



FALMOUTH TOWN COUNCIL

Agenda Planning & Licensing Committee

Date 16/03/2026
Time 18:00 - 19:30
Location Atherton Suite
Chair Alan Jewell
Attendees S. Carmichael, D. Clegg CC, D. Evans BEM CC, L. Howes, A. Munden, J. Stowell, and J. Walkden

Explanation I hereby invite you to attend a meeting of the Planning & Licensing Committee to be held in the Atherton Suite on Monday 16th March at 6.00pm for the purpose of transacting the following business.

The meeting will observe the requirements of the Council's commitment to the Civility and Respect Pledge. That is to treat councillors, employees, members of the public, representatives of partner organisations and volunteers with civility and respect in their roles. Behaviour breaching that commitment will not be tolerated.

Town Clerk

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- 1 Apologies**
To receive and approve apologies for absence.
 - 2 Interests**
To receive declarations of interests in respect of items on the agenda. Councillors are reminded to declare any dispensation granted.
 - 3 Minutes**
To receive the minutes of the meetings of the Committee held on 23rd February 2026. (1-9).
 - 4 Planning Applications**
(a) To receive a list of planning applications received from Cornwall Council and dealt with under the delegated procedure agreed in accordance with Minute 6/2474 of the meeting held on 3rd April 2000 (Appendix I) and amended by minute P3017, together with a supplementary list of applications received since publication of the agenda. (10-12).

(b) To receive and consider a list of planning applications received from Cornwall Council, not dealt with under the above-mentioned procedure (Appendix II), together with a supplementary list of applications received since publication of the agenda. (13).

5 PA25/01598 - Falmouth Docks, Falmouth

To further consider the Falmouth Docks application for Demolition of on-site buildings, partial demolition of existing wharf structures, construction of new wharf structures and other related construction works, lay down area for floating wind power activities (FLOW), temporary construction area, and ancillary works associated with the redevelopment and modernisation of the existing Falmouth dock infrastructure.

Previously submitted comments were *'Recommend approval as the redevelopment and modernisation of the existing infrastructure is necessary to secure the future of the Dock, consistent with policies BE1 and BE2 of the Falmouth Neighbourhood Development Plan which incorporates the Falmouth Harbour Plan'*.

6 Consultation Notification

Consultation Notification

Chief Planning Officer Advice Note on Homes for All and Build-to-rent discussion paper

Cornwall Councils is publishing the following documents for a six week consultation period between Wednesday 18 February and Wednesday 1 April 2026.

Homes for All: Guidance for Inclusive Housing Delivery which sets out how more affordable, supported and diverse housing can be delivered across Cornwall.

Build to Rent Discussion Paper: Build to Rent is a growing model for professionally managed rental homes, and Cornwall Council want input on how it could work in Cornwall, balancing quality, affordability and investment. Comments received by 5pm on 1st April 2026 will be considered. (14-45).

[Homes for All | Let's Talk Cornwall](#)

7 Highways / Traffic Management / Road Safety

Road Traffic Regulation Act 1984 S.14: Temporary Prohibition of Traffic

To note road closure on Road From Silverdale Road to Swanpool Road Via The West Side Of Swanpool, Falmouth between 16th March 2026 and 18th March 2026 (24 hours) for Kier on behalf of South West Water to carry out works.

To note road closures on High Street, Market Strand, and Webber Street, Falmouth between 18th March 2026 and 20th March 2026 (19:00 hours to 07:00 hours) for Kier on behalf of South West Water to carry out works.

To note road closures on Webber Street, Market Strand, Market Street, Church Street, Arwenack Street, Bank Place, Grove Place, Campbeltown Way on 25th April 2026 (12:00 to 13:00 hours) for Falmouth Pride 2026 to take place.

To report any highways matters received since the publication of the agenda.

8 Decision List

To receive and note a list of recent planning decisions made by Cornwall Council. (46-48).

9 Licensing

Premises License Application

Die Happy Pizza Company, 19 Killigrew Street, Falmouth

To consider grant to license sale of alcohol Monday to Sunday, 12:00 to 23:00 hours on and off premises, and recorded music, 12:00 to 23:00 hours. Opening hours Monday to Sunday 11:00 to 23:00 hours. (49-51).

To report any licensing matters received since the publication of the agenda

10 Any late received planning applications that the Chair Considers to be of Urgency

NB: The Local Government (Access to Information) Act 1985 prohibits the consideration of any items which have not appeared on the agenda for the meeting unless the Chairman is prepared to certify that a proposed item is 'urgent'. If urgent, the special circumstances which make it so, must be spelled out to the meeting and included in the minutes.

Decision Making Legal Advice (for noting)

Members have received training on the Code of Conduct, predetermination and bias and therefore, will be aware of their responsibility to determine planning applications on the basis of the information before them at the meeting. Members are reminded that the decision making role must be approached with an open mind as to the merits of the arguments for and against the application, which they must take into account before making a final decision at the meeting. Members are further advised that they must not predetermine, or be seen to have predetermined, the outcome of an application and that the information they receive at the meeting is therefore the basis on which they should make their decision.

FALMOUTH TOWN COUNCIL

Minutes of a Meeting of the Planning & Licensing Committee held on Monday 23rd February 2026 in the Atherton Suite, The Old Post Office, Falmouth at 6 pm.

Present: Councillors A J Jewell (Chair) S R Carmichael, D Clegg CC,
D V Evans BEM CC, L Howes, and J A R Stowell.

Councillor A Rowe CC also attended

In Attendance: AM Williams (Town Clerk)
E Middleditch (Administrative Officer)
H Attree (Administrative Assistant)
T Brunch and K McCann (Falmouth Afoot)

The Chair reminded attendees that the Council had committed to the Civility and Respect Pledge, that is to treat everyone participating in the meeting tonight with civility and respect in their roles. Respect is treating others with dignity, recognizing boundaries, being non-judgmental and accepting of differences. Behaviour breaching that commitment will not be tolerated. In dealing with the business of the meeting we will adhere to our agenda and the processes set out in our Standing Orders. Please be aware that the meeting is a public one and there may be recordings of your participation.

P6455 APOLOGIES

Apologies for absence were received and approved from Councillor Munden (work) and Councillor Walkden (council duties).

P6456 INTERESTS AND DISPENSATIONS

None received.

P6457 MINUTES

It was proposed by Councillor Evans, seconded by Councillor Carmichael and

RESOLVED that the minutes of the Planning and Licensing Committee held on 2nd February 2026 be approved as a correct record of the proceedings and signed by the Chair.

P6458 PLANNING APPLICATIONS

Members considered a list of planning applications which had been commented on by the Chair and Vice-Chair, under the delegated procedure agreed in accordance with Minute 6/2474 of the meeting held on the 3rd April 2000 and amended by Minute P3017.

It was proposed by Councillor Evans, seconded by Councillor Carmichael and

RESOLVED that the observations set out in Appendix I, which forms part of these minutes be approved and adopted as the observations of the Town Council.

Members considered a list of planning applications not dealt with under the delegated procedure outlined above. The Chair reported in respect of those applications as appropriate.

It was proposed by Councillor Clegg, seconded by Councillor Carmichael and

RESOLVED that the Town Council makes the observations set out in Appendix II which forms part of these minutes.

P6459 **APPEAL DECISION**

PA22/10666 - Construction of 9 apartments with associated infrastructure – Land SW of Bridge House Apartments, Melvill Road, Falmouth – Mr R Singh, Marble Homes: Appeal Dismissed. No Costs claimed.

Members duly noted the outcome of the appeal.

P6460 **HIGHWAYS/TRAFFIC MANAGEMENT/ROAD SAFETY**

Street Lighting

Members duly considered Cornwall Councils programme to roll out switching off streetlighting around the end of March in Falmouth, Penryn, Penzance and Newlyn. The profile will be switch-off midnight to 5am Sunday through Thursday night, and ultra-dimmed midnight to 5am Friday & Saturday night.

It was proposed by Councillor Carmichael, seconded by Councillor Stowell and

RESOLVED that the Town Council writes to Cornwall Council to state that they are not happy with the proposal as they have public safety concerns, but would be happy with an amended scheme that involved dimming only in all areas of Falmouth except those in the Town Centre, and that Cornwall Council consult further and this including women's safety groups.

Falmouth Afoot

Afoot presented proposals regarding reversing the traffic flow on the High Street, Falmouth as an alternative to Cornwall Council or the Polie being unable to adequately enforce the existing Traffic Regulation Order that was in force there.

It was proposed by Councillor Howes, seconded by Councillor Evans and

RESOLVED that the Town Council writes to Cornwall Council to ask for better civil enforcement of the current Traffic Regulation Order on High Street, Falmouth, and if they are unable to do so, to consider reversing the traffic flow in order to limit the number of vehicles using the road.

Road Traffic Regulation Act 1984 S.14: Temporary Prohibition of Traffic

Members duly noted road closure on Webber Street, Falmouth from 23rd February 2026 to 27th February 2026 (19:00 hours to 07:00 hours) for Wales & West Utilities to carry out works.

Members duly noted road closure on Penwerris Lane, Falmouth from 24th February 2026 to 26th February 2026 (24 hours) for Kier on behalf of South West Water to carry out works.

Members duly noted road closures on Quay Hill, Falmouth on 3rd March 2026 (08:00 hours to 18:00 hours) for Kier on behalf of South West Water to carry out works.

Members duly noted road closures on Webber Street, Market Street, and High Street on 5th March 2026 (09:30 hours to 11:00 hours) for the St Piran's Day Children's Parade to take place.

Members duly noted road closures on Webber Street and High Street on 8th March 2026 (10:00 hours to 12:30 hours) for the St Nazaire Service of Remembrance to take place.

P6461 **DECISION LIST**

Members duly noted a list of recent planning decisions made by Cornwall Council.

P6462 **LICENSING**

None.

P6463 **ANY LATE RECEIVED PLANNING APPLICATIONS THAT THE CHAIR CONSIDERS TO BE OF URGENCY**

None.

There being no further business the Chair declared the meeting closed at 6.45pm.

Signed: Dated:

23rd February 2026

APPENDIX I

- 1. Trescobeas** **Katy Senior**
(Case Officer: Helen Trebilcock – Helen.Trebilcock@cornwall.gov.uk)
Regularisation of refurbishment and remodelling works to the Grade II listed Adult Education building, including repair or replacement of windows and doors, roof works, localised repointing, installation of an access ramp, creation of external play space, and installation of new and replacement signage.
Chi Aberfala, Tregenver Road, Falmouth.

Recommend approval.

- 2. Trescobeas** **Katy Senior**
(Case Officer: Helen Trebilcock – Helen.Trebilcock@cornwall.gov.uk)
Listed building consent for the regularisation of refurbishment and remodelling works to the Grade II listed Adult Education Building, including repair or replacement of windows and doors, roof works, localised repointing, installation of an access ramp, creation of external play space, and installation of new and replacement signage.
Chi Aberfala, Tregenver Road, Falmouth.

Recommend approval.

- 3. Penwerris** **Mr John Mayo**
(Case Officer: Abbie Franklin – Abbie.Franklin@cornwall.gov.uk)
Rear single storey flat roof extension and rear sliding doors on to garden, materials in keeping with the existing buildings.
7 Glasney Road, Falmouth.

Recommend approval.

- 4. Arwenack** **Mr Rolf Munding**
(Case Officer: Mark Webb – Mark.Webb@cornwall.gov.uk)
Listed building consent for demolition of single detached garage to allow construction of parking bays; associated landscaping and perimeter wall. Minor internal modifications with new replacement external fire escape stair from first floor and use of dwellings/flats as one dwelling.
2 Florence Terrace, Falmouth.

Recommend approval.

- 5. Penwerris** **PA26/00448** **Mr Jon Baglow**
(Case Officer: Helen Trebilcock – Helen.Trebilcock@cornwall.gov.uk)
Two storey rear extension.
Pendarvis, 37 Budock Terrace, Falmouth.
- Recommend approval.
- 6. Penwerris** **PA26/00590** **P Halswell**
(Case Officer: Mark Webb – Mark.Webb@cornwall.gov.uk)
Layout Configuration and Loft Conversion.
11 Pellew Road, Falmouth.
- Recommend approval.
- 7. Arwenack** **PA26/00648** **Katie Bawden-Tucknott**
(Case Officer: Abbie Franklin – Abbie.Franklin@cornwall.gov.uk)
Works to trees in a Conservation Area TCA works include T0015 Ilex Oak – crown reduction.
Gyllyngdune Manor, Emslie Road, Falmouth.
- For Information Only.
- 8. Arwenack** **PA26/00712** **Mr William Clark**
(Case Officer: Mark Webb – Mark.Webb@cornwall.gov.uk)
Works to trees subject to a Tree Preservation Order, namely 1) Macrocarpa clump - 3 stems - fell to ground level.
6 Castle Drive, Falmouth.
- Recommend refusal as there is nothing to suggest that the tree requires felling. The tree is in a prominent position with considerable amenity value.
- 9. Arwenack** **PA26/00848** **Mr James Price**
(Case Officer: Abbie Franklin – Abbie.Franklin@cornwall.gov.uk)
Works to trees in a Conservation Area, T1 Cornus, prune branches, T2 Bay, reduce and reshape crown, T6 Silver Birch, reduce and reshape and T9A Holm Oak, remove crown.
Melvill Court, Sea View Road, Falmouth.
- Recommend approval.

APPENDIX II

- 1. Penwerris** **Dan Hatfield**
PA25/08323
(Case Officer: Mark Ball – Mark.Ball@cornwall.gov.uk)
Proposed change of use of the ground floor and second floor of the former Methodist Church to residential accommodation.
Falmouth Methodist Church, Killigrew Street, Falmouth.

Recommend refusal due to loss of retail and community space, and lack of affordable housing provision.

- 2. Penwerris** **Dan Hatfield**
PA25/08324
(Case Officer: Mark Ball – Mark.Ball@cornwall.gov.uk)
Listed building consent to convert the ground floor and second floor of the former Methodist Church to residential accommodation.
Falmouth Methodist Church, Killigrew Street, Falmouth.

Recommend refusal due to loss of retail and community space, and lack of affordable housing provision.

- 3. Arwenack** **Miss Sophie Stephens**
PA26/00217
(Case Officer: Helen Trebilcock – Helen.Trebilcock@cornwall.gov.uk)
Mixed use development comprising retail and residential uses with variation of conditions 2 and 10 of decision PA21/04472 allowed on appeal
APP/D0840/W/22/3292448 dated 27.02.23.
44-46 Market Street, Falmouth.

Recommend refusal as the proposed Juliet balcony are not in keeping with the conservation area and impact the character of the historical roofscape.

- 4. Arwenack** **Mr Kevin Mitchell**
PA26/00253
(Case Officer: Mark Webb – Mark.Webb@cornwall.gov.uk)
Proposed new entrance doors and awning.
13 Market Street, Falmouth.

