

Milly Southworth

From: Torpoint Town Council <admin@torpointtowncouncil.gov.uk>
Sent: 07 September 2023 15:58
To: Milly Southworth
Subject: FW: Affordable Housing Newsletter - Sept 2023 (with attachment)
Attachments: Good News Story - Plain-an-Gwarry.pdf

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From: Emma Ball <emma.ball@cornwall.gov.uk> **On Behalf Of** Affordable Housing (CC)
Sent: 07 September 2023 15:42
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Affordable
housing



Welcome to the fourth edition of the Affordable Housing Team's newsletter. In this copy we are focussing on Ex Council Right to Buy properties, a supported living scheme and a small rural community-led housing scheme.

Please feel free to share this Newsletter.



*The Mews, Goonhavern
6 Low Cost Supported Living Homes*



*Lanner community engagement
August 2023*

Ex Council Right to Buy Properties

Right to Buy gives qualifying Council tenants the option to purchase the property from the Council at a discounted rate and fulfil their aspirations of becoming homeowners. The scheme has been a popular choice since its introduction in 1980 however when it comes to selling on their property, owners need to be aware that depending on the location and when they purchased the property from the Council it may have restrictions that limits who can buy the property and may also be subject to other restrictive covenants under Section 157 of the Housing Act 1985. This means that they have to ask the Council's permission to do or not to do certain things with the property or the land.

The Council's Post Right to Buy Policy sets out the action we will take should there be a breach of covenant. It also sets out our approach to dealing with restrictive covenants.

In certain protected rural areas, they will need to meet criteria if they want to buy a former Council home. They need to have lived or worked in Cornwall for the 3 years preceding. The Council's Legal department process Applications for a Certificate.

Did you know...

25,027 households are currently registered with a housing need in Cornwall.

719 Affordable Homes were built throughout Cornwall in 2022/2023.

Affordable Housing Approvals

Over the past couple of months a number of housing schemes, which include Affordable Housing (AH), have been successfully recommended for approval through the Council's planning committees. Some examples include:

- 10 AH homes at Gwennap
- 48 AH Homes at Scredda
- 9 AH homes at Treskerby
- 16 AH bungalows and a fully accessible property at Blackwater

Understanding Housing Need - Events and Surveys update

In the last couple of months, the Team have supported 3 communities

Please email these types of requests to: Legal157instructions@cornwall.gov.uk or call 01872 322222 and ask for Becky Storf or Shellie Mitchell.

Full details on buying an ex-Council property can be found on our [webpages](#)

The Home Ownership Team Discount Sale Homes and deposits

The Affordable Homeownership Team have had a busy few months, dealing with the sale of 85 Section 106 Discounted Market Sale properties this year so far. The lending market remains buoyant with 6 mainstream lenders requiring typical deposits of 10% of the discounted purchase price

Supported Living Scheme Good News Story - Goonhavern

In recent weeks the Homeownership Team have set the rents and assessed the eligibility of occupants for six low cost supported living properties at The Mews in Goonhavern. This scheme is delivered through an innovative collaboration between the developer [Quadpart Investments Ltd](#) and the care providers [Green Light](#).

Green Light provide tailored on-site care and support packages through their new initiative "Green Light Go" with an on-site hub run by qualified staff to support residents 24/7. These superb quality homes were built as part of a larger development incorporating open market and Section 106 discounted homes for local purchasers. This scheme will provide much needed housing for local adults with learning disabilities or autism. A Section 106 agreement ensures they will remain at affordable rents with priority given to people with proven local connections to Cornwall, in perpetuity.

An interesting video showcasing the development can be seen here: [The Mews - Personalised Enabling Support from High Quality Accommodation](#)

Community Led Development Good News Story - Grade Ruan

to understand their housing need in greater depth through a Housing Needs survey:

- St Mawgan
- Sennen
- St Minver Lowlands and Highlands

Once a survey has been completed and a report written they are publicly available on the [Council's website](#). If you are interested in finding out more or viewing a template copy of the Survey you can visit our [Let's Talk Cornwall pages](#).

In addition to these surveys we have also supported the Parishes of Portreath and St Agnes to hold Housing Surgeries. Alongside the Affordable Housing Team the Homechoice Allocation Team were also present.

Community Event - Lanner

Recently the Team have supported community events in both Lanner and St Endellion.

In Lanner the Team were invited, alongside other agencies and services such as South West Water, LiveWest and Coastline Housing Associations and Emergency Service providers, to offer guidance and advice to residents and to assist with accessing services. The Parish Council provided a raffle, games, a BBQ and had a stall to engage with the Community.

