

AGENDA ITEM 10 - CALSTOCK HOUSING REQUIREMENT

Completions 2010/17 = 100

Commitments at April 2017 (-10%) = 201

Total Completions & Commitments = 301

What is Calstock Parish's "Fair Share" of the 520 dwellings required in the rural part of the Caradon Network?

Based on a pro-rata share based on the 2011 census count of dwellings in the rural area of Caradon Network it is **270**. On this basis Calstock has already exceeded its requirement and the requirement is **0**.

CC now calculate the fair share on the basis of the pro-rata share of the *remaining* CNA requirement as at April 2017, taking into account the presence of AONB and a deduction on commitments to allow for non-implementation.

CNA Target (April 2010 to April 2017)	CNA Completions (April 2010 to April 2017)	CNA Commitments (-10%) (April 2017)	CNA Target (April 2017 - April 2013)	Adjusted Pro-Rata Rate	Town/Parish Completions (April 2010 - April 2017)	Parish Commitments (-10%) (April 2017)	Adjusted Pro-Rata of residual requirement for CNA
520	200	242	78	0%	100	201	0

Source: CC Note on 'Determining your NDPs Housing Target 2017'.

So, under this revised approach, the requirement is also **0**. However, that does not mean that the NDP should not make provision for additional housing.

Housing Need & Mix

The latest available housing need figures for the Parish are given in Table 2:

Table 2 Calstock Parish Housing Need June 2017

Band	Bedrooms						Totals
	1	2	3	4	5	6	Grand Total
Band A	0	0	1	0	0	0	1
Band B	13	9	3	0	0	0	25
Band C	6	5	6	4	0	0	21
Band D	1	2	0	1	0	0	4
Total A to D	20	16	10	5	0	0	51
Band E	50	18	9	0	0	0	77
Overall Total	70	34	19	5	0	0	128

Source: FoI request FOI-101003236618 of 15/6/17

Bands A to D are considered to be where the need has some element of 'welfare' requirement¹. These total 51, of which 70.6% are for 1 & 2 bedroom dwellings.

¹ A: Applicants are deemed to have exceptional needs, have an urgent priority assigned by the Welfare Assessment Panel, needs an adapted property, or has multiple band B needs;

B: Applicants accepted as statutory homeless, have a high priority assigned by the Welfare Assessment Panel, lacks 2+ bedrooms, lives in high disrepair, accepted as move on, or has multiple band C needs

C: Applicants who are homeless or threatened with homelessness, medium welfare priority, medium disrepair category, lack 1 bedroom, need to move closer to family or work, or has multiple band D needs

In the Calstock NDP 2015 survey 65 respondents revealed that members of their household had moved away from the Parish to live independently. About 50% of respondents said that a total of 81 people currently living with them would like to live independently in the Parish if suitable accommodation was available locally. Some 56% of respondents said that if they had

to move within 5 years it would be their desire to stay within the Parish. The most popular type of housing for which a preference was expressed was market value (60.2% of those answering the question), but also a significant preference for Affordable/Social Rented and Affordable to buy (60 persons, or 32.3%).

Table 3: Preferred Housing Type Calstock Parish 2015

Affordable/Social Rented	15	8.1%
Affordable to buy	45	24.2%
Market Value	112	60.2%
Shared Ownership	1	0.5%
Other	13	7.0%
Total	186	

Source: Calstock NDP Survey 2015

In terms of the number of bedrooms, 60.4% of those responding saw a need for small dwellings (1 & 2 bed). The 2011 Census indicated that 69.1% of existing households were of 1 and 2 people, whereas the housing stock was comprised of only 37.1% small dwellings, with a similar result in the 2015 survey.

Table 4: Preferred no. of bedrooms Calstock Parish 2015

1 bed	15	6.0%
2 bed	137	54.4%
3 bed	78	31.0%
4 bed	17	6.7%
5 bed	5	2.0%
Total	252	

Source: Calstock NDP Survey 2015

Table 5: Household Size Calstock Census 2011

All Households	2,769	
1 person in household	806	29.1%
2 people in household	1,107	40.0%
3 people in household	400	14.4%
4 people in household	308	11.1%
5 people in household	104	3.8%
6 people in household	32	1.2%
7 people in household	9	0.3%
8 or more people in household	3	0.1%