Recommend approval.

TOWN AND COUNTRY PLANNING ACT 1971

FOR SUBMISSION TO THE COUNCIL ON 23rd FEBRUARY 2026

Applicant	Works, Location, and App. Number	Decision
Ms Megan Lloyd-Laney	Single storey side extension. Internal renovations. Rebuild of stone retaining wall including additional balustrade. 1 Fairview Place, Falmouth. PA25/08130	Approved*
Mr Alexander Kearns	Works to Tree covered by a Tree Preservation Order (TPO) - Eucalyptus - Pollard the tree down to a safe height. Quesada, 18 Berkeley Vale, Falmouth. PA25/09497	Approved*
Will Jackson And Tracy Rasburn	Pre application advice for Highly sustainable, highly contextual, low energy, low visual impact replacement dwelling. Boldmere, 13 Spernen Wyn Road, Falmouth. PA25/01316/PREAPP	Closed – Advice Given
S P Tree And Landscaping	Exception notice for trees damaged in the storm. Falmouth Court Care Home, Dracaena Avenue, Falmouth. PA26/00106/PREAPP	Closed – Advice Given
Cormac Solutions Ltd - Alison Rutland	Exception notice for works to T6 - lime tree. Adj 5 Killigrew Place, Killigrew Street, Falmouth. PA26/00160/PREAPP	Closed – Advice Given
Ms J Bonner	Proposed development of 4no. flats, communal hub, resting room and demolition of the existing buildings. 9 Tregothnan Road, Falmouth. PA26/06694	Withdrawn
Mrs Louise Bartlett	Installation of metal shed to house external boilers. Pendennis Castle, Castle Drive, Falmouth. PA25/07735	Approved
Mr Phil Naylor	Partial demolition of existing garage to create new driveway for 2no. vehicles and workshop with reduced footprint. 18 Penwerris Terrace, Falmouth. PA25/08269	Approved
Mr & Mrs Boissier Wyles	Construct a traditional style veranda on the rear aspect of the house, remove the existing tarmac tennis court, build a wall as the rear wall forming part of a walled garden, a proposed greenhouse, potting shed, badminton/pickleball court and swimming pool.	Approved

	Penrose Farm, Maenporth, Falmouth. PA25/08359	
Mr & Mrs Boissier Wyles	Listed building consent to construct a traditional style veranda on the rear aspect of the house, to remove the existing tarmac tennis court, build a wall as the rear wall forming part of a walled garden, a proposed greenhouse, potting shed, badminton/pickleball court and swimming pool. Penrose Farm, Maenporth, Falmouth. PA25/08360	Approved
Mr & Mrs Cooper	Proposed 2-storey extension. 43 Marlborough Avenue, Falmouth. PA25/08668	Approved
Punch Pubs	Proposed replacement of existing shopfront windows and stallrisers to front and part side elevations with full height bi-folding doors. Prince Of Wales Inn, 4 Market Strand, Falmouth. PA25/08809	Refused
Punch Pubs	Listed building consent for a proposed replacement of existing shopfront windows and stallrisers to front and part side elevations with full height bi-folding doors. Prince Of Wales Inn, 4 Market Strand, Falmouth. PA25/08810	Refused
Katy Senior	Advertisement consent for proposed new and replacement signage for proposed integrated services hub. Chi Aberfala, Tregenver Road, Falmouth. PA25/09120	Approved
Mr Stephen Cook	Alterations to the existing ground-floor conservatory to create a sunroom, including replacement white uPVC glazing and doors, construction of a new flat roof with a single rooflight and formation of a privacy wall with integrated fanlight. Gylly Lodge, 26 Tredova Crescent, Falmouth. PA25/09230	Approved
Mr and Mrs Thaliens	Garage conversion and construction of new entrance porch. 104 Boslowick Road, Falmouth. PA25/09447	Approved
Ms Jane Barrett	Works to Tree(s) within a Conservation Area (TCA)- Bay Tree to be removed from front wall to avoid further damage. 10 Florence Terrace, Falmouth.	Decided not to make a TPO (TCA apps)

	PA25/09693	
Mr Austin	<p>Works to trees in a Conservation Area, namely, 1)The proposal is to remove one young Magnolia (T1) from the front garden of No.6 Tehidy Terrace. The tree in question is only young but has quickly out grown its surroundings and is becoming to large for its position. Its roots are also causing some problems with the nearby drainage.</p> <p>6 Tehidy Terrace, Falmouth.</p> <p>PA26/00097</p>	Decided not to make a TPO (TCA apps)
Alex Ostridge	<p>Notification under the Electronic Communications Code (Conditions and Restrictions) Regulations 2003 (AS AMENDED) to utilise permitted development rights.</p> <p>Communications Mast, Falmouth Golf Club, The Green, Falmouth.</p> <p>PA26/00897</p>	Closed – Advise Given

APPLICATIONS FOR CONSIDERATION
AT MEETING

16TH MARCH 2026

16th March 2026

APPENDIX I

- 1. Penwerris** **PA26/00936** **NHB Architectural Services Ltd**
(Case Officer: Helen Trebilcock – Helen.Trebilcock@cornwall.gov.uk)
Proposed change of use from class E to sui generis (takeaway) and retention of extract system.
Chicken Point, 7 Killigrew Street, Falmouth.

Recommend Approval.

- 2. Penwerris** **PA26/01099** **Mr T Anik**
(Case Officer: Helen Trebilcock – Helen.Trebilcock@cornwall.gov.uk)
Advertisement consent for the retention of profile cut acrylic/aluminium letters mounted on aluminium composite panel, Steel Mesh, vinyl stickers and retractable canopy.
Chicken Point, 7 Killigrew Street, Falmouth.

Recommend Approval.

- 3. Arwenack** **PA26/00966** **Mr Jeff Hellyer**
(Case Officer: Helen Trebilcock – Helen.Trebilcock@cornwall.gov.uk)
Listed Building Consent proposal to re roof the front elevation of 2 Florence Terrace by replacing the failing Cornish scantle slate with Spanish slate.
2 Florence Place, Falmouth.

Recommend Approval.

- 4. Arwenack** **PA26/01018** **Edward Osman**
(Case Officer: Chloe Britten – Chloe.Britten@cornwall.gov.uk)
Application for tree works in a Conservation Area (CA): Felling of a Eucalyptus
23 Avenue Road, Falmouth.

For Information Only

- 5. Arwenack** **PA26/01045** **Edward Osman**
(Case Officer: Samuel King – Samuel.King@cornwall.gov.uk)
Application for a Lawful Development Certificate for an Existing use - continued use of existing building as a house in multiple occupation (Sui generis).
Tresillian House, 3 Stracey Road, Falmouth.

Recommend Approval.

- 6. Arwenack** [PA26/01061](#) **Mr Robert Philp**
(Case Officer: Abbie Franklin – Abbie.Franklin@cornwall.gov.uk)
Works to Tree(s) within a Conservation Area (TCA) T1 large Holm oak removal
12 Boscawen Road, Falmouth.

For Information Only.

- 7. Arwenack** [PA26/01062](#) **Mr Robert Philp**
(Case Officer: Chloe Britten – Chloe.Britten@cornwall.gov.uk)
Works to Tree(s) within a Conservation Area (TCA) T1 holly. Trim top as identified
by red line. T2 Eucalyptus Reduce height to red line and cut back to boundary
11 Boscawen Road, Falmouth.

For Information Only.

- 8. Arwenack** [PA26/01110](#) **Ms Lucetta Radcliffe**
(Case Officer: Abbie Franklin – Abbie.Franklin@cornwall.gov.uk)
Works to trees within a Conservation Area - removal of T1 and T2 (Monterey
Cypress).
12 Spernen Wyn Road, Falmouth.

For Information Only.

- 9. Penwerris** [PA26/01248](#) **Mrs Jasmine Martin-Bidwell**
(Case Officer: Abbie Franklin – Abbie.Franklin@cornwall.gov.uk)
Proposed single storey extension and porch.
3 Grenville Crescent, Falmouth.

Recommend Approval.

- 10. Boslowick** [PA26/01567](#) **Mr James Skelding**
(Case Officer: Abbie Franklin – Abbie.Franklin@cornwall.gov.uk)
Works to Trees covered by a Tree Preservation Order (TPO) - 2 x Oak - To re-pollard
back to previous cut points.
16A Bosmeor Close, Falmouth.

Recommend Approval.

APPENDIX II

- 1. Arwenack** **Mr and Mrs Rowe**
PA26/00567
(Case Officer: Helen Trebilcock – Helen.Trebilcock@cornwall.gov.uk)
Extension to dwelling including new openings and replacing windows and doors
11 Boscawen Road, Falmouth.
- 2. Penwerris** **Mr Dan Plimmer**
PA26/00646
(Case Officer: Abbie Franklin – Abbie.Franklin@cornwall.gov.uk)
Demolition of dilapidated summer house against Cornwall Council Highways retaining wall and the refurbishment and extension of the existing dwelling to form additional habitable space and off-road parking.
The Peak, Erisey Terrace, Falmouth.
- 3. Arwenack** **Mr Alan Thomas**
PA26/00973
(Case Officer: Abbie Franklin – Abbie.Franklin@cornwall.gov.uk)
2no. proposed padel courts with 4no. floodlights per court.
Falmouth Sports Club, Western Terrace, Falmouth.
- 4. Arwenack** **Mr & Mrs Kevin & Victoria Heidke**
PA26/01216
(Case Officer: Chloe Britten – Chloe.Britten@cornwall.gov.uk)
Construction of a composite decked terrace and external walkway to the rear of the property, providing direct access to the existing upper level of the rear garden, together with a new opening at first floor level on the north (side) elevation.
5 St Pirans Court, Pikes Hill, Falmouth.
- 5. Penwerris** **Mr & Mrs Johnson**
PA26/01241
(Case Officer: Abbie Franklin – Abbie.Franklin@cornwall.gov.uk)
Proposed single storey rear extension.
8 Penrose Road, Falmouth.
- 6. Arwenack** **Mr & Mrs Wilshaw**
PA26/01331
(Case Officer: Abbie Franklin – Abbie.Franklin@cornwall.gov.uk)
Proposed Extension & Modifications to Existing Dwelling.
17 Gyllyngvase Terrace, Falmouth.

Chief Planning Officer's Advice Note:

Homes for All: Guidance for Inclusive Housing Delivery

Low cost, affordable, supported, specialist and community led housing - February 2026

This is one of a series of notes issued by the Chief Planning Officer to guide greater consistency when making planning decisions. These notes may be updated from time-to-time in response to changing circumstances. It provides guidance to help reach a decision only and should not be used as a reason for refusal. The note cannot be used as a substitute for the policies of the adopted Local Plan.

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Introduction

A good quality home transforms lives. It helps our young people move out, puts our children closer to school, creates thriving communities, and gives people a chance to leave unsuitable housing for somewhere they truly belong. That's why new homes are vital infrastructure—with measurable social impact at their core. More decent, affordable homes are key to the delivery of our priorities. We need homes that support people to live well at every stage of life.

Yet the challenge is growing. Lower-than-average incomes and high housing demand intensify affordability pressures. A third of households struggle with rent or mortgage payments.

One in five households—around 50,000—rent privately. Private rental listings remain low and are down from 834 in Jan 2019 to 491 in Aug 2025—while rents have increased to £966/month. This sector houses a broader mix of residents, including families, and provides long-term accommodation. For some who rely on help to pay their rent the Local Housing Allowance hasn't kept pace, leaving many renters to cover the shortfall themselves. We want to help deliver more decent homes across all tenures to meet the needs of our communities.

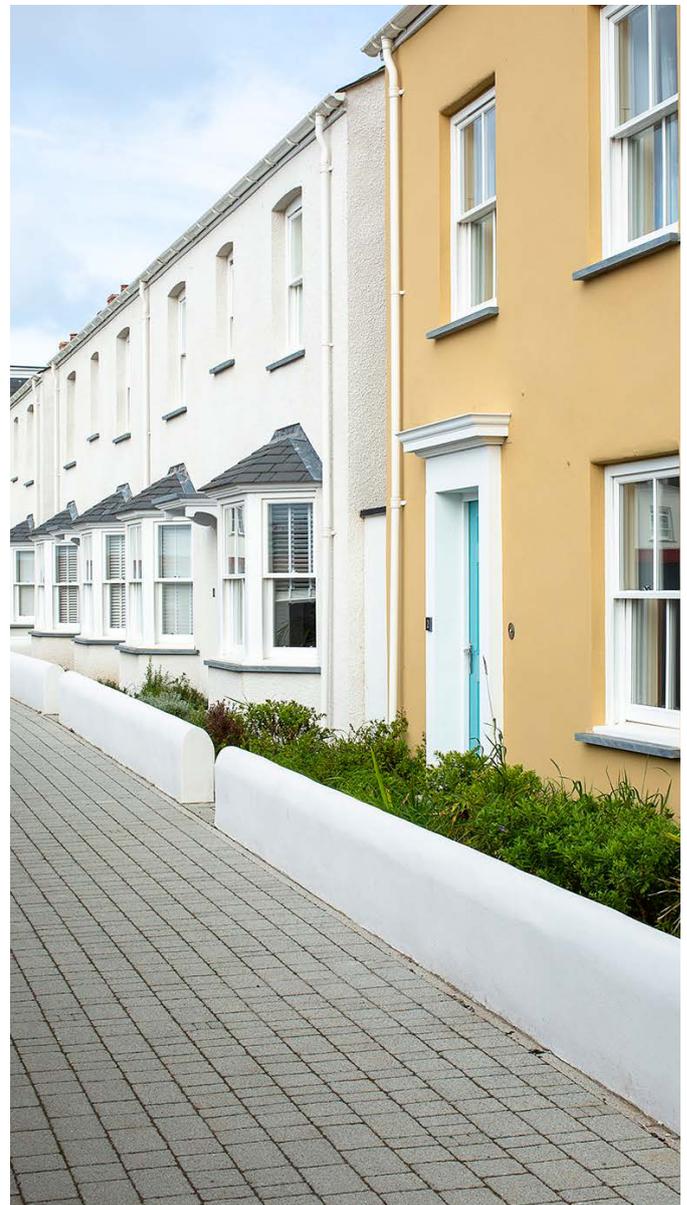
Over 20,000 households are on the housing register. Half are not in priority need of social housing; they also need a practical route to housing which is either at the top end (in value) of the affordable products or the lower end of open market products. We want to provide a better housing offer for this group which may include young professionals and key public service workers. We support the delivery of different housing types such as Build to Rent, Shared Ownership or other intermediate and low-cost housing products that are affordable for the average salary ranges. We're backing a diverse mix of homes—varying in type, size, tenure and density—to widen access to the market.

Cornwall's population is ageing faster than regional and national averages. Our Supported and Specialist Housing Strategy highlights major gaps in our provision. We're prioritising accessible homes — flats and bungalows built to adaptable standards—to help residents live independently longer. We're also supporting housing for those with acute and complex needs, from homelessness to learning disabilities.