We had several enquiries which required signposting to the most appropriate service and had some discussions which required further information gathering which the resident was then updated with.

It was a pleasure to see the progress being made within the Community regarding using the Recreation Field as a focal point for events and social gatherings.

Cornwall Community Land Trust in partnership with the local CLT, developed a 100% Affordable Housing scheme in Grade Ruan. The scheme has provided 6 homes to people with a Primary connection to Grade Ruan.

The scheme has delivered 6 Affordable Rent homes and was funded through a combination of long term finance, Community Homes Funding via Homes England, S106 funding and the Council's Land Remediation Grant. CCLT also made use of the [Council's CLT Revolving Loan Fund](#) to finance the build period.

Cornwall CLT had a large number of applications for these properties, which is a very sobering reminder once again of how important these homes are!

More information and photos of this scheme are on the attached PDF which we are sure will find interesting. Well done to Cornwall CLT and Grade Ruan CLT in delivering these homes.

Early Stage Feasibility Fund – Grants Issued

The Early Stage Feasibility Fund (phase 2) which supports community-led affordable housing development has provided its first grants to support the communities of Looe and St Keverne.

We have several other application in the system which is fantastic to see.

Information on this grant and others can be found on our [Community-Led Housing](#) web pages or by [contacting the Team](#).

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

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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Good News Story

Plain an Gwarry, Ruan Minor, The Lizard

Plain an Gwarry (Cornish for *Playing Place*) on the western edge of Ruan Minor is a 100% affordable rent scheme on an Exception Site (Policy 9), providing 6 desperately needed homes for the local community. The scheme was delivered by Cornwall Community Land Trust (CCLT) for Grade Ruan Community Land Trust (GRCLT). The homes are let at an affordable rent and all six of the homes have been allocated to households with a local connection to the Primary Area, which is the Parish of Grade Ruan.

Community-Led Partnership Working

Grade Ruan CLT undertook all of the pre-development work, including identification of site, submitting the planning application, commissioning architects, surveyors and designing the project.

CCLT assisted throughout and, after deciding to register and successfully becoming a Registered Provider of social housing (Housing Association) in March 2020, it agreed to take on the long-term lease, to deliver the project and manage the homes as landlord.



The mix of homes delivered

6 x Affordable Rent homes with private gardens and parking spaces:

- 2 x two-bedroom houses
- 4 x one-bedroom apartments

Delivery



The contractor, Cathedral Builders, made a start on site in March 2020 but the site was closed down by the Covid pandemic shortly afterwards. Through intermittent restarts and stops they managed to complete the building works in August 2021, with eligible residents moving in from September 2021.

The Employer's Agent for the project was Ed Crossley and Associates.

Funding

The development has been primarily funded by CCLT taking a long-term loan from the Charities Aid Foundation Bank. However, a number of other grants were secured:

- GRCLT secured a **Section 106 funding offsite contribution** of £257k following a development elsewhere in the parish.
- Homes England provided **Community Housing Fund** investment of £239K
- Cornwall Council provided £97,043 from its **Community-Led Housing Land Remediation fund**.
- **Cornwall Community Foundation** supported the project to the tune of £8,700

Additionally, the build period was supported by Cornwall Council by providing CCLT with loan finance from its **CLT Revolving Loan Fund**.

Allocation of the homes

The 6 homes saw a large number of responses to the advert, with 40 eligible households applying. **All the successful applicants met the Primary Parish connection** under the Section 106 Agreement and were able to evidence a strong local connection.

Priority was given to those applicants from Cornwall Council's Homechoice register who have a strong local connection to the Grade Ruan parish.

As well as the S106 restriction, a Local Lettings plan was also produced by GRCLT and CCLT which complements the Council's Allocation Policy, but which adds further weight to ensuring homes were allocated to those with a strong local connection and need.

Interesting facts about the site

The actor Jenny Agutter officially opened the scheme in April 2022.

The site was previously an agricultural field with poor drainage. The homes sit atop a layer of granular material which acts as a sump to prevent rising damp.



Biodiversity has been supported on site by the installation of bird and bat boxes, a bee post for solitary bees and a Hedgehog Highway, allowing hedgehogs to access and forage through all the gardens.

House Martins nested in the first season the nest boxes were installed.

More information about Cornwall Community Land Trust can be found at: <https://cornwallclt.org>