Source Census 2011 Table QS406EW

Table 6: dwellings by No. of Bedrooms Census 2011

Bedrooms	2011	%
Total	2,769	
No bedrooms	4	0.1%
1 bedroom	180	6.5%
2 bedrooms	846	30.6%
3 bedrooms	1,079	39.0%
4 bedrooms	513	18.5%
5 or more bedrooms	147	5.3%

Source: Census 2011 Table QS411EW

Table 6a: dwellings by No. of Bedrooms Calstock Parish 2015

Bedrooms	2015	%
Total	2,769	
No bedrooms	0	0.0%
1 bedroom	193	7.0%
2 bedrooms	806	29.1%
3 bedrooms	1,072	38.7%
4 bedrooms	573	20.7%
5 or more bedrooms	125	4.5%

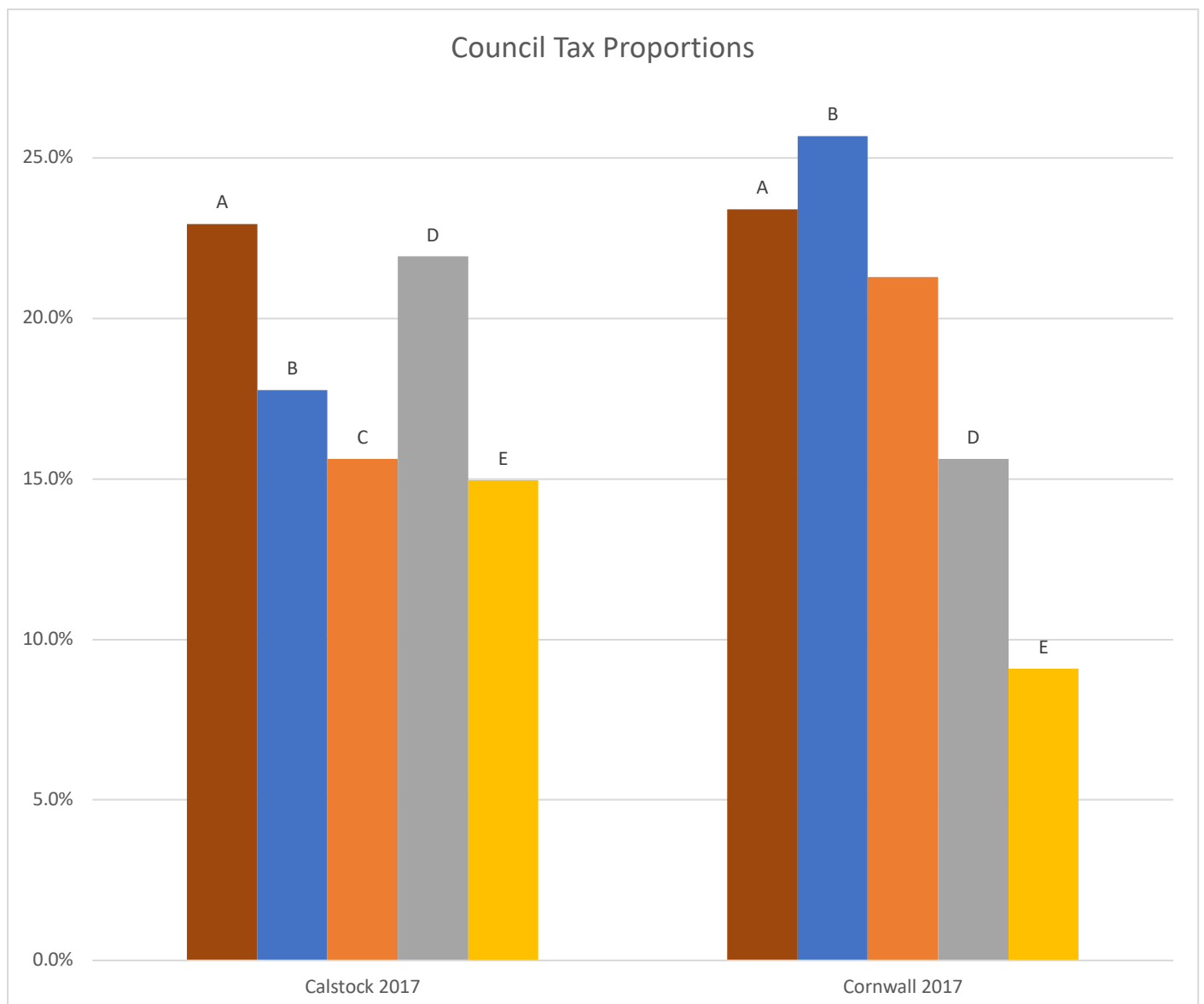
Source Calstock Survey 2015

In addition, it is possible to use Council Tax data as a surrogate for dwelling size (and quality). Table 7 below show the distribution of Council Tax Bands in the Parish cover time and in comparison to Cornwall as a whole. This suggests