We're investing in homes that meet real needs and working to streamline planning. With rising complexity from new sustainability and biodiversity rules, we're improving collaboration across stakeholders to speed up decision-making. This Chief Officer note offers clarity and confidence to developers, landowners and communities.

Some of our housing policies are now outdated in light of the National Planning Policy Framework (NPPF). The NPPF and associated national Decision Making (DM) policies are currently out for consultation and will not formally apply until they are adopted following the consultation period (6 December 2025 – 10 March 2026). However, they already set a clear direction for the preparation of the new Local Plan and indicate how existing policies are likely to be interpreted in future decisions.

While we build the evidence base and shape the new Local Plan, planning decisions must continue. Our Interim Policy Position Statement, adopted in April 2025, provides guidance for current decision-making. This Chief Officer note cannot introduce new policy; rather, it clarifies our approach and establishes the context for decisions, enabling us to incorporate up-to-date evidence. It serves as a bridge until the next Cornwall Local Plan is adopted.



How can we help?

Smarter Planning, Better Places

We've improved our pre-application planning services to deliver smarter development across Cornwall—building healthier, more sustainable communities and driving growth that creates jobs, homes and infrastructure, all while protecting our environment. We encourage developers to consult with the Local Planning Authority through a pre-application enquiry or Planning Performance Agreement prior to submitting an application. This will help identify specific requirements. We also recommend including Registered Provider partners as early in the process as possible (where relevant), as their input at the design stage can help maximise the value of affordable homes and simplify the process of transferring built homes later.

Fast, Clear, Proactive

Customers want quick, confident, and ultimately positive decisions. Our expert planning team is here to help. We've launched a new suite of enhanced pre-application advice services—clear, consistent, professional and cost-effective. Our Proactive Planning offer cuts through confusion, reduces delays and gives you certainty from the start.

Get the Best from Your Site

Whether you're an SME builder or a Registered Provider, we know the challenges—rising build costs, static prices, and growing expectations. Our improved services guide you through the process, helping unlock the best development for your site and our residents.

Planning with Confidence

With new national and local requirements like sustainable construction and biodiversity net gain, planning is more complex than ever. We're boosting collaboration between developers, agents, committees and consultees to streamline decisions and build trust. We're also taking a strategic look at residual value and contribution headroom to prepare for prioritisation ahead of the new Local Plan.

Book Your Free Discovery Call (major schemes)

Explore how we can support your major development proposal with a free 30-minute discovery call: [Proactive Planning Advice for Major Development Proposals - Cornwall Council](#)

Our impact to date

Interim policy statement

We've published an interim policy statement designed to give developers confidence and consistency when submitting applications. It promotes:

- **Development in sustainable locations**, delivering homes in the right places to meet the needs of our communities.
- **High-quality design and infrastructure**, ensuring new homes contribute positively to local communities.
- **Transparency in planning decisions**, helping developers understand how proposals will be assessed.

We will keep this up to date based on feedback and to account of any contextual changes in the economy. We also review decisions and feedback from planning inspectors to inform our guidance and approach.

Partnership working

We are working with local councils, communities, registered providers, CHP and the Homechoice Partnership to identify suitable development sites (including those that have been given permission but not been developed, and through the Call for Sites process) and support them coming forward;

Regular engagement forums with developers to ensure transparency and shared goals

Introduced our new positive planning offer

Investment

The Council has invested in Council-led housing sites to provide more affordable housing; established a wholly owned vehicle to provide market rented and affordable housing and supported RP delivery through grants;

Invested in transport infrastructure to support new communities: [Developer contributions - Cornwall Council](#)

Introduction

We're planning for real housing needs—not just numbers. While around 30% affordable homes has been the norm, we recognise the current challenges to delivery. Our focus is to secure more homes across all tenures that people can afford. That the full range of affordable housing, more one or two bedroom homes, accessible layouts, and a mix of sizes to suit different lives.

On larger sites, we expect a full mix—types, sizes, tenures—to reflect the community's needs. That includes social rent, intermediate homes, and market homes, including homes to respond to our Specialist and Supported Housing Strategy. Cornwall's housing needs aren't one-size-fits-all—they span every income group.

On smaller sites of less than 15 homes, the affordable housing required is likely to be through discounted market sales or other intermediate products. (If following the publication of the revised NPPF, national policy states that cash contributions should be accepted for certain site sizes, we will apply that policy.) We encourage open dialogue with developers to explore alternative ways to contribute to the housing market (e.g. 1-bed units, open market rental).

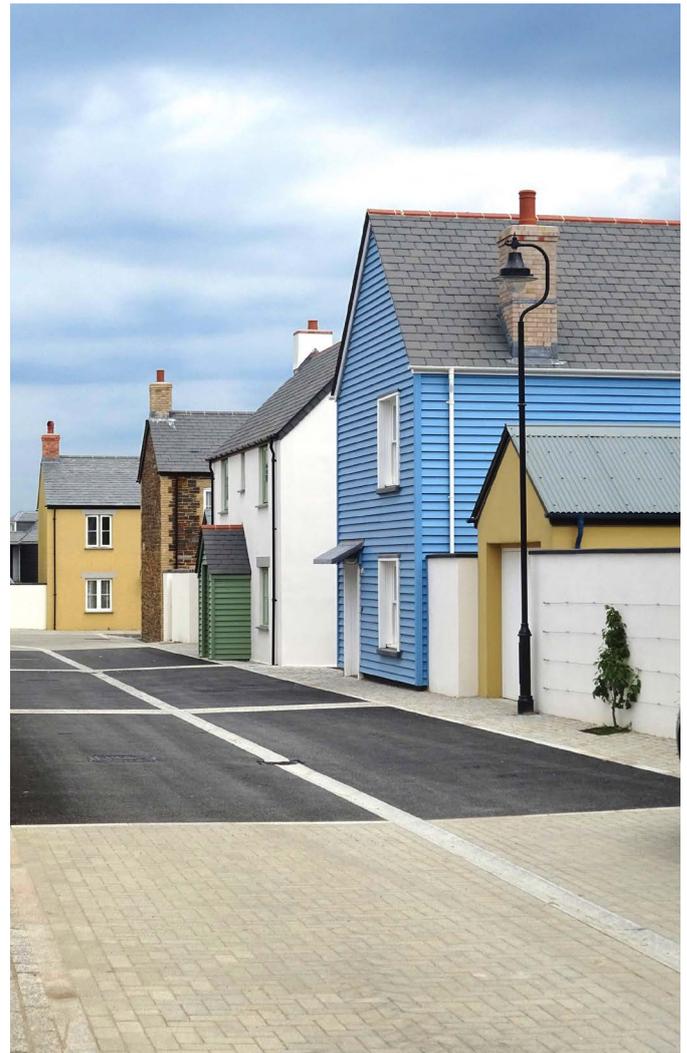
We back proposals that offer a broad range of tenures and affordability—from low-cost market homes to varied dwelling sizes. The right mix means more people can find a home that fits—and that's key to building sustainable communities.

People move for work, care, and life changes. We're planning for that too—because housing should support how people live, not limit it.

Planning Policy Context and Decision-making guidance

A new national housing methodology introduced in December 2024 has raised Cornwall's annual housing requirement from 2,707 to 4,421—a 68% jump. This shift, based on housing stock and affordability, means we can no longer demonstrate a five-year land supply. As a result, the 'presumption in favour of sustainable development' now applies, rendering key Local Plan and many Neighbourhood Development Plan housing policies out of date.

To keep decisions moving, we adopted the [Cornwall Interim Policy Position Statement - Cornwall Council](#) in April 2025. It draws on the latest strategies and evidence to guide applications and will be updated as legislation and national policies evolve, including the publication of the revised NPPF and national decision making policies following the consultation period. It explains how development plan policies should be interpreted in light of revised housing requirements set out in the National Planning Policy Framework (NPPF). Please refer to this to determine which policies are considered "out of date" and how much weight they should carry in planning decisions.



Our Expectations

We aim to deliver a diverse mix of affordable and market options to meet the needs of local communities. Alongside traditional social and affordable rented homes, a range of intermediate and custom and diverse tenure models are supported to improve housing choice and accessibility. To ensure that housing delivery in Cornwall reflects the diversity of local needs, we encourage a broad mix of homes that cater to varying income levels, household types, and lifestyle preferences. This includes reasonably priced homes—those that may not meet the formal definition of affordable housing but nonetheless play a vital role in helping local people access secure, suitable accommodation.

These homes are particularly important in bridging the gap between social housing and open market provision, and can be delivered through a variety of innovative and locally responsive approaches:

- **Build to rent (BtR)** - BtR expands housing choice, supports regeneration, and attracts institutional investment. We welcome BtR in Cornwall as a way to strengthen the private rented sector.
- **Low cost Homes** – Simple, well-designed homes—such as one- and two-bedroom units—may be delivered at higher densities in appropriate locations, or part of a mix on other sites which are at the lower end of market housing or discounted market sales that more people can afford.
- **Self-Build and Custom-Build Homes** Supporting individuals and groups to build their own homes can reduce costs and foster a strong sense of ownership. This can empower residents to create homes that suit their needs and budgets.
- **Community-Led Housing Schemes** Initiatives such as Community Land Trusts (CLTs), housing co-operatives, and cohousing projects allow communities to take control of housing delivery. These schemes often prioritize affordability, sustainability, and long-term stewardship, ensuring homes remain accessible to local people.
- **Live-Work Units and Flexible Spaces** Homes that incorporate workspace—such as studios or workshops—can support local enterprise and reduce commuting costs.
- **Intergenerational and Co-Living Models** Shared living arrangements, such as co-living or multigenerational housing, can reduce costs and foster community. These models are especially beneficial for young adults, older residents, and single-person households.
- **Employer led homes** We support housing schemes that respond to **specific employment-related needs** within the community.

By promoting this diverse mix of housing types, Cornwall can better meet the needs of its residents—supporting local incomes, reflecting household demographics, and fostering inclusive, resilient communities. This approach complements formal affordable housing provision and ensures that housing delivery is both locally grounded and **socially responsive**.

The following sections outline the principles, expectations, and considerations for each tenure type to ensure schemes are viable, well-targeted, and sustainable. The sections set out specific guidance and advice for the various types of development. These are supplemented by general guidance on the design of sites and how we will assess planning applications further below.



Affordable housing and tenure split

The thresholds and the types of development that are subject to affordable housing are set out in the glossary below.

Under **Policy 8**, the mix of affordable housing will be shaped through negotiation — informed by local housing need, viability, and market conditions across Cornwall’s value zones. To help tackle the housing crisis, we expect the following **typical tenure split**:

- **Zones 1 & 2:** 60% social rent / 40% intermediate
- **Zones 3, 4 & 5:** 50% social rent / 50% intermediate

We recognise the current challenges to delivery and therefore there will often be a need to discuss this, for which we strongly recommend seeking **pre-application advice**.

All affordable homes must be secured through appropriate planning obligations, with **local connection and nomination rights** granted to the Council. Providers must be **Council-approved** on a scheme-by-scheme basis to ensure compliance.



Intermediate Affordable Housing options

Shared Ownership

This product allows the purchase of a small share and a lower deposit. Shared ownership homes play an important role in meeting housing needs in Cornwall, and a range of property types can contribute to this. Two- and three-bedroom houses are often the most popular choice, offering a good balance between affordability and demand. One-bedroom bungalows can also be a valuable option where there is clear evidence of local need, though their higher build costs and land requirements mean they require careful consideration. Flats can present some challenges, such as lower demand, higher deposit requirements, and mortgage lending restrictions, so they tend to work best where there is strong justification—particularly in extra care schemes. Feedback from developers and registered providers highlights that one-bedroom homes can be harder to sell, as many buyers prefer two bedrooms for flexibility, and households can under-occupy without penalty. Similarly, four-bedroom homes may be less viable due to higher costs and slower sales. Overall, a thoughtful mix of property types, guided by local evidence and market feedback, helps ensure shared ownership remains accessible and sustainable.

Discounted market sale

Discount Market Sale (DMS) is intended for households who fall between traditional affordable housing and the open market. These are people who generally earn too much to qualify for social housing or shared ownership but still cannot afford to buy a suitable home outright. Often referred to as the “squeezed middle,” this group includes working families, young professionals, and households in the private rented sector who want to stay in their local community. DMS offers them full ownership at a discounted price, providing an affordable route into home ownership where market housing to meet their needs is out of reach.

DMS homes will be sold for prices based on the guideline discount percentage (set out in appendix 1) for the relevant value zone. We have set the guideline discount percentages to ensure that this product is viable, deliverable and meets the needs of the targeted households. These percentages are reviewed periodically to ensure they remain aligned with purchasing power. If the guideline discount does not make a home affordable, further price reductions or alternative property types may be required.

Shared equity

These schemes are supported if led by a registered provider or local authority and receipts are recycled within Cornwall.

Rent to buy

On Policy 8 sites, Rent to Buy counts toward the intermediate tenure target (as a route to home ownership), not the social/affordable rented requirement. We expect Rent to Buy homes to be delivered through an approved Registered Provider, Local Authority, or Community Land Trust.

Custom and Diverse Housing Models

Build to Rent

We are consulting upon a build to rent discussion paper alongside this consultation.

We aim to unlock the potential of Build-to-Rent (BTR) by creating a supportive policy framework that balances investor confidence with local housing needs. Our approach will:

Recognise BTR as a Distinct Tenure

Position BTR as a long-term housing option that improves choice and quality, not simply a delivery mechanism.

Provide Planning Certainty and Flexibility

Offer clear guidance, suitable pre-application advice, and design flexibility to enable high-quality BTR schemes.

Ensure Inclusive Rental Options

While traditional affordable housing requirements can be challenging for BTR, national guidance dating from 2018 recommends 20% of units as Affordable Private Rent (at least 20% below market rent). Cornwall seeks a viable model for developers that also meets community needs by delivering a range of rental options. Not every scheme can provide every rent level, but collectively, BTR developments should contribute to a mix of stable, long-term homes for households across different income groups.

Community led housing (CLH)

Community-led housing projects can be delivered in different ways depending on the group's ambitions, capacity, and resources. The two main routes are:

1. Partnering with a Registered Provider (RP)

- a) Enables delivery of **social rent, affordable rent, or shared ownership**.
- b) RPs can access Homes England funding for pre-development and construction costs.

2. Group-led Build

- a) Typically results in **Discount Market Sale or Build to Rent** homes.
- b) Groups may use the Council's Revolving Loan Fund or raise funds through community share offers.

Important: Social or Affordable Rent and Shared Ownership tenures require an RP partner to ensure compliance and funding eligibility.



