



Affordable housing



Dear Parish/ Town Council member, welcome to the second edition of the Affordable Housing Team's newsletter. In this copy we are focussing on the grants, loans and other resources and support that the Council have available to communities who want to deliver affordable housing.



Veryan, Cornwall Council, 14 Social Rent homes

Support for Community-led affordable housing delivery



Rame (Wendron), Cornwall CLT and Coastline Housing, 16 Affordable Homes

Did you know...

In the last edition of the newsletter we touched on how the team are working with many communities across Cornwall to assist them with delivering affordable housing. There are many way in which the Affordable Housing Team can support your community, we can work with you to:

- help you to **understand and identify your Parish's housing need** (see *article below*).
- 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
- 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
- **signpost** you to other organisations who will also be able to support you

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 can help you to understand and identify a Parish's housing need, but importantly explain how this could translates into a final affordable housing scheme.

23,093 households are currently registered with a housing need in Cornwall.

Funding for Community-Led Affordable Housing

The Council have a number of grants and loans available to support Community Led Affordable Housing delivery in Cornwall. This funding has already benefited many groups and organisations, but we are keen to hear from more:

- **Early Stage Feasibility fund** (max £40k per site)
Covers costs such as forming as a group and getting constituted, finding a site, employing professionals to develop plans and undertake surveys right up to the planning application submission stage.
- **Land Remediation Fund** – (Grant – max £30k per unit)
Covers costs that are over and above those that you would normally expect on a scheme and would make it unviable, such as contamination or mining works.
- **Capital Housing Grant** – (max c£43k per home)
Covers costs toward the building of affordable homes.
- **Revolving Loan Fund** – Cashflow support for Community Land Trusts during the build period of a scheme.

Detailed information about these grants and loans is available on the [Council's website](#)

Helpful Resources

The Council has a **practical guide for communities** that want to deliver their own Affordable Housing. The **Affordable Housing Enabling Toolkit** is a step by step guide for communities with templates letters, documents and reports available for you to use. It is

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.

The affordable Housing Team would be happy to discuss the various options that are available with you.

If you would like to find out the current registered housing need for rent (Homechoice) in a particular Parish then please do contact the Team.

Joining in with the 'Community Housing Conversation'

The Affordable Housing Team were delighted to support the 'Community Housing Conversation' in April, where the Cornwall Association of Local Council (CALC) worked in partnership with Coastline Housing to host the event.

The event generated some really positive conversations around how communities can get involved in delivering affordable housing.

It is clear that there is a lot of enthusiasm to deliver more affordable homes

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

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.

What is an Intermediate Homes for Sale?

Intermediate Homes for Sale, sometimes know as Discounted Sale homes, are homes that are built and sold below market value by private developers and where you own the freehold. These can be between 50%-80% of the open market value.

The discounted sale percentage is agreed during the planning stage by a Section 106 legal agreement. This remains with the property and applies to all subsequent sales/purchases. This ensures that the property remains affordable. The S106 will detail the discount percentage. It will also determine any other eligibility requirements, such as local connection criteria. Please see [Buying an affordable home](#) for further details.

In Cornwall the Team's Homeownership Service manage approximately 200 sales/resales per year with an overwhelming majority being allocated to people with a Primary Parish Connection.

We're pleased to say there are currently a wide variety of lenders offering mortgages for intermediate sale homes with deposits starting from around 5%.

You can find out more about [types of affordable housing](#) on our website

Future editions of the Newsletter

If there is a particular area of our work which you would like us to focus an

throughout Cornwall and with local council's being at the centre of this.

article on, then please don't hesitate to get in touch with the Team.



Helpful links

[Affordable housing](#)

[Community-Led Housing](#)

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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