

## Milly Southworth

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**From:** Torpoint Town Council <admin@torpointtowncouncil.gov.uk>  
**Sent:** 05 July 2023 13:28  
**To:** 'Milly Southworth'  
**Subject:** FW: Affordable Housing Newsletter - Parish/Town Councils - July  
**Attachments:** Kergilliack Fact Sheet.pdf

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**From:** Emma Ball <emma.ball@cornwall.gov.uk> **On Behalf Of** Affordable Housing (CC)  
**Sent:** 04 July 2023 16:38  
**Subject:** Affordable Housing Newsletter - Parish/Town Councils - July

Information Classification: PUBLIC



Affordable  
housing



Dear Parish/Town Clerk, welcome to the third edition of the Affordable Housing Team's newsletter. In this copy we are focussing on how affordable homes are secured for local people, what you can do to support this process and the allocation of homes. **Please do share this newsletter with your Councillors.**



*Kergilliack, Falmouth, Coastline Housing  
20 Social Rent homes and 17 Shared Ownership*



*Veryan, Cornwall Council/Cornwall Housing  
14 Social Rent Homes*

## 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.

## What does Local Connection really mean?

## Did you know...

**24,558** households are currently registered with a housing need in Cornwall.

**Affordable Rent** must not exceed the **Local Housing Allowance** or 80% of the Open Market rent for the property, whichever is the lower amount, this rent is also inclusive of Service Charges.

**Social Rent** is 50-60% of what the Open Market Rent would be for the property.

## How can your Council help to ensure homes go to local people?

- 1) Hold housing surgeries/engagement events where residents can register their need and interest in Affordable Housing.
- 2) When a scheme is being developed encourage the developer or registered provider who is involved to work with your Parish/Town Council to promote the scheme early in its development. When nearing completion encourage them to

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 would be. 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

comprehensively advertise the properties through your local networks. This could be on-line via Parish social media or on local notice boards.

## How to register for an Affordable Home to rent?

All households that want to apply for an affordable home to rent would need to be on Cornwall Council's Homechoice Register to be eligible. Please encourage those in need in your community to [register](#) so that we can have an accurate picture of the housing need in your community.

## Good news story.... Kergilliack, Falmouth

Coastline Housing have recently completed a 100% Affordable Housing scheme in Falmouth. The scheme is already proving to be incredibly successful having allocated all 37 homes to people with a Primary connection to Falmouth.

The scheme has delivered 20 x Social Rent homes and 17 x Shared Ownership homes and was funded through Homes England and Cornwall Council. Coastline had a huge number of applications for these properties, which is a very sobering reminder of how important these homes are! More information and photos of this scheme is on the attached PDF which we are sure will find interesting.

Well done to Coastline and all the others involved in delivering these homes.

## Affordable Housing Proactive Enabling update

The Team has now engaged with 50 Parishes/communities throughout Cornwall and is making some really great progress in bringing forward affordable housing sites. If you would like someone from the Team to speak with your Parish then [do get in contact](#).

then please do [let the team know](#) so that we can look into it.

## The Council are reviewing Homechoice

The Cornwall Homechoice Scheme is a common housing register where local households can register and apply for affordable homes owned and managed by the Council and its Partners. The Cornwall Homechoice Partnership are clear that applicants should have an open, simple and transparent route to apply and bid for affordable homes; that applicants can exercise a degree of choice; that there will be appropriate advice and guidance available on alternative housing options and that available homes are better matched to applicants in housing need.

We are currently reviewing Homechoice. [We need information about people's experience of using it to find a home whether for yourself or someone you support](#) this will help to improve the system. Also we are very happy to hear from anyone who has an interest in affordable homes in Cornwall.

## Rural Housing Week

It's Rural Housing Week 3-7<sup>th</sup> July! Keep an eye out for Cornwall Council's social media posts during the week.

## Early Stage Feasibility Fund is now live

The Early Stage Feasibility Fund which supports community-led affordable housing development, is now taking applications. Information can be found on our website or by contacting the Council's [Principal Rural Housing Enabler](#).

Information about all the Council's grants and loans for Community-led affordable housing 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 freely available on our [webpages](#)

## 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](#)

## Contact us

General Affordable Housing enquiries

Email: [affordablehousing@cornwall.gov.uk](mailto:affordablehousing@cornwall.gov.uk)

Tel: 01872 322222

Affordable Home ownership Team

(discounted market sale queries)

Email: [affordablehomeownership@cornwall.gov.uk](mailto:affordablehomeownership@cornwall.gov.uk)

Tel: 01872 326353 (option 1)

[Unsubscribe](#)



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## Good News Story

# Kergilliack Close, Falmouth Information Sheet

Kergilliack Close in Falmouth is a 100% affordable housing scheme providing 37 desperately needed affordable homes for the local community. Twenty of these homes are being let at a social rent whilst the remaining 17 are shared ownership properties. The development has been delivered by Coastline Housing and **all** of the homes have been allocated to people with a local connection to the Primary area of Falmouth.

The contractor, EBC Partnerships, started on site in November 2021 and the development was completed and ready for occupation by eligible applicants from 31<sup>st</sup> March 2023.

The Employer's Agent for the development was Taylor Lewis



### Funding

The development was funded by Central Government's Affordable Homes Programme 2021 to 2026 through Homes England totalling £2,874,000 and by Cornwall Council funding of £360,000 towards the social rent affordable homes.



### The Mix of homes

20 x Social Rent homes:

- 6 one-bedroom flats
- 8 two-bedroom houses
- 5 three-bedroom houses
- 1 four-bedroom house

17 x Shared Ownership homes:

- 7 two-bedroom houses
- 10 three-bedroom houses

## Allocations of the homes

There was a huge response to the adverts for the new homes and **all the successful applicants met the Primary Parish connection** under the Section 106 Agreement.

Coastline received a staggering **603 bids for the 20 Social Rent properties**, the breakdown of number of bids received per property type is detailed below:

Property Type	Number of bids received
6 one-bedroom flats	148
8 two-bedroom houses	179
5 three-bedroom houses	127
1 four-bedroom house	149

For the **17 Shared Ownership homes** Coastline received **81 completed applications** and they had to close applications after 24 hours because they were oversubscribed due to the high demand.



## Interesting facts about the site

Prior to the contractor starting on site extensive archaeological finds were discovered by Cotswold Archaeology. The results of the finds will be published this Summer in Cornish Archaeology with artefacts going back to the Bronze and Iron Age.



The evidence recovered included:

- Period 1: Occupation from the middle bronze age (1500 BC – 1100 BC) with a sunken floored roundhouse found on site
- Period 2: Middle iron age (400BC – 100BC) a second roundhouse, as well as a large enclosure found towards the northern end of the site, with pits, postholes and structural beam-slots discovered.
- Period 3: site utilised for agricultural activity through late iron age to medieval periods.
- Finds on site include Trevisker pottery fragments, fire clay moulds used in the production of copper-alloy artefacts, including a bladed object. A possible pre-historic jet bead was also found.

Coastline Housing's press release about this successful scheme can be found here: [Welcome home! - Coastline Housing](#)