Community-Led Housing Delivery Models

Community-led housing can be delivered through several approaches, each offering different levels of community involvement and tenure options:

- **Community Land Trusts (CLTs)**
- **Cohousing**
- **Co-operative Housing**
- **Community Self-Build, Self-Finish, and Self-Help Housing**

Funding and Support for Community-Led Affordable Housing

Funding is available for community-led housing projects, and the Council's Affordable Housing Team can provide details on grants and guidance. Early engagement is encouraged to explore options and ensure projects meet local needs. Additional links and resources are provided at the end of the document.

Community-Led Housing

The Council encourages early engagement with the Local Planning Authority for all Community-Led Housing (CLH) proposals that follow this guidance. Proposals must meet the NPPF definition of a community-led group.

Affordable Housing Status

If a site is suitable for housing, it is suitable for self-build and CLH. CLH is technically considered market housing unless they meet the NPPF definition of affordable housing, but we recognise the value of these types of tenures and will work with groups to support proposals on this basis. Pre-application advice is recommended. Given the Council land supply position rural exception sites are only achievable in some limited cases such as designated national landscapes.

Community-led developments must demonstrate that:

- The scheme was initiated and led by a legitimate local CLH group (e.g., Housing Co-op or Community Land Trust).
- The community, such as the Parish Council, has been involved in preparing the proposal.

Self and Custom Build

Self build is generally considered market housing unless it is being provided as a form of affordable housing, it may also come forward as part of the mix of community led housing.

Sweat Equity

Self-build may qualify as an affordable route to home ownership if personal labour reduces costs. Typically, a 10% allowance applies, with a minimum 20% discount from open market value (OMV). Proposals will be assessed against household need and eligibility.

Deliverability

Applicants must demonstrate realistic demand for affordable self-build plots, with identified households, finance, and eligibility. The [Self Build and Self Build Register](#) sets out the individuals and associations of individuals who wish to acquire serviced plots of land in their area for their own self build and custom build housing. We expect that a realistic deliverable demand is demonstrated along with evidence that eligible households are able to raise the necessary finance. Where scheme costs exceed restricted values, the Council may apply more generous Value Zone discounts or, in limited cases, reduce discounts to the NPPF minimum (20%) subject to viability evidence.

Custom build products in the form of 'turn-key' homes

These are supported and considered more deliverable than the provision of serviced self-build plots as part of mixed tenure cross subsidy schemes.

Guidance for Affordable Community Led Housing (CLH), self or custom build housing

Affordable CLH, self or custom build housing will be required to comply with the following criteria in order to be considered affordable and deliverable:

1. The future occupants of intermediate housing will comply with the following eligibility criteria:
 - a) the future occupant must have a local connection to Cornwall; and
 - b) be in housing need; and
 - c) with a household income of less than £80,000; and
 - d) not already own a home and
 - e) able to sustain home ownership; and
2. Homes should not normally exceed Nationally Described Space Standard (NDSS) for that property type +10%; and typically not larger than a 3-bedroom home. Proposals for larger affordable homes will require special justification. The plot sizes should be commensurate with the size of the dwelling and should not affect the overall affordability of the completed property. Additional outbuildings, workshop, garaging or a larger land holdings will not usually be supported due to concerns around future affordability. Permitted development rights will usually be removed to ensure ongoing affordability; and
3. The overall affordability of the completed property remains within the levels of the local purchasing powers or Value Zone discounts whichever is the lowest as defined within this document. In limited cases (relating to single plot or community led developments) where restricted values remain

below total scheme costs the Council will consider reducing the discount further to enable the mortgageability / deliverability of the proposal, but to an absolute minimum discount of 20% from OMV, as set out in the NPPF; and

4. In the cases of single plot or community led development where the overall affordability will not remain within the levels of local purchasing powers as defined in this Chief Officer note, it is demonstrated that the community supports the proposal (for example, the Parish or Town Council support the proposal); and
5. There is a realistic deliverable demand (and evidence that eligible households are able to raise the necessary finance) for plots; and
6. Where open market housing is demonstrated to be necessary to cross-subsidise affordable serviced plots and/or custom build homes then no occupation of the open market plots shall take place until the affordable service plots have been sold to eligible households/ housing associations/ community groups and/ or the custom build homes are ready for occupation. This will be secured through the legal agreement; and
7. The deliverability of the project is demonstrated through a business plan/project proposal. It is clear how the development will be project managed; and

Not all community led schemes will seek to deliver 'affordable' homes and therefore it is important if you are considering a unique scheme preapplication advice is secured.



Employer led homes

We recognise that Cornwall's housing crisis has a direct and profound impact on the ability of local employers to recruit and retain staff—particularly, in key sectors such as health and social care and hospitality. The lack of suitable and accessible housing options can deter potential employees from relocating to the area and force existing workers to leave due to unaffordable or insecure accommodation.

To address this, we support housing schemes that respond to **specific employment-related needs** within the community. These schemes may:

- Prioritise individuals working in a **designated employment sector**, even if they do not meet the standard local connection criteria.
- Offer housing to those with a **local employment connection**, such as key workers or seasonal staff, ahead of others who meet general local connection requirements.

Such prioritisation must be **justified by clear evidence** of recruitment and retention challenges, and should be developed in partnership with employers, local authorities, and housing providers. Speculative applications without an end user will not be supported as general needs can be met through intermediate and affordable rented homes.

Criteria for Employment-Linked Housing Schemes

To be considered, proposals must:

- Relate to an identified and evidenced employment need, supported by data from local employers, sector bodies, or workforce planning reports.
- Demonstrate a clear and ongoing recruitment or retention issue, such as high vacancy rates, staff turnover, or inability to fill essential roles.
- Include a named end user or employer partner, with a commitment to allocate homes to eligible employees.
- Be designed to complement—not replace—existing affordable housing provision, ensuring that general housing needs continue to be met through intermediate and affordable rented homes.
- Be clear on the proposed tenures and how rental accommodation will be managed.

Speculative Applications

We will not support speculative applications that lack a defined employment partner or fail to demonstrate a genuine workforce need. Housing delivered under the guise of employment support must not be used to bypass local connection policies or dilute affordable housing obligations.

Local Examples and Opportunities

In Cornwall, this approach could support:

- **NHS and care sector staff** struggling to find housing near hospitals or care homes.
- **Hospitality and tourism workers** in coastal towns where seasonal demand outpaces housing supply.

By aligning housing delivery with employment needs, we can help sustain vital services, support local economic resilience, and ensure that Cornwall remains a place where people can live and work sustainably.

Supported and Specialist Homes

We know that we have significant unmet needs within Cornwall which are set out in Cornwall's Supported and Specialist Housing Strategy: 2023 – 2050. The next iteration of the Cornwall Local Plan will be informed by the evidence of identified need for supported and specialist housing and accommodation. This Chief Officer note is intended to support the delivery of specialist and supported housing to meet identified needs in the interim period.

The Cornwall Local Plan 2016 sets out policies relating to the provision of specialist housing in Policy 2a and Policy 6(2) of the plan. The plan requires specific consideration for sites of 200 dwellings or more. In practice, we encourage the inclusion of supported and specialist housing within all residential developments, regardless of size, where site suitability allows and there is demonstrable demand. This reflects the growing need for housing solutions that cater to a diverse range of needs within our communities.

There may be relevant policies within the applicable Neighbourhood Development Plan.

How we will engage with you

We will work actively with developers, care and support providers, and housing organisations (including Registered Providers) to identify potential sites that are suitable and viable for supported and specialist housing schemes. Any providers or developers looking to develop new, or diversify existing schemes to deliver supported and specialist housing are advised to speak with our Adult Commissioning and Transformation and Affordable Housing Team at the earliest possible opportunity. The recommended mechanism for this is a Planning Performance Agreement (PPA) at an early stage of the planning process. This ensures alignment with strategic objectives and supports the delivery of high-quality, flexible accommodation and support services tailored to local needs.

What is supported housing and what are our needs?

The National Audit Office defines supported housing as: "Supported housing is accommodation that is provided alongside support, supervision or care to help people with specific needs to live as independently as possible in the community. This includes, for example, older people, people with a learning disability, people with a physical disability, people at risk of or who have experienced homelessness, or people recovering from drug or alcohol dependence."

Our [Cornwall Supported and Specialist Housing Strategy 2023 - 2050 \(5\).pdf](#) sets out the current supply and additional needs for specialist, supported and accessible homes for:

- a. People at risk of homelessness, including people with multiple and complex needs, rough sleepers, people experiencing domestic abuse, young people (including care leavers, young parents), people on probation, people with drug/alcohol related needs, and refugees.
- b. People with learning disabilities/autistic people.
- c. People with serious mental health needs.
- d. People with physical disabilities/long term conditions.
- e. Older people.

We have produced a number of Market Position Statements setting out the future estimated needs up to 2050. These position statements set out where that need is within Cornwall: [Specialist and Supported Housing | Cornwall Council | Integrated People Commissioning](#)

How do we meet this need?

Meeting this need requires partnership working both across Council services and with external partners. The planning system has a role to play in meeting need and the Local Plan sets the strategic framework for this by positively seeking to respond to the requirements of a changing population. The planning service can facilitate a well-managed supported housing sector by supporting, encouraging and developing the supported housing and accommodation market to encourage and facilitate a wide range of supported housing options that meet identified need.

The preference is for Registered Housing Providers to deliver housing services within all such schemes.

Our approach to Extra care & Sheltered/Retirement Housing

With an ageing population the delivery of appropriate forms of accommodation for our older residents continues to become increasingly acute. Providing

appropriate accommodation will ensure residents are able to secure the right support for their needs, in doing so enabling people to retain a greater level of independence for longer and acting as a viable alternative to moving into a care home. By providing alternatives to traditional care homes it will, most importantly, provide accommodation that better meets the needs of many older residents, but in doing so it will also help to ease the strain on public finances.

Such developments are most likely to deliver large extra care developments of around 70-80 self-contained homes. Although, support for schemes will not be confined to just schemes of this size. Extra Care and Sheltered/Retirement Housing should usually be located in good proximity to public transport, shops, amenities and facilities with a level and safe route of access. However, there may be occasions where a range of sites are appropriate especially if more innovative models are proposed which include arrangements for smaller settlements. We encourage innovative solutions to the provision of this type of housing which meets the need at the right scale for the role and function of our towns and villages, including in our smaller rural communities. This could include the development of 'hub and spoke' forms of facilities to provide a range of care and support, enabling independence and rehabilitation.

Our approach to Supported Living for individuals with Learning Disabilities, Autism, Mental Health Conditions and Complex Needs.

With a growing recognition of the diverse needs of individuals with learning disabilities, autism, mental health conditions and complex needs, the delivery of appropriate forms of supported living accommodation is increasingly vital. Providing tailored housing and support solutions ensures individuals are able to secure the right assistance for their needs, enabling them to retain a greater level of independence and promoting personal outcomes.

This type of accommodation should be located in proximity to public transport, shops, amenities, and facilities with safe and accessible routes. Innovative models, including those suitable for smaller rural communities, are encouraged to ensure the right scale and function for each locality. We are seeking solutions that promote independence, rehabilitation, and community integration.

Provision of Supported and Specialist Homes

Where the site is suitable and there is demonstrable demand, we may seek the inclusion of supported and specialist housing on Section 106 sites, even if not initially proposed by the developer, as part of the wider housing scheme. These units can contribute to the overall Affordable Housing mix and count towards meeting the Affordable Housing obligation.

Accessible and Adaptable standards (Category 2, Building Regulations M4(2)) should apply proportionately across all tenures, not just Affordable Housing. Additionally, we consider the inclusion of Category 3 (M4(3)) wheelchair user dwellings on all schemes delivering Affordable Housing where there is an identified need, not limited to schemes of 200+ dwellings as per Policy 6.

Where supported and specialist housing is proposed and there is a requirement for affordable housing, we will promote on-site provision wherever possible. Such provision should be designed to enable the involvement of registered housing providers, ensuring that units can be delivered without concerns around mixed tenures within a single building. In the first instance, we will seek on-site provision of Affordable Housing in the form of separate blocks. This helps to avoid high open market service charges and facilitates transfer to a Registered Provider. This approach supports the creation of cohesive communities and facilitates the effective management and long-term sustainability of supported housing schemes.

In cases where viability issues arise, we will work proactively with developers to explore flexible solutions that support the delivery of supported and specialist housing on-site wherever feasible. Where the affordable housing requirement results in a small number of units that are not practical or viable for transfer to a registered provider, an off-site financial contribution may be considered but the preference will be for on-site delivery wherever possible.

In recognition of the distinct nature and purpose of Supported and Specialist Housing, we acknowledge that the local connection criteria will differ from other forms of affordable housing. Supported and Specialist Housing is designed to meet the needs of individuals who require tailored support and care, often due to complex or specific health, social, or personal circumstances.

As such, allocations for Supported and Specialist Housing will be based on a county-wide assessment of need rather than via the usual cascade process. This approach ensures that individuals with the most pressing and appropriate needs are prioritized.

While the primary allocation mechanism will be needs-based and county-wide, consideration will still be given to local connection where it can be demonstrated that the presence of support networks in a particular locality would provide additional benefit to the prospective resident. Such factors will be assessed on a case-by-case basis to ensure that placements are both appropriate and sustainable.

This approach aligns with our Allocation Scheme, ensuring that the delivery of Supported and Specialist Housing remains responsive to Cornwall's diverse and evolving housing needs.

Exempt accommodation

'Exempt accommodation' refers to housing that is exempt from standard rent restrictions, allowing housing benefit to cover the additional housing costs associated with providing supported housing. This model allows providers to charge exempt rents above standard social rent levels for supported housing schemes, provided specific conditions are met.

The exempt rent model plays a vital role in supporting the financial viability of supported housing schemes by reflecting the cost of delivering intensive support services. Crucially, it maintains affordability for tenants through Housing Benefit eligibility.

Within Cornwall's planning framework, the use of the affordable exempt rent model for supported and specialist housing is a recognised and acceptable approach. It facilitates the delivery of high-quality, sustainable housing for vulnerable residents and aligns with the Council's long-term strategic objectives.

To qualify as 'exempt accommodation', landlords must demonstrate to Cornwall Council's Housing Benefit team that both rents and service charges are reasonable, justifiable, and necessary to provide the level of support required. Council approval of exempt rent levels is essential to ensure compliance and to safeguard public funds.

Planning proposals will be considered acceptable where they:

- Align with the Council's housing strategy,
- Meet the criteria for exempt rent supported living, and
- have demonstrable approval from the Councils Housing Benefit team regarding rent and service charge levels.

Further guidance on rent standards and exemptions can be found at: [Rent Standard and Guidance - GOV.UK](#) and at [Housing Benefit guidance for supported housing claims - GOV.UK](#)

Our expectations for all Supported and Specialist Homes

Schemes should consist of 1 and 2 bedroom self-contained flats, each with a private kitchen, bathroom, and living area, designed to support independent living.

