

Their main work involves property sales of new builds and resales of:

- Section 106 Discounted Market Sale
- Shared Equity
- Local Needs (no discount but with a local connection).

If a resident wants to buy a **Shared Ownership** property they will need to contact the Registered Provider who is selling the homes.

If you want to find out more about buying or selling an affordable home, please visit the team's dedicated Cornwall Council webpages or contact the Team using the Homeownership email below

The Team has been in contact with the first tranche of parishes to offer support, but **we are keen to hear from other areas that are interested in finding out more about this enabling work.**

We will cover this topic more in our next edition in May. But in the meantime, you can find out more on our Community Led Housing webpages.

*Left Photo – Veryan, new Council Housing
Right Photo – Ruan Minor, delivered by Grade Ruan Community Land Trust and Cornwall CLT*



Helpful links

[Affordable housing](#) [Selling your affordable home](#)
[Community-Led Housing](#) [Buying an affordable home](#)

Contact us

General Affordable Housing enquiries
Email: affordablehousing@cornwall.gov.uk
Tel: 01872 322222

Affordable Homeownership Team
(discounted market sale queries)
Email: affordablehomeownership@cornwall.gov.uk
Tel: 01872 326353 (option 1)

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