D: Applicants with low welfare priority, living in low disrepair category, share facilities with non family members, or have children under 10 living in flats and/or lacking a garden

E: Applicants assessed as nil welfare priority, living in nil disrepair category, or have savings or equity over £75,000.

Council Tax Proportions - Calstock									
Tax Band	2010			2014			2017		
	No	Calstock	Cornwall	No	Calstock	Cornwall	No	Calstock	Cornwall
A	331	22.69%	23.41%	337	22.77%	23.50%	342	22.94%	23.41%
B	263	18.03%	25.41%	267	18.04%	25.57%	265	17.77%	25.68%
C	224	15.35%	21.22%	228	15.41%	21.21%	233	15.63%	21.30%
D	323	22.14%	15.90%	330	22.30%	15.72%	327	21.93%	15.63%
E	215	14.74%	9.18%	217	14.66%	9.11%	223	14.96%	9.08%
F	76	5.21%	3.26%	76	5.14%	3.23%	76	5.10%	3.25%
G	26	1.78%	1.50%	24	1.62%	1.52%	24	1.61%	1.52%
H	1	0.07%	0.12%	1	0.07%	0.13%	1	0.07%	0.14%
TOTAL	1,459			1,480			1,491		



Taken together (see summary table 8) these data suggest that the NDP should investigate the provision of up to 50 small dwellings, of which around 70% should be 1 & 2 bedroom dwellings. The enabling development to generate this level of housing should also favour small dwellings in order to match with the demographic mix and expressed preferences of the community.

Table 8: Summary Table	
2017 HomeChoice preference for 1 & 2 bedrooms	70.6%
2015 Survey Preferred no of bedrooms 1 & 2	60.4%
2011 Census Existing HH Size 1 or 2 persons	69.1%
2011 Census Existing dwelling size 1 & 2 bedrooms	37.1%
2015 Survey Existing dwelling size 1 & 2	36.1%
2015 Survey Housing need	60
2017 HomeChoice Register Housing need	51

Other issues to consider

Other factors which might influence the number of dwellings to be planned for include:

- The need to sustain communities, facilities, services – could the additional population from new housing support the viability of a village shop, community hall, pub, etc? (Through CIL?)
- Desire to deliver other infrastructure – could new housing be part of a package to enable the provision of a new facility, road improvement etc?
- Housing market information – the NDP must also respond to the local housing market.
- The need to protect and respect the local natural and heritage environment.
- Local infrastructure limitations, traffic conditions, landscape quality etc.

A Balanced judgement required

The Board (and Parish Council) will need to use the information to hand to develop a policy position that balances the need to enable affordable housing with environmental and infrastructure concerns expressed by the local community. Seeking the full requirement will involve planning for a much higher level of housing provision than might be perceived as the 'fair share' of the rural Network apportionment, bringing harmful environmental and social impacts. Reducing the level of affordable housing provision to minimise the level of development overall could leave vital housing needs unaddressed and worsen social conditions.

To help strike such a balance it is important to understand the implications of affordable housing policy.

How much housing would be needed to generate affordable housing?

Affordable housing must be provided through the mechanisms provided in the Cornwall Local Plan, described more fully in appendix 1. In summary:

- On any sites for 11 or more dwellings that come forward within the settlements, or any similar sized sites that are allocated alongside the settlements in the NDP, at least 30% of the housing provided must be affordable.
- Sites between 6 to 10 dwellings must deliver a financial contribution towards affordable housing to be provided elsewhere locally.
- Sites which come forward on land that is not allocated, but are alongside the settlements, and come forward exceptionally, must deliver at least 50% affordable housing.
- Sites below 6 dwellings, wherever they occur, need not make affordable housing provision.

The off-site contribution to be delivered from sites between 6 and 10 dwellings in lieu of on-site provision is calculated by applying the 30% levy against the number of units on a site above 5 dwellings, and then multiplying that by a value.