Homes should meet Accessible and Adaptable standards (Category 2, Building Regulations M4(2)), and align with HAPPI design principles. Multi-storey schemes must also include accessible lift access.

Technology such as integrated alarm systems, secure remote door entry, and assistive technology should be incorporated where appropriate to support independent living in line with TAPPI principles.

Schemes should be located close to local services and public transport, promoting accessibility and community integration.

A choice of tenure is expected, typically including affordable/exempt rent and shared ownership, in line with the Cornwall Supported and Specialist Housing Strategy and tailored to local needs and scheme viability.

You can find the expected design and standards required for each type of accommodation here:

[Specialist and Supported Housing | Cornwall Council | Integrated People Commissioning](#)

We expect that the accommodation incorporates the principles from the following resources:

- [Housing LIN](#)
- [HAPPI - Design - Topics - Resources - Housing LIN](#)
- [TAPPI - Housing LIN](#)

How we will assess planning applications

We will support proposals where:

1. The scheme is located within or is well related to a place that contains a range of services and facilities and access to regular public transport.
2. The scheme meets the appropriate size and design guidance as outlined above.
3. The Scheme is providing an appropriate number of homes to make the scheme viable.
4. To ensure deliverability schemes, the applicant has:
 - a) Confirmation from Adult Social Care that demand exists for the scheme, for the scale proposed, within that community;
 - b) Demonstrated that the proposed scheme is deliverable;
 - c) Provided a letter of intent from a Registered Provider that would seek to deliver or take control of the completed affordable accommodation on the site.
5. If the scheme is going to count towards the scheme's affordable housing contribution the freehold transfer of the land should be offered to the Council/approved Registered Provider at nil cost. In return the applicant may reduce (in part or full) the number of general needs affordable housing within the remainder of the scheme. The reduction in affordable dwellings should be equivalent to the number of general needs housing that could have otherwise been located on the land given over. The provision of serviced land to this effect would be obligated by a Section 106 agreement, with appropriate triggers.
6. The other impacts of the proposal (for example, landscape and visual, highways, infrastructure) are mitigated to an acceptable extent.

General design guidance

Specific design guidance for each of the tenures and delivery models is set out in the relevant sections above. The following advice is general advice which relates to all proposals.

Sub-division of sites

The starting point is the extent of the application site. The Local Plan does not support the subdivision of sites, i.e. to attempt to circumvent the site size threshold for affordable housing obligations. For example, by a phased development, by the subdivision of a larger site, or by artificially lowering the number of units proposed. To clarify; the subdivision provisions of the Local Plan applies equally to Policy 8 or Policy 9 sites and in both cases the Council will apply due scrutiny. For policy 9 sites this will include scrutinising whether proposals have been contrived to seek to create future infill development.

Where developers seek to obtain planning permission on adjacent sites, the Council will consider the 'Westminster Criteria' (*R (Westminster City Council) v First Secretary of State & Brandlord Limited [2003] JPL 1066* and *New Dawn Homes Limited v Secretary of State for Communities and Local Government & Tewksbury Borough Council [2016] EWHC 3314 (Admin)*) to establish whether artificial subdivision has taken place. The Westminster case sets out a very specific test to establish whether or not a site should be aggregated with previous development in the immediate area. This test is as follows:

1. Whether the two sites are in single ownership
2. Whether they constitute a single site for planning purposes
3. Whether proposals can be deemed a single development.

The Westminster test is a starting point for establishing whether artificial subdivision has occurred, and the Council will consider relevant material considerations



in reaching a decision. There must be a pragmatic consideration of whether the site in question is indeed 'a phased addition' or rather represents 'an extension to the existing development'. Timing will also be a key consideration - were the two sites applied for at the same time, or will they be completed in a 'phased' manner with no discernible time gap between the two. Where the Council deem that artificial subdivision of a site has occurred, Affordable Housing contributions at the policy threshold will be sought. The piecemeal development of land to avoid the requirement to provide affordable housing will not be acceptable.

Mix, size and accessibility standards

We expect developments to:

- **Create balanced, sustainable communities** – not just meet need in isolation.
- **Reflect local housing requirements** without overloading one type or size.

The following sets out our expectations for the housing mix, size and accessibility:

- Sites of **10+ homes** must provide a mix for varied households, including lifetime homes (bungalows, ground-floor flats, 1-beds, specialist/supported housing).
- Smaller sites (<15 homes) are likely to deliver affordable housing via **discounted market sale or intermediate products**.
- We support **1–1.5 bed homes** for smaller households.
- We encourage **flexible designs to meet needs of larger households**: Providing easily converted adjoining smaller dwellings to form a single larger dwelling if housing need requires (e.g. 2 x 2 bed dwellings linked and converted to form a single 5/6 bed - these will be capable for being subdivided into two small semi-detached dwellings when the need no longer exists; and as such will count as two dwellings for the purposes of the planning assessment);
- We support **10% of affordable units as single-storey or ground-floor flats** where there is a demonstrated need for older or less-mobile residents. Annex 12 of the Cornwall Supported and Specialist Housing Strategy provides guidance around the need by geographical area;
- We support the include **specialist/supported housing** and **M4(3) wheelchair accessible homes** where appropriate. We will maintain **open dialogue** with developers to explore alternative ways to contribute to the housing market.

- All affordable homes must meet **Nationally Described Space Standards**¹ with up to **15% flexibility** where viability justifies (aligned with Homes England) to ensure quality and adaptability.
- Avoid reducing bed spaces to cut costs (e.g., 2-bed/3-person instead of 2-bed/4-person).
- Homes must be **well-designed, spacious, and flexible** for lifetime needs.
- **25% of homes on sites of 10+ dwellings** must be **accessible (M4(2))**, spread proportionally across tenures.

Distribution of affordable housing

We expect:

- **Tenure Neutral Design:** Affordable homes must be indistinguishable from market housing—integrated in small clusters, matching scale, massing, and materials. Quality should equal market homes and comply with the Council’s design framework.
- **Balanced Clustering:** Group sizes should suit the development scale; large, unbalanced clusters of one type or tenure are not acceptable.

Design & Management Considerations:

- Semi-detached and terraced homes of the same tenure aid viability and management.
- Shared ownership units should be well-located for efficient RP management.
- Large homes must consider bed spaces, amenity, storage, and soundproofing.
- Gardens should be practical, usable, and maintain wildlife corridors.

Flats & Maisonettes:

- We support self-contained maisonettes with private entrances and gardens in small blocks.
- Avoid shared tenure entrances and communal landings; design communal areas to minimize service charges.
- Flats should have individual entrances and adequate waste/recycling space.
- Blocks should generally be tenure-specific and small-scale.
- **Two-bed flats above first floor** are generally unsuitable as they are likely to be occupied by families where a private garden space is preferable; flats larger than two beds are rarely supported due to low demand

¹ Nationally Described Space Standards <https://www.gov.uk/government/publications/technical-housing-standards-nationally-described-space-standard>

General guidance on how we will assess planning applications

Specific guidance for each of the delivery models is set out in the relevant sections above. The following advice is general advice relating to sites.

Defining local need

- **Assessment:** Housing need for sites is determined under **Local Plan Policies 8 & 9**. Neighbourhood Development Plans **cannot alter eligibility criteria**, which are set by strategic policy. Homes are allocated via **Cornwall Homechoice** under the Council’s allocation policy.
- **Exceptions:**
 - County-wide connection applies for **Supported & Specialist Housing**.
 - **Community-Led Housing** (e.g., CLTs, self-build) and **employer-led schemes** may allocate outside Homechoice for flexibility or recruitment needs.

Methodology:

- **Rented homes:** Based on qualifying households on Homechoice with a local connection.
- **Affordable homes to buy:** Based on lower-priority households with local connection on Homechoice, plus approved local needs surveys if required.
- Local connection criteria (Homechoice Allocations Policy) are embedded in **S106 agreements** for rented and intermediate homes.
- Assessment considers other sites delivering affordable homes; permitted dwellings are subtracted from identified need to calculate **extant need**.
- Sites are excluded if:
 - Not deliverable within a reasonable period
 - Only outline consent.
 - Stalled.

Cluster Parish Approach

- Used where organic growth is unlikely due to geography or sustainability limits.
- Allows local need in one parish to be met in an adjoining parish.
- Applies when:
 - Parishes collaborate (e.g., joint Neighbourhood Plan).
 - Site straddles parish boundaries.
 - Exception site is located within one parish, but due to dispersed settlement pattern the occupants of the new site would be likely to rely on the services of the adjoining parish

- We will consult with the relevant parishes as part of our conclusions on whether a cluster parish approach is appropriate. We will combine the housing need data across those parishes within the cluster and the cluster will become the primary area in the S106.

Other considerations

Vacant Building Credit (VBC): Where a qualifying vacant building is reused or replaced, its existing floorspace may be discounted when calculating affordable housing obligations ([see Council guidance](#)).

Rounding Up Affordable Housing Provision: Policy 8 requires **25–50% affordable housing** depending on Value Zone. Fractions of units are addressed through proportional **off-site contributions** (e.g., 0.7 unit = 70% of tariff), subject to viability.

Removal of Holiday Use Conditions: Changing holiday accommodation to permanent residential use may trigger affordable housing contributions proportional to the original permission, subject to viability ([see Chief Planning Officer Note](#)).

Leasehold & Ground Rents: Flats will normally be sold on a leasehold basis, and this is not unusual. Where a developer proposes to provide flats as affordable housing for sale, this should only be through a Registered Provider as Shared Ownership using the relevant Homes England lease, (with the exception of Build to Rent), with any charges, fees and ground rent restricted to the minimum required to manage and maintain the building, which are subject to rent increases capped at the standard rate of CPI + 1%.

Phasing: The timing and delivery of affordable homes must be set out in the **S106 agreement** and linked

to occupation or transfer of dwellings. Delivery of open market homes **must not significantly outpace** affordable housing delivery. A typical phasing plan for a larger scheme is set out in the glossary.

Balancing different interests and development viability

The [Guidance note on developer contributions](#) sets out contribution levels for open market and affordable housing. The need for contributions will be balanced against scheme viability. Development is considered viable if, after taking account of all costs, including developer contributions and the cost of development finance, the scheme provides a competitive profit to the developer and generates a land value sufficient to persuade a willing landowner to sell the land.

Outline applications with all matters reserved lack sufficient detail to provide robust cost and value information because these can change. Viability should usually be assessed at the detailed planning stage.

Where a developer can show that a reduced package of contributions is essential for financial viability and deliverability, the Council may agree to a lower level of obligations. This requires submission of a full Economic Viability Appraisal (EVA), which will be reviewed and used as the basis for negotiation. See glossary for further details.

If an open-book assessment confirms the scheme cannot meet all requirements, a revised package will be agreed, prioritising local needs. These decisions will involve the local divisional member and reflect feedback from pre-application and application stage consultations.



Consents for unviable schemes risk **stalled sites and land-banking**; EVA's should demonstrate deliverability. Where returns are low, evidence of **secured lending** against that return will be required

The **NPPF** is clear: where proposals comply with an up-to-date development plan, no viability assessment is needed. If delivery expectations for affordable housing are met, we will not require a full viability review. Where they are not met, developers must provide clear, site-specific evidence explaining why policy compliance is unviable.

Rural Exception Sites

Without a set percentage of affordable housing, it's hard to show compliance with **Policy 9**, meet local needs, or gain community support.

For outline applications, we will typically:

- **Not agree viability or percentage** upfront unless developer accepts value zone expectations.
- Require S106 to **fix affordable housing at reserved matters stage**, starting at **100% affordable housing**, adjusted for viability.
- Secure **minimum 50% land take** for affordable housing and agree tenure, mix, and layout.
- Fix key appraisal variables (e.g., land value, affordable housing values) in S106.
- Make S106 restrictions clear in site marketing and add advisory notes on decision notice.

The **primary purpose** must be to meet local affordable housing needs, with the majority of homes affordable.

- The **50% market housing** cap is an **absolute maximum**, not a starting point.
- Viability should start at **100% affordable**, with market homes limited to the minimum needed for cross-subsidy.
- In high-value areas, expect **well above 50% affordable housing**.
- Nationally-recognised land values apply to maximise affordable delivery.

Tenure and mix

The dwelling and tenure mix should be aligned with local need and not simply driven by viability and maximising value or developer return. Mixed tenure rural exceptions sites that clearly favour open market units and differentiate from the affordable housing will not be considered consistent with the Local Plan policy. Our preference is that the open market homes are limited to 1, 2 and 3 bedroom homes to ensure the appropriate balance of communities accessibility to local purchasers.

Where the need in a rural settlement is for smaller homes and where larger open market homes are provided, a greater proportion of affordable homes will be expected to be cross-subsidised by the larger and more valuable open market units.

Grant funding

Registered providers are able to apply for a grant to increase the percentage of affordable housing (i.e. to 100% affordable housing where the viability of the scheme demonstrates that it would need to be cross-subsidised). We encourage developers to offer the open market element to a registered provider to potentially obtain grant funding to deliver it as affordable housing.

When we will support off-site contributions

Our default position is **on-site affordable housing**, but **Policy 10** allows off-site contributions in exceptional circumstances, at the Council's discretion. These may include:

- On-site provision is **not viable**.
- Requirement results in a **small number of units impractical for RP transfer**.
- **No RP interest** in purchasing affordable units.
- On-site provision is **undeliverable or impractical** (e.g., high service charges).
- Site is in an **unsustainable location** (poor access to services).
- Local need better met elsewhere (e.g., flats proposed where family housing needed).
- Area already has a **dominance of one affordable type**.
- Off-site contribution enables a **better local solution** (e.g., regeneration of existing stock).

If following the publication of the revised NPPF, national policy states that cash contributions should be accepted for certain site sizes, we will apply that policy.

Off-Site Contribution Tariff

- When off-site contributions are accepted, a **tariff-based approach** applies (see Appendix 2).
- Tariff equals the **cost to the developer** of providing affordable units on-site, based on the difference between **open market value** and **Registered Provider purchase price**.
- Tariff varies by **Local Housing Allowance (LHA) area** and is multiplied by the number of units required under **Policy 8**.
- Includes a fixed **Enabling Activity Fee** to cover Council costs for finding alternative sites.
- If tariff cannot be agreed, a **full open-book viability appraisal** is required.

Payments for off-site contributions must follow the **same pace as open market sales** or the equivalent rate for on-site provision, with the **full obligation settled before overall site completion**.

We normally expect:

- Enabling Activity Fee **before commencement**.
- 25% of contribution before **25% of market homes occupied**.
- 50% before **50% occupied**.
- Balance before **75% occupied**.
- Small sites or 100% flats: **full payment before any occupation**.

Funds will be spent as locally as possible: ring-fenced to the **Community Area Partnership** for 3 years, then cascades to Cornwall if unspent. Fractional contributions and Enabling Activity Fees can be spent anywhere in Cornwall.

The tariff methodology and enabling activity fee will be reviewed if necessary, following the publication of the revised NPPF and any national standardised viability inputs.

Grant funding

Grant funding is financial support given to help deliver affordable housing that wouldn't otherwise be viable. It's used to reduce development costs, making it possible to build homes for social rent, affordable rent, or shared ownership. This funding is especially crucial when land values, build costs, or market conditions make it hard to meet affordability targets. Additionality means extra affordable homes delivered because of the grant funding. It's not about replacing what would have been built anyway—it's about going further. For example, if a site could deliver 30% affordable housing without support, grant funding should help push that to 40% or more. That uplift is the "additional" benefit.

Grant funding:

- Supports a wider mix of tenures (e.g. social rent, shared ownership)
- Makes schemes viable for SME builders and housing associations
- Unlocks stalled sites or improves quality and accessibility of homes

Appendix 1

Discounted homes for sale - discount percentages methodology

Homes are sold at a discount from open market values. Different discount percentages are needed in different value zones to ensure affordability, based on local purchasing power.

We have calculated the mean percentage discount from the open market value which would be required to bring the price of houses within the reach of a typical household.

Local purchasing power: Affordability calculations based on local incomes and purchasing power together with up-to-date house price data have been used to draw up guideline discount percentages.

Table – Percentage discounts relevant to open market house prices

Value zone	1-bed	2-bed	3-bed	4-bed
1	35%	35%	40%	40%
2	35%	35%	40%	40%
3	30%	30%	40%	40%
4	25%	25%	30%	30%
5	25%	25%	30%	30%

The mortgage multiplier used is the standard multiples of 4.5 x income for all the calculations, these are based on industry standard multipliers.

A 10% deposit is used as this is based on industry standard mortgages available for affordable properties.

Discounted market sale homes will be sold for prices based on the guideline discount percentage for the relevant value zone. It is important to note where the guideline discount percentage results in a price which the Council considers to be unaffordable, additional price reduction will be required based on local purchasing power.

Table – Purchasing power, with 10% deposit and 4.5 incomes

Value zone	Purchasing power by number of bedrooms required			
	1-bed	2-bed	3-bed	4-bed
1	£233,800	£254,900	£285,200	£309,200
2	£210,600	£229,700	£257,000	£278,700
3	£194,700	£212,300	£237,600	£257,600
4	£187,100	£204,100	£228,300	£247,700
5	£173,700	£189,400	£212,000	£229,900

Appendix 2

Off-site contribution tariff

Tariff

The amount of off-site contribution payable per dwelling, in each of the three Local Housing Allowance areas is:

Kernow West	£139,500
Plymouth	£127,500
North Cornwall	£150,000

Methodology

Rather than calculate a bespoke contribution for each scheme, the Council has arrived at a general per dwelling tariff, based on a two bedroom rented dwelling. The full methodology is provided in the table opposite and may be updated periodically when key variables change.

For each Local Housing Allowance area an average open market value for a two-bedroom dwelling has been used, in each of the main towns referred to in Policy 3 of the Local Plan.

For each Local Housing Allowance area, the price a Registered Provider could pay has been derived based on capitalised Local Housing Allowance rents. The capitalised values for each value zone are:

Plymouth (£134.63 per week)	£98,500
North Cornwall and Devon Border (£123.12 per week)	£87,500
Kernow West (£143.84 per week)	£108,000

	Area Name		
	Kernow West	Plymouth	North Cornwall and Devon Borders
2 bed LHA rent	£143.84	£134.63	£123.12
Capitalised value	£107,906	£98,615	£87,003
RP purchase price	£108,000	£98,500	£87,000
Open market value	£234,425	£212,920	£224,220
Developer 'cost' of sale the RP	£126,425	£114,420	£137,220
Fixed enabling activity fee	£13,000	£13,000	£13,000
Off-site contribution	£139,425	£127,420	£150,220
Off-site contribution (rounded)	£139,500	£127,500	£150,000

The difference between the average open market value and the average Registered Provider price for each Local Housing Allowance is set out above.

The amount of off-site contribution payable per dwelling, in each of the three Local Housing Allowance areas is therefore:

Kernow West	£139,500
Plymouth -	£127,500
North Cornwall	£150,000

Enabling Activity Fee

The presumption is always that a development will provide its affordable housing obligation as on-site homes. Exceptionally, where it is agreed that an off-site contribution may be taken in lieu of on-site provision, responsibility for provision falls to the Affordable Housing Team who will use the funding (in combination with any additional resources) to provide affordable housing on alternative sites. Whilst the principle of this is well-established and can generate positive outcomes, this is a resource intensive activity in terms of the officer time required to identify a site, develop a suitable scheme, and enable construction.

This additional work would not be required if affordable housing was provided on-site. As such, the direct costs of this will be included within the overall calculation of an appropriate off-site contribution required - this is known as the local 'Enabling Activity fee'.

The Council has calculated its Enabling Activity Fee based upon the typical number of hours directly associated with identifying and delivering a specific site. A breakdown of the key elements and the total cost is outlined below:

Affordable Housing Team hourly rate:		£87 p/h
Element	Hours	Cost
Site identification & landowner	30+7	£3,219
History, constraints & need assessment	2+2+2	£522
Project concept, design & project controls	2+37	£3,393
Pre-application	2+3	£435
Parish/community consultation	14	£1,218
Local member consultation	4	£348
Viability	7	£609
Programme management & project liaison	14+14	£2,436
Acquisition/development support	7	£609
Planning application	4+3	£609
Total	154	£13,398
(Rounded)	150	£13,000

Costs have been rounded to the nearest 10 hours and are correct as at May 2024. They may be updated periodically/if the standard hourly re-charges varies +/- 10%.

It should be noted that the above calculation has excluded all expenses associated with development (fees and charges); the rationale being that this can be funded as part of the long-term development financing. It has also been calculated based upon the Affordable Housing Team's current published hourly recharge rate (as set out in the Planning Performance Agreement Charter), and averages include all officers' activity, including those circumstances where more than one officer works on a project at various stages. As such, the calculation is a very conservative estimate of the time and cost incurred by the Council on providing an alternative affordable home off-site.

General enabling levy

In addition, the Council commits considerable financial resources to achieving high rates of affordable housing delivery which is at risk unless long-term income can be secured. As a result, many local authorities have introduced a levy on affordable housing to assist proactive delivery of more homes. The Council does not currently implement a charge, however it reserves the right to do so in the future.

Appendix 3

Local Connection Criteria

Affordable homes in Cornwall are restricted to those with a strong local connection to Cornwall. The Council's local connection criteria is used in all Section 106 agreements (using the Council's template) to secure both rented and intermediate affordable homes for local people. The criteria are consistent with the Council's Cornwall Homechoice policy, which may change from time to time. Therefore the criteria are provided on a webpage which can be easily updated if necessary. The link to the webpage is below:

<https://www.cornwall.gov.uk/housing/affordable-housing/affordable-housing-policy/section-106-agreements/>

Glossary

Affordable housing: Housing for sale or rent for those whose needs are not met by the market (including subsidised routes to home ownership and/or housing for essential local workers). It must comply with one or more of these categories:

- **Social Rent:** Rent set under Government policy for Social Rent; landlord is a registered provider; provisions to remain affordable or recycle subsidy.
- **Affordable Housing for Rent:** Rent set under Government policy for Affordable Rent or at least 20% below local market rents; landlord is a registered provider (except Build to Rent); provisions to remain affordable or recycle subsidy.
- **Discounted Market Sales Housing:** Sold at least 20% below local market value; eligibility based on local incomes and house prices; provisions to maintain discount for future buyers.
- **Other Affordable Routes to Home Ownership:** Includes shared ownership, equity loans, low-cost homes for sale (20% below market value), and rent-to-buy. Provisions for affordability or subsidy recycling apply.

Affordable Housing for Sale (Intermediate Tenure):

- Covers schemes that help people who cannot afford to buy on the open market, such as young professionals or higher earners who can rent but not buy.
- Falls under **Intermediate Housing** in planning policy.
- May also include homes offered at reasonable prices for those outside the formal affordable housing definition, providing accessible purchase options.

Affordable Rented Housing:

- For households unable to afford private sector rents, allocated via Homechoice.
- Owned and rented by Registered Providers (or part of Build to Rent schemes).
- Rent (including service charges) capped at **up to 80% of market rent or Local Housing Allowance (LHA)**, whichever is lower.
- Temporary accommodation can qualify if it meets NPPF requirements.

Build to Rent: Purpose-built housing that is typically 100% rented out, often as part of a multi-tenure development. Usually offers longer tenancies (3+ years), professionally managed, and under single ownership.

Cohousing: Cohousing is a community-led housing model where each household has a private home alongside shared spaces for social activities and

communal living. Residents manage the community collectively, often sharing meals and resources to foster connection and support.

Key features:

- Combines **private homes** with **shared facilities**.
- Can include affordable homes through rental or mutual ownership models.
- Open to all ages and backgrounds, sometimes focused on specific groups with shared interests.
- Common in Europe (up to 10% of housing stock), but remains niche in the UK, with only a few examples in Cornwall.

Community Land Trust: A CLT is a local, not-for-profit organisation that owns land and buildings to meet long-term community needs, typically affordable housing. CLTs are run by local people for local benefit and must:

- Serve the interests of the community.
- Be led and controlled by local residents.
- Reinvest all profits into community projects.

CLTs often operate as Community Benefit Societies regulated by the Financial Conduct Authority. They can develop and own homes directly or partner with housing providers or local authorities. Homes and assets remain affordable in perpetuity, and any sale proceeds stay within the CLT to support further community initiatives. Membership is open and democratic, ensuring local people have a say in decisions.

Community-Led Housing (CLH): Community-Led Housing is developed and managed with local people taking a leading role in planning, design, and often management, to meet the specific needs of their area. It aims to create balanced communities, support rural sustainability, and keep people in their local area regardless of age or circumstances.

Key principles include:

- **Community control:** Residents or local groups decide what is built, where, and for whom.
- **Affordability focus:** Homes are usually kept affordable in perpetuity through legal agreements or trusts.
- **Delivery models:** Often through Community Land Trusts (CLTs), co-housing, housing co-operatives, or self-help housing.
- **Partnership approach:** Homes may be delivered by a developer but owned or managed by the community.
- **Inclusivity:** Can serve geographic communities or groups with shared interests (e.g., older people, key workers).

The NPPF supports CLH as part of strengthening affordable housing delivery within the planning system, promoting local engagement, sustainability, and long-term stewardship of housing assets.

Co-operative Housing: A housing model where a group of people collectively own and/or manage homes through a co-operative organisation. The co-operative is controlled, managed, and owned by its members, who work together to make decisions about the housing.

Co-operatives can vary in size and structure:

- May involve shared developments or a cluster of separate homes.
- Can provide different tenure options and ways of achieving affordability.
- Operates on democratic principles, with members having an equal say.
- More information is available from the Confederation of Co-operative Housing.

Cornwall Homechoice: The Council's rental housing need register and allocation policy; a choice based letting scheme developed and operated in partnership between Cornwall Council and local Registered Providers (or any successor system).

Custom and self-build dwellings: The Self-build and Custom Housebuilding Act 2015 (as amended by the Housing and Planning Act 2016) provides a legal definition of self-build and custom housebuilding. The Act does not distinguish between self-build and custom housebuilding and provides that both are where an individual, an association of individuals, or persons working with or for individuals or associations of individuals, build or complete houses to be occupied as homes by those individuals.

In considering whether a home is a self-build or custom build home, relevant authorities must be satisfied that the initial owner of the home will have primary input into its final design and layout. It can be market or affordable housing. It does not include homes built entirely to a developer's standard plans without the buyer's design involvement. The home should normally be the owner's principal residence for at least three years.

Custom build homes are self-build homes facilitated in some way by a developer. The developer would provide the build team and project manage the scheme, but the future occupier has the ability to customise the home, floorplan and finishes. The developer may deliver a watertight shell or a full 'turnkey product'.

Discount Market Sale: A form of intermediate affordable housing where homes are sold at a fixed percentage below their full open market value. Under the National Planning Policy Framework (NPPF), DMS qualifies as affordable housing when the discount is

at least 20% and the property remains affordable for future eligible households through legal agreements (e.g., Section 106).

Key Features:

- **Eligibility:** Purchasers must have a local connection, be in housing need, and unable to buy on the open market. Household income is typically capped (e.g., £80,000).
- **Discount Level:** Historically based on local incomes and house prices; discounts vary by property size and location to ensure affordability.
- **Purpose:** Provides an affordable route to home ownership for households who earn too much for social housing but cannot afford market prices—the so-called "squeezed middle."
- **Resale Controls:** Homes remain discounted on resale, preserving affordability for future buyers.
- **Viability:** Discounts must balance affordability for buyers with deliverability for developers.

DMS complements other intermediate products such as shared ownership, but differs by offering full ownership at a discounted price rather than a part-share purchase.

Economic Viability Assessment (EVA): A process to determine whether a proposed development is financially deliverable, by assessing if the value generated by the development exceeds the total cost of delivering it, including land, construction, planning obligations, and developer profit.

The requirements are as follows:

- Must comply with **NPPF/NPPG** and best practice for example RICS guidance and the RICS Professional Standard²;
- Include an **executive summary**.
- Clearly explain **extraordinary/site-specific costs** or special circumstances affecting viability.
- Provide **detailed evidence** for all non-standard assumptions.
- Measurements in **square metres**, consistent with submitted plans.
- Explore **alternative development options** (e.g., tenure mix, unit size, phasing) to improve viability.
- Use **realistic land values** with benchmark evidence.
- Assessments will be **publicly available** unless exceptional circumstances apply.

2 RICS Professional Standard (Financial viability in planning: conduct and reporting, May 2019)
<https://www.rics.org/globalassets/rics-website/media/upholding-professional-standards/sector-standards/building-surveying/financial-viability-in-planning-conduct-and-reporting-rics.pdf>

Grant funding: Public funding used to subsidise the provision of affordable homes, typically from either Homes England or the Council.

Homes England: The body responsible for providing financial assistance to bodies including Registered Providers of social housing for the purpose of improving the supply and quality of housing in England now conferred on such body under the Housing and Regeneration Act 2008 (or any successor legislation or body replacing or amending the same).

Housing Needs Surveys: Takes a snapshot of the local housing situation at a specific point in time and supplements the data from the Homechoice Register. A standard form is distributed to all registered addresses within a Parish asking questions regarding the household occupancy and housing need. The Affordable Housing Team at Cornwall Council can undertake these surveys on behalf of Registered Providers and Parish/Town Councils and (on request) developers to understand the total housing needs of an area. It should be noted that: when the Council undertakes a Housing Needs Survey they do so on a cost recovery basis; and where undertaken on behalf of a developer the Council acts impartially and objectively and typically the purpose of the survey is to ascertain the level of local housing need only (i.e. not to seek views on a particular development site or proposal).