The value is currently set at £57,000 per dwelling, that should have been provided. For example, on an 8-dwelling site, 3 dwellings are above the threshold, so that the contribution requirement at 30% is 0.9. The off-site contribution required would be $0.9 \times £57,000 = £51,300$. Whatever the sum calculated, 17.5% of the total amount is treated as an enabling fee that pays for site-finding and implementation by the Affordable Housing Team in the local area.

Cornwall Local Plan Paragraph 1.57 says that the majority of parishes that do not have a town or village named in Policy 3 can meet the remaining housing requirement through the following:

1. Existing sites with planning permission;
2. Infill;
3. Small scale rounding off;
4. The development of previously developed land within or adjoining settlements;
5. Rural exceptions sites.

A spreadsheet can be prepared to calculate the implications of different policy positions.

Table 9: POSSIBLE TARGETS (from HomeChoice)	
Cat A & B =	26
Cat A, B & C =	47
Cat A, B, C, D =	51
All =	128

Table 10: Dwelling requirement if all sites are identified at 11+ units	
No of Affordable Homes	Requirement
26	87
47	157
51	170
128	427

Table 11 - OFF SITE CONTRIBUTION FROM SITES 6 TO 10 UNITS		
Site Size	No. AH required	Off Site Cont.
6	0.3	£17,100
7	0.6	£34,200
8	0.9	£51,300
9	1.5	£68,400
10	1.25	£85,500

Options:

- Maximise AH provision by identifying sites of 11+ dwellings (eg 26 = 87)
- Allocate sites of 11+ to meet a set proportion of AH need (eg 50%) and sites of 6 – 10 to generate a target financial contribution equivalent to providing the remaining proportion (@£57,000 per dwelling) (eg 13AH on larger sites = 44 units on larger sites, financial contribution for 13AH = 43 on small sites) = 88 in total.
- No allocations, just area of search for H9 exceptions, say 80% to be AH = 100 dwellings?
- Plus many mix and match options

Appendix 1: Cornwall Local Plan Affordable Housing Policy as it applies to Calstock Parish

Policy 8 – Within settlements, or on sites allocated in the Neighbourhood Plan, Affordable housing can be required:

- **On sites with a net increase of 11 or more** dwellings, or where housing with a combined floorspace of over 1,000sqm is proposed, where the affordable housing must usually be delivered in the form of completed units on-site
- **On sites with a net increase from 6 to 10** dwellings are proposed, where the affordable housing must usually be delivered in the form of an off-site contribution towards affordable housing.

Calstock Parish is in Value Band 4, so the target levels of affordable housing set in Policy 8 is for **30%**.

Tenure should be:

70% rented homes owned or managed as affordable housing, provided that the initial rent level (inclusive of any relevant service charges) does not exceed the local housing allowance

30% intermediate housing for rent or sale, provided that the homes are available at first and subsequent occupation at a price which is affordable to a typical local household, taking into account the estimated purchasing power in such households.

Policy 9 - Outside settlements - "adjacent to the built-up areas of smaller towns villages and hamlets", Affordable housing can be required:

- **On "Rural Exception Sites"** where a minimum of must be affordable housing. The inclusion of market housing is allowed only for cross subsidy where essential for delivery based on a detailed financial viability assessment.

(n.b., outside settlements or allocations, CLP Policy 7 says that the development of new homes in the open countryside will only be permitted where there are special circumstances, such as replacement dwellings, sub-division, re-use of redundant buildings, or agricultural needs).

Policy 10: Managing viability

Where a proposal cannot deliver the full quota of affordable housing without affecting the viability of the scheme to such an extent that it cannot proceed, then other approaches to secure the maximum achievable contribution to affordable housing may include;

1. Securing public subsidy or other commuted sums;
2. Flexibility in the affordable housing tenure, type and size mix and/or phasing required within the development;
3. The transfer of free serviced land / plots to Cornwall Council reflecting the number of affordable dwellings that would normally be expected for that development;
4. A negotiated reduced percentage of on-site affordable provision;
5. Consideration of an off-site contribution to enable an improved number or range of affordable homes on another local site.

If these fail, a planning obligation will be sought to secure planning gain, which might include (but not be limited to) re-phasing, deferment of affordable housing obligations, options to reappraise the scheme at future phases or at commencement to allow viability to be re-assessed.