Hub and Spoke: Extra care housing with a focus on wider community use and therefore larger community facilities.

Local Housing Allowance: The Valuation Office Agency Rent Office determines Local Housing Allowance (LHA) rates used to calculate housing benefit for tenants renting from private landlords. LHA rates are based on private market rents being paid by tenants in the broad rental market area (BRMA). This is the area within which a person might reasonably be expected to live.

Local Lettings/Sales Plans: A Local Lettings/Sales Plan is sometimes used by community-led groups to ensure that a community is balanced and promotes community cohesion. A Local Lettings Plan (LLP) or a Local Sales Plan (LSP) is a written agreement between the Council and the housing provider that introduces additional criteria to the allocation of homes in an affordable housing scheme. The LLP/LSP introduces additional criteria on top of the Council's Allocations policy. Where the homes are part of a Section 106 and/or have been funded by the Council, the LLP must not conflict with the Council's Allocations Policy and will need to be agreed with the Council before it can be implemented. The Council have template LLP/LSPs that we can share with the community and we can work with groups to ensure that an appropriate document is prepared.

National Planning Policy Framework (NPPF): Where the SPD makes reference to the NPPF this is the 2024 National Planning Policy Framework or any successor national policy which may be published by the Government.

Older People's Housing: Housing designed or adapted to meet the needs of older residents, often including:

- Accessibility features (e.g., level access, wider doorways, adapted bathrooms).
- Support services such as on-site care, emergency alarms, or communal facilities.
- Can include sheltered housing, extra care schemes, or age-restricted developments.
- The aim is to enable independent living while providing appropriate support as needs change.

Phasing plan (typical for larger scheme): An example of a typical S106 agreement for a larger scheme, illustrates delivery as follows:

- No more than 25% of open market homes to be occupied or transferred prior to completion of 25% of affordable homes;
- No more than 50% of open market homes to be occupied or transferred prior to completion of 50% of affordable homes;
- No more than 75% of open market homes to be occupied or transferred prior to completion and transfer of 100% of affordable homes.

Plot passport: All providers of Self Build plots being marketed within the district should provide sufficient minimum information in the form of an accompanying 'Plot Passport'. The 'plot passport' should provide potential purchasers with clear and concise information on available plots, including the total plot size (m²), any design and siting parameters, as well as cost and location of the plot.

Rent to Buy: Rent to Buy schemes typically involve an initial period of intermediate rent, followed by an option to purchase the property. The NPPF requires that these homes remain affordable for future eligible households or that any subsidy is recycled for alternative affordable housing provision when public funding is involved.

Section 106 agreement: A Section 106 agreement (S106) is a legally binding planning obligation made under Section 106 of the Town and Country Planning Act 1990 between a developer (or landowner) and the local planning authority. Its purpose is to make a development acceptable in planning terms by mitigating impacts that cannot be addressed through standard planning conditions.

Self-finish: Self-finish is the most common form of self-build as a group, where interested parties come together and are provided with a watertight shell of a home to complete themselves. This process gives residents the chance to learn new skills and save on the cost of the property as their hours of labour are taken into account and used as a discount from the final price.

The developer will deliver the homes to structural shell stage, a secure and weatherproof home. Shell stage means a Dwelling which has been constructed in accordance with the Permission (and Reserved Matters Approval) being a watertight structure with construction warranty, which has all necessary service connections, including road access and service connections and the case of buildings other than bungalows, access to first floors. Service connections are defined as follows:

Electricity: Supply to be provided to external cabinet housing meter and connected to internal consumer unit complete with temporary supply sockets.

Gas: Supply to be provided to external cabinet complete with meter.

Water: Supply to be provided to internal stop cock including supply tap.

Telecoms: Supply to be terminate within an external wall mounted IP65 terminal box.

Foul water: Soil stack to be provided with capped boss connections at ground and first floor levels. Surface water: All connections to be complete at shell transfer stage.

Self-help housing: Self-help housing is where empty properties are refurbished and brought back into use, creating opportunities for training and volunteering.

Serviced plot of land: Group may also buy serviced plots of land. This is where the site has planning permission in place and with rights of access to a public highway and has connections for electricity, telecommunication services and gas (or district heating), surface water drainage, water and waste water, or can be provided with those things and this can be secured by condition or legal agreement. The Council will expect plots to be sold with the minimum service connections available at the boundary as identified above

Shared Equity:

- Provides an equity loan to cover the gap between the full market value and the discounted price set by local policy.
- Helps low-income households buy on the open market by reducing deposit requirements and improving affordability. Buyers can later purchase

the provider's share at market value.

- Proceeds from buy-outs are reinvested into affordable housing to maintain overall stock.

Shared Ownership:

- Allows households to buy a share of a home (usually 10–75%) with a mortgage and pay rent on the remaining share.
- Common form of affordable housing for sale, supported by major mortgage lenders.
- Provided by Registered Providers or Local Authorities under Homes England's standard model lease.
- Rent on the unowned share is typically capped at 2.5% of its open market value per year.
- Buyers can purchase additional shares over time ("staircasing").

Single plots and individual local needs dwellings:

A proposal to build a single affordable home on land owned by the developer may be supported where the home is restricted in terms of size and affordability; demonstration of the ability to finance the development; where the occupant satisfies local occupancy and connection provisions and qualifies as being in affordable housing needs; and where a planning obligation controls future disposal and occupancy.

Social Rented Housing:

- For households with the greatest need and lowest incomes, usually accessed via Homechoice.
- Owned/managed by local authorities or Registered Providers.
- Rents follow the national rent regime ("Target Rents") and are typically 50–60% of market rents, ensuring long-term affordability.
- Defined in the Housing and Regeneration Act 2008.

Staircasing: Owners are able to purchase additional equity in the property when they can afford to. In most circumstances, this means that shared owners have the ability to eventually own 100% of the freehold, if they acquire the remaining unowned shares over time.

Stalled sites: The Council considers a site to be stalled where it does not consider it to be deliverable within a reasonable period (as determined by the Council having due regard to the NPPF) and/or where following the grant of planning permission, no significant demonstrable progress is being made towards starting development on-site. In considering whether a site is stalled, the Council may have regard to (this list is not exhaustive):

- whether a reserved matters application or the discharge of pre-commencement conditions have been submitted;

- whether a site is or has been marketed without success;
- whether an affordable housing scheme has been submitted;
- whether a site appears in a developer's build programme; or
- whether an RP is in advanced contractual negotiations for the transfer of the affordable housing.
- Sites where development has commenced and has ceased prior to completion will be considered as stalled.

Turnkey developments: Turnkey developments is where the developer will deliver a finished home. The future occupant has input into the design and specification of the home. A custom build home is built to the plans or specifications of the occupant on a multiplot site which is actively managed by a third-party enabler.

Thresholds for affordable housing: Affordable housing contributions are required for developments of 10 or more units or 1,000 m²+ floorspace. In designated rural areas and National Landscapes (formerly AONBs), contributions apply to developments of 6–10 units.

The Use Class Order³ establishes a range of different use classes that comprise housing/residential development. If the units can be used as independent dwellings, (for example if they have their own front door and facilities required for day-to-day private domestic existence) then they can be considered as "dwellings", irrespective of whether an element of care is provided.

The distinguishing feature of C2 accommodation is occupants being in "need of care" as opposed to simply having care available if needed. Accommodation in the form of dwellings can exist in both Use Class C2 and C3. Sheltered Housing and Extra Care Housing are likely to be C3, unless care is needed by residents when it may fall into C2. Where care is simply available as and when required, this doesn't move it into C2.

For clarity, only the following forms of housing development are intended to be required to contribute towards affordable housing under Local Plan Policies 8 and 9:

- C3 dwelling-houses - including residential elements of mixed-use schemes and conversion to residential use;
- Self-contained units for people of pensionable age e.g. retirement apartments/retirement living;

- 'Park Homes' which are permanent places of residence for occupiers. It is likely that an off-site affordable housing contribution would be sought in these circumstances due to service and management fees.

Whilst the following forms of development are typically not required to contribute to affordable housing:

- C2 residential institutions (that do not comprise self-contained dwellings);
- Extra care development that comprise of self-contained dwellings;
- Specialist or supported housing schemes;
- C1 Hotels;
- Purpose built student accommodation permitted as non-permanent places of residence, for example university student accommodation and boarding schools / colleges;
- Accommodation limited to holiday use through a planning condition;
- Residential conversions within Permitted Development Rights;
- Dwellings in rural areas permitted because they are necessary for those employed in a specific business or industry to reside in, and that are subject to specific occupancy conditions, as defined by Policy 7.

Applications for development that falls within C4 (Houses in Multiple Occupation (HMOs)) and Sui Generis (larger houses in multiple occupation) will be determined on a case-by-case basis.

³ <http://www.legislation.gov.uk/ukxi/1987/764/schedule/made>

Useful Links

National Planning Policy Framework - setting out the Government's planning policies <https://www.gov.uk/government/publications/national-planning-policy-framework--2>

Planning Practice Guide - supports the Government's planning policies set out in the National Planning Policy Framework <https://www.gov.uk/government/collections/planning-practice-guidance>

Government guidance on viability - <https://www.gov.uk/guidance/viability>

Cornwall Local Plan - adopted Cornwall Local Plan <https://www.cornwall.gov.uk/media/ozhj5k0z/adopted-local-plan-strategic-policies-2016.pdf>

Cornwall Council Chief Officer's Advice Notes - the Council has published planning guidance on various topics; 'Infill/Rounding Off' 'Good Design in Cornwall' 'Holiday Occupancy Conditions' and 'Planning for Air Quality'. These are available online at <https://www.cornwall.gov.uk/planning-and-building-control/planning-policy/adopted-plans/planning-policy-guidance/#CPOAN>

Cornwall Council Affordable Housing - affordable housing is one of the Council's priorities and the Affordable Housing Team assist in the delivery of affordable homes. More information including how to apply and eligibility is available online at <https://www.cornwall.gov.uk/housing/affordable-housing/>

Homechoice Register - Homechoice is a system for letting Council and Registered Providers homes in Cornwall. More information is online at <https://www.cornwall.gov.uk/housing/homechoice-housing-register/>

Registered Providers - partner organisations who deliver affordable rent and shared ownership homes throughout Cornwall. More information is available at <https://www.cornwall.gov.uk/housing/affordable-housing/information-for-developers/delivery-partners/>

Removal of holiday use conditions - the Council's approach is set out in a guidance note at <https://www.cornwall.gov.uk/media/dljalfei/chief-planning-officer-note-holiday-occupancy-conditions.pdf>

Housing our Ageing Population Panel for Innovation (HAPPI) - 10 design principles, there are several iterations available at <https://www.housinglin.org.uk/Topics/browse/Design-building/HAPPI/>

RICS Redbook Valuation - information on professional standards for asset valuations is available at <https://www.rics.org/uk/upholding-professional-standards/sector-standards/valuation/red-book/>

Right to Buy - Government scheme which allows eligible Council and housing association tenants the right to buy their home. Further information is available at <https://www.cornwallhousing.org.uk/residents-area/buying-or-swapping-your-home/right-to-buy/>

Cornwall Council Self-Build Register - Cornwall Council's self-build register is available online at <https://www.cornwall.gov.uk/planning-and-building-control/planning-policy/adopted-plans/self-and-custom-build/>

Resources and funding for Community led housing

- **Community-Led Housing - Early Stage Feasibility Fund**. This is a fund administered by Cornwall Council. It provides revenue funding which will help communities to bring forward more affordable housing. Costs will cover items such as initial start-up costs, designs, surveys and feasibility work, all the way up to getting your planning application submitted.
- **CLT land Remediation Fund** supports the development of new community-led affordable housing. The fund was set up to tackle expensive-to-develop sites that communities want to see turned into affordable housing.
- **Community-led Affordable Housing Revolving Loan Fund** can provide a short-term loan for community-led housing organisations. This can help finance the build stage of an affordable housing project.
- **Capital Housing Grant** provides a capital grant for community-led housing organisations where funding is available for a particular parish.

There are various resources that are available to communities on the Council's website pages **Community-Led Housing** from practical guides and templates to support communities to work through the process themselves, links to other organisations and information about loans and grants that are available.

Affordable Housing Enabling Guide and a number of **resources** that are available as part of a toolkit to help groups through the process.

Our **Community-led Housing Toolkit** provides detailed and technical guidance to help you get started on your own community-led housing project. This includes guidance on legal structures, planning and finance. The Council's website has a section on **community-led housing** where you will find helpful information.

We also produce a bi-monthly newsletter which gives updates on policy changes, information and guidance around affordable housing, case studies and helpful links to information. Copies of the newsletter can be found on our website.

[Community Land Trust Network](#) are leading the movement for community ownership of land and affordable housing. They have also produced The Community Land Trust Handbook which you may find helpful.

[UK Cohousing Network](#) mission is to enable communities to use the cohousing principles to create better places to live. This is done by reducing isolation and loneliness, and by sharing facilities and services reduce living costs. Their primary focus is to find ways to make cohousing more accessible. They also help to shape the policy and public funding environment to achieve this goal.

[CCH Confederation of Co-operative Housing](#) promotes the excellent work done by co-operative housing organisations, fostering communication and serving the sector, and campaigning for quality housing co-operative solutions. They provide wide ranging advice and support to various forms of co operative and community led housing organisations to help them become and remain strong and sustainable.

[Community led.homes](#) are part of the Co-operative Development Society and offer support and expertise to help communities to control their homes through CLTs, co-ops, cohousing and coproduction.

Contact

If you would like this information in another format please contact:

Cornwall Council
County Hall
Treyew Road
Truro TR1 3AY

Telephone: 0300 1234 100

Email: enquiries@cornwall.gov.uk

www.cornwall.gov.uk

Discussion Paper: Tackling Cornwall's Housing Crisis — Exploring Build-to-Rent (BTR)

1. Executive Summary

Cornwall is facing a housing crisis that demands innovative, inclusive, and sustainable solutions. Our mission is to support the delivery of homes that reflect the diverse needs of our residents — across income levels, household types, health conditions, and life stages. Everyone deserves access to safe, high-quality, and affordable housing.

The private rented sector (PRS) plays a vital role in Cornwall's housing mix, yet it is under strain. Rising rents, limited availability, and inconsistent housing standards are placing growing pressure on residents — particularly younger households, key workers, and those with complex needs.

This paper explores Build-to-Rent (BTR) as a forward-looking model to address these challenges. BTR schemes offer professionally managed, purpose-built rental homes, often with enhanced energy efficiency, tenant services, and long-term stewardship. While typically targeted at higher-income renters, BTR can be adapted to meet broader affordability goals through policy innovation and partnership.

The purpose of this discussion paper is to outline the current pressures in Cornwall's rental market, present the case for BTR, and invite stakeholder input on policy options, viability, and delivery mechanisms. Drawing on national insights and local opportunities — including Treveth, PGIM, and pension fund investment — we explore how BTR could help reshape Cornwall's housing future.

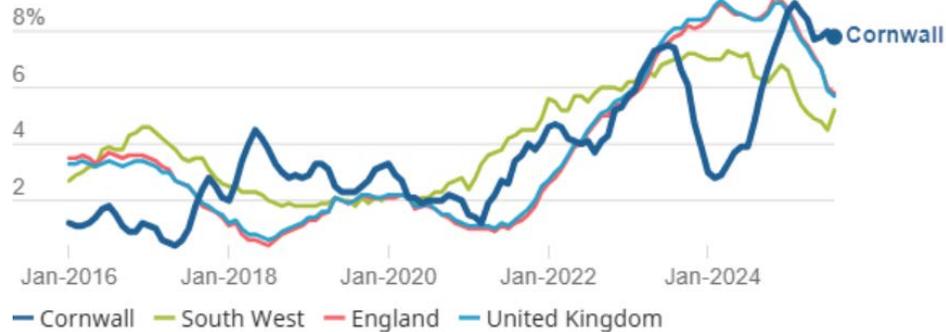


2. Problem Statement: Pressures in Cornwall's Rental Market

- **Scale of Demand:** 1 in 5 households in Cornwall — around 50,000 — live in the PRS. Increasingly, families with children and older residents rely on private rentals for long-term housing.
- **Falling Supply:** Rental listings in Cornwall have dropped significantly — from 834 in January 2019 to 491 in August 2025. Nationally, rental availability remains 26% below pre-pandemic levels.
- **Affordability Challenges:** Average monthly rents in Cornwall reached £966 in June 2025, up 7.8% year-on-year. Rent now consumes 27.8% of average income — just below England's 30% affordability threshold.
- **Quality and Security:** While most landlords are responsible, PRS homes are statistically the least likely to meet decent standards and are more likely to contain Category 1 hazards under the Housing Health and Safety Rating System. Assured shorthold tenancies offer limited security and recourse for tenants.
- **Market Shifts:** Landlords are increasingly pivoting to short-term lets, further reducing long-term rental options. The Renters Reform Bill aims to improve tenant protections, but new supply is urgently needed.

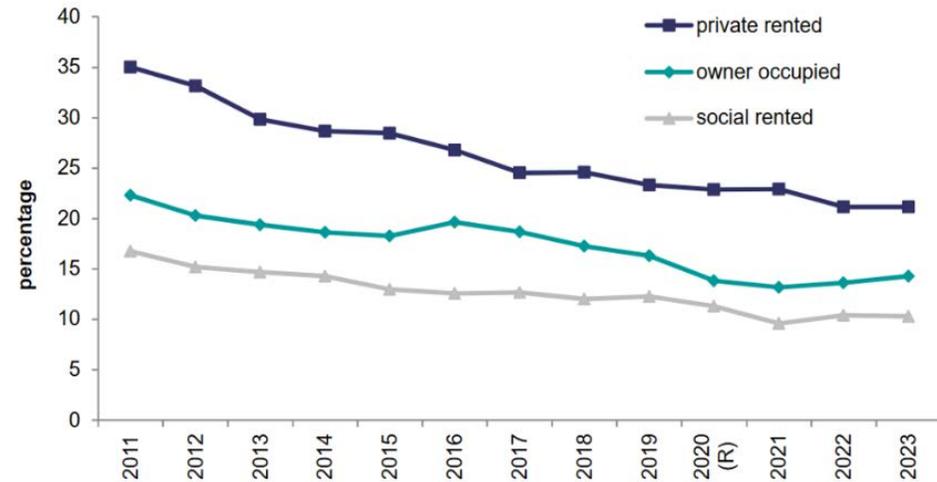
Annual change in rents in Cornwall

Private rental price annual inflation, Cornwall, January 2016 to August 2025



Source: Price Index of Private Rents from the Office for National Statistics

Non-decent homes, by tenure, 2011 to 2023



3. Why Build-to-Rent?

BTR offers a structured, professionally managed alternative to traditional PRS housing. It can help meet demand, improve quality, and attract long-term investment.

Key Benefits:

- **Consistent Quality and Management:** BTR schemes offer regular maintenance, integrated amenities, and responsive management — improving tenant satisfaction and retention.
- **Local and Institutional Investment:** Treveth, PGIM, and pension funds could explore BTR as a stable, long-term investment. Nearly 60% of UK local authorities now host at least one BTR scheme.
- **Unlocking Stalled Sites:** BTR can help bring forward development on sites that have struggled to attract traditional market housing or in this current climate where it is hard to sell open market dwellings.
- **Support the speeding up of build out** multiple government reviews have shown that sites with a bigger breadth of tenure are able to build out more quickly
- **Meeting the Needs of the Squeezed Middle:** BTR can provide housing for professionals and families who earn too much for social housing.

However, national data shows BTR homes are on average 9.3% more expensive than median private rents. This reflects new-build quality, energy efficiency, and enhanced services. These are often premium level of services that do not need to form part of the mix, it is also noted that household running costs will be lower which will offset the increased rental costs.

4. Enabling Build-to-Rent in Cornwall

To unlock BTR's potential, Cornwall must develop a supportive policy framework that balances investor confidence with local housing needs.

Policy Levers:

- **Recognise BTR as a Distinct Tenure:** Position BTR as a long-term solution — not just a delivery mechanism — that enhances housing choice and quality.
- **Planning Incentives:** Provide clear parameters, suitable pre-application advice routes or offer design flexibility for high-quality BTR schemes.
- **Affordable Housing Inclusion:** Requiring traditional affordable housing on build to rent sites can be difficult to achieve. National guidance (which dates from 2018) suggests 20% of units as Affordable Private Rent, set at 20% below market rent. We need a viable product for developers that meets the needs of our communities. We therefore need a range of rented accommodation. Not every scheme can deliver every rent level, but across the sector we need a mix that provides stable, long-term homes for different income groups.

5. Options and Next Steps

Short-Term Actions

- Launch stakeholder consultations on BTR viability and affordability.
- Develop interim planning guidance (to be incorporated into SPD).

Medium-Term Strategies

- Introduce targeted incentives.
- Consider whether we can use BTR to unlock stalled sites, particularly at a time when market sales are struggling.

Long-Term Vision

- Embed BTR policy in the new Local Plan.
- Establish a robust framework integrating quality standards, tenant protections, and investment metrics.

6. Questions for Stakeholder Engagement

We invite feedback through surveys on our let's talk page, interviews, roundtables, and online engagement.

Key Questions:

Viability: Is it viable to deliver BTR homes in Cornwall under the current national guidance of 20% affordable rented at a 20% discount? What impact does securing these through s106 do to encouraging investing here. What impact would different discounts or fewer affordable units have on scheme viability?

Market: What type of investors (current and potential) are currently operating in the market which might affect policy decision - e.g. from traditional build to rent providers (such as Treveth); or institutional investors seeking to acquire units to rent (such as PGIM)

Incentives: What incentives would make Cornwall an attractive location for BTR investment?

Delivery Barriers: What are the main obstacles to BTR delivery — and how can we help overcome them?

Affordability: How can we make sure BTR is affordable to our communities? How do we avoid large service charges or above market rents?



7. Conclusion

Build-to-Rent presents an opportunity to reshape Cornwall's rental market — offering quality, professionally managed homes that meet diverse needs. While affordability and viability must be carefully balanced, BTR can help address supply shortfalls, improve housing standards, and attract long-term investment. This paper seeks to spark dialogue, gather insights, and co-create a policy environment that supports inclusive, sustainable housing growth. If you any views or ideas, please let us know.

TOWN AND COUNTRY PLANNING ACT 1971

FOR SUBMISSION TO THE COUNCIL ON 16TH MARCH 2026

Applicant	Works, Location, and App. Number	Decision
Cornwall Council	5 Day Exception notice for work to a lime. Outside 91 Killigrew Street, Falmouth. PA26/00251/PREAPP	Closed – Advice Given
Angela Barton	Exception notice for works to Holm oak felled during recent storm. 88 Swans Reach, Falmouth. PA26/00257/PREAPP	Closed – Advice Given
Investin Sheldon Falmouth Developments Limited	Change of use and conversion of the former Sheldon House Nursing Home from a care home (Use Class C2) to 13 one-bedroom Specialised Supported Housing (SSH) apartments (Use Class C3b) for individuals with disabilities, together with associated works to site access, new parking and landscaping. Sheldon House Nursing Home, Sea View Road, Falmouth. PA25/06586	Approved
Mr Nathan Sheehy	Listed Building Consent for removal of existing gas supply pipe and replacement with a new pipe. 21 High Street Falmouth PA25/07647	Approved
Mr Tom Beverley-Jones	Conversion of existing integral garage and utility area into habitable room. 20 Campbeltown Way, Port Pendennis, Falmouth. PA25/09222	Approved
Mr Geraint Thomas	Listed Building Consent for:- Existing shopfront fronting Market Street to be removed and replaced with new shopfront. HSBC, 27B Market Street, Falmouth. PA25/09275	Approved
Mr Geraint Thomas	Advertisement Consent for 4no. fascia signs. HSBC, 27B Market Street, Falmouth. PA25/09278	Approved
Mrs Stacey Tuffery	Certificate of Lawfulness (Existing): (1) operational development comprising alterations to the former garage to facilitate its use as habitable accommodation; (2) use of the former garage as habitable accommodation (currently used as a bedroom) ancillary to the dwellinghouse; (3) operational development comprising erection of a single storey	Granted (CAADs, PIPs and LUs only)

	structure to the rear of the garage, originally used for keeping dogs and now used as a utility room, ancillary to the dwellinghouse. 47 Trefusis Road, Falmouth. PA25/09431	
Mr & Mrs Rowe	Construction of Garden room. Cliff Cottage, Pikes Hill, Falmouth. PA25/09586	Approved
Mr Denis Winder	Works to trees under Tree Preservation Orders, namely, 1) T6 - Elm - very dead, at risk of damaging cars parked underneath. Fell. 2) T5 - Elm - not totally dead but in poor health. Fell. Propose to replace both Elms with species suitable to be maintained as a street tree. Lime or Plane. 3) T3 - Plane - clearance around Bt lines. Prune touching branches back to previous growth point. 4) Sycamore tree covered by conservation area but no TPO. Approx 8-10 inch diameter at base. Encroaching roof of building. Growing at angle towards building. Coppice. University Of Falmouth, Falmouth School Of Art & Design Annexe, Wellington Terrace, Falmouth. PA26/00051	Approved
Mr Stefan Klimek	Works to Tree within a Conservation Area (TCA) - Oak - Coppicing of oak tree. Whole crown reduction to 12m above ground level, to provide sufficient clearance to property. 72 Killigrew Street, Falmouth. PA26/00130	Decided to not make a TPO
Mr And Mrs N And S Sillis And Retson	Conversion of existing garage to kitchen for the management flat at Chelsea House, and conversion of external studio to garage. Chelsea House Hotel, 2 Emslie Road, Falmouth. PA26/00149	Approved
Mrs Lesley Garside	Works to trees in a Conservation Area, to carry out minor pruning work to 2 Holm Oaks (T1 and T2), 1 young Pine tree (T3), and the reduction of a row of shrubs (G1) along the boundary with No.16. 15 Cliff Road Falmouth PA26/00332	Decided to not make a TPO
Mrs Elizabeth Ethel Matthews	Prior Notification for the erection of an agricultural building for workshop and storage of farm machinery Brindel Barn Maenporth Falmouth PA26/00864	Prior approval not required

Edward Osman	Application for a Lawful Development Certificate for an Existing use - continued use of existing building as a house in multiple occupation (Sui generis) Tresillian House, 3 Stracey Road, Falmouth. PA26/01045	Withdrawn
Alexander Ostridge	Notification under the Electronic Communications Code (Conditions and Restrictions) Regulations 2003 (AS AMENDED) to utilise permitted development rights. Communications Mast, Falmouth Golf Club, The Green, Falmouth. PA26/01074	Closed – Advice Given
Geetha Deva	The Electronic Communications Code (Conditions and restrictions) Regulations 2003 (as amended) Regulation 5 Notice of Intention to Install Fixed Line Broadband Apparatus. Street Record, Falmouth. PA26/01515	Closed – Advice Given

Postal address of premises, or if none, ordnance survey map reference, or description

The Die Happy Pizza Company
Die Happy
19 Killigrew Street
Falmouth
Cornwall
TR11 3PN

Telephone

:

Where the licence is time limited the dates

Not applicable

Description of premises

We are a small pizza shop, with 14 covers inside, and 16 outside. We operate primarily as a take away, but I would very much like to encourage people to come and eat in.

Recorded Music (F)
Supply of Alcohol (M)

Recorded Music (F) (indoors and outdoors)

- Monday - Sunday [12:00 - 23:00]

Further Details:

The music is primarily indoors, but I do have a speaker in the shop entrance which can be heard outside.

Supply of Alcohol (M) (for consumption on and off the premises)

- Monday - Sunday [12:00 - 23:00]

The opening hours of the premises

Monday - Sunday

11:00 - 23:00

Where the licence authorises supplies of alcohol

Alcohol is supplied for consumption on and off the premises

Name and postal address (or registered address if a company) and telephone number of holder of premises licence

The Die Happy Pizza Company

Home tel. no.

Mobile
no.**Annex 2 – Conditions consistent with the operating schedule****General – all four licensing objectives**

The premises will operate measures to promote the four licensing objectives. Crime and disorder will be minimised through appropriate security, staff training, and age-verification policies. Public safety will be ensured via compliance with health and safety and fire regulations, safe occupancy limits, and risk assessments. Public nuisance will be prevented by managing noise, deliveries, waste, and customer dispersal, with staff guidance and signage to encourage considerate behaviour. The protection of children from harm will be addressed through age checks, supervision policies, staff training, and the absence of any adult-only entertainment or services.

Prevention of crime and disorder

CCTV will be installed, maintained in good working order, and cover all public areas (with recordings kept for 30 days).

Staff will be trained in responsible alcohol retailing and conflict management.

A refusals log and incident log will be kept and made available to authorities on request.

Challenge 25 policy will be in place to prevent underage sales.

Public safety

The premises will comply with fire safety and health & safety legislation.

Risk assessments will be carried out.

First aid facilities will be available

Prevention of public nuisance

Clear signage will remind customers to leave quietly and respect neighbours.

Noise from music will be monitored and kept to reasonable levels, particularly at night.

Deliveries and waste disposal will be scheduled at appropriate times to minimise disturbance

A dispersal policy will be in place to manage customers leaving the premises

The protection of children from harm

Challenge 25 policy in operation; ID accepted: passport, photo driving licence, PASS card.

No adult entertainment or services will be provided.

Adult Entertainment

1. In accordance with information provided on the application for this premises licence, there must be no adult entertainment or services, activities, other entertainment or matters ancillary to the use of the premises that may give rise to concern in respect of children.