

Topic Area: People and Housing

| <i>What we sought to find out:</i> | Housing |
|---|--|
| Incomes and Housing | <i>What is the current tenure mix?</i> |
| | <i>What are the local housing needs?</i> |
| | <i>How affordable is the housing?</i> |
| | <i>What are the demands?</i> |
| | <i>What are the distinctive features of the local housing market?</i> |
| Demographic and Socio-Economic Mix | <i>What is the present demographic profile and how will it change?</i> |
| | <i>How mixed and balanced is the community?</i> |
| | <i>Is the population increasing or decreasing?</i> |

Strategic Context

Cornwall Housing Strategy 2009-12

The following four strategic priorities have been identified as the main drivers for Cornwall's current Housing Strategy:

Delivering Affordable Housing

Vision: *We will maximise the delivery of homes of all types and tenures, address the shortage of affordable housing in Cornwall and achieve a better balance in the local housing market*

Objectives

- A Increasing the Affordable Housing Delivery Rate*
- B Strengthening Partnerships for Delivery*
- C Maximising Funding for Affordable Housing*
- D Modernising the Policy Framework*
- E Making Best Use of Existing Assets*
- F Strengthening Skills*
- G Sustainable Homes, Sustainable Communities*

Finding Smarter Housing Solutions

Vision: *We will ensure that people have free access to a range of housing options which can help them to make their own housing choices, including the chance to remain in their own home and live as independently as possible. We will endeavour to ensure that people have a safe, secure home they can call their own and that temporary accommodation is only used as a last resort We will tackle homelessness in Cornwall, with a strong emphasis on preventing people from losing their existing home.*

Objectives:

- A Tackling and Preventing Homelessness*
- B Ending the Use of Bed & Breakfast Accommodation*
- C Reducing the use of temporary accommodation*
- D Supporting vulnerable people*
- E Improving access to housing*

Achieving Decent Homes

Vision: *We will ensure that all public sector homes achieve the Government's Decent Homes Standard and are maintained at this standard into the future. We will increase the number of private sector homes which meet the statutory minimum standards for fitness and decency and prioritise vulnerable households living in non-decent housing in the private sector and occupants of Houses in Multiple Occupation. We will improve the thermal comfort of homes through energy efficiency measures and where it is possible and financially viable, the use of renewable technologies. We will increase the housing supply in Cornwall by reducing the number of empty properties and strengthening the relationship with private landlords.*

Objectives

- A. Meet the Decent Homes targets for the Council's housing stock
- B. Maintain and where possible exceed the Decent Homes Standard over the life of the Housing Revenue Account Business Plan
- C. Monitor the progress of housing associations in Cornwall on the Decent Homes targets and provide support as required
- D. Establish a comprehensive, evidence based database for the private sector housing stock to ensure effective targeting of resources
- E. Renew and develop the private sector housing strategic framework
- F. Improve the quality of the private sector housing stock
- G. Increase and improve the supply of low cost housing options
- I. Tackle inequalities resulting from poor housing

Creating Sustainable Communities

Vision: *We will ensure that housing activities are complementary to corporate regeneration and renewal policies and contribute to improving the Cornwall's economic prospects. We will ensure that housing activities contribute towards social wellbeing and make a difference to deprived and excluded communities.*

Objectives

- A *Build on existing initiatives and maximise new opportunities to strengthen the links between housing and the economy*
- B *Create opportunities to promote rural affordable housing and provide support for rural communities*
- C *Work in partnership with residents groups and other agencies to address the inequalities facing residents of social housing estates and improve their quality of life*

The Cornwall Housing Strategy makes few direct references to Wadebridge and the surrounding local area. It does recognise that *"some towns in Cornwall, for example Wadebridge and St Ives, have high house prices as well as higher levels of commuting from lower occupational groups, which indicates that there is a direct link between housing affordability and commuting distances"*.

It also recognises that *"Cornwall is a series of town-based polycentric local housing markets which are highly self-contained. Because of this and the fact that there are housing issues to be solved in each of these town based markets, markets are best managed and planned for at this level. Freestanding local markets exist for the towns of Penzance, St Ives and Hayle, Helston, Newquay, St Austell, Bodmin, Wadebridge, Launceston and Bude."*

The County's housing strategy was an important influence on the development of the **Core Strategy** which was prepared by Cornwall Council to *"...guide planning policy decisions and manage change in Cornwall over the next 20 years..."*¹ As such, the Core Strategy sets out the broad distribution of development over the coming years together with the key policies needed to guide planning decisions. The authors of the plan state that the Core Strategy sits alongside other plans it is developing, and those of other agencies to ensure that all strategies are aligned to ensure sustainable communities, health, education and social inclusion. The key issues that the Core Strategy needs to embrace are:

- *"Enabling future prosperity*
- ***Providing the right amount of housing***
- *Supporting communities that are run down and struggling*
- *Meeting the challenges of climate change"*

¹ Core Strategy, Cornwall Council, 2011

With regard to housing the Core Strategy states that its long term objective is “...to make better places through quality building, using housing development to meet local need and drive the regeneration and sustainability of communities, promoting smaller settlements to be centres of employment and services and set an example in design for sustainable living”.

The Cornwall Local Plan² (pre-submission document, March 2013) builds on the earlier Core Strategy document, having consulted on the contents of the latter and modified its contents accordingly. The Local Plan is described as “...for Cornwall that positively and pro-actively deals with change in the most **sustainable way** over the next 20 years”. It lays stress on the fact that the Local Plan will be supported by other formal documents including **Neighbourhood Plans** that will be prepared “in conformity with national policy and the policies and proposals laid down in the Cornwall Plan”.

The Local Plan comments that failure to plan for housing needs will “...undermine the economic strategy, place more pressure on an already strained housing market and restrict the ability to secure the right amount of affordable housing”. It comments further that the level of housing that is needed and should be provided is a matter of judgement which must take into account the need to support economic growth, deliver affordable houses, meet housing need, adapt to demographic changes, and of course is subject to the ability to build the houses.

Bearing in mind these caveats the projections for housing in Wadebridge are as follows. **Within the planning period (2010 to 2030) a minimum of 800 houses will need to be built. Completions since 2010 together with commitments to build give a total of 253 houses which leaves a remaining requirement of 547.**

Key countywide policies relevant to housing are as follows:

Policy 6 “New developments will be required to include a mix of house size, type, price and tenure to address identified needs and market demand and to support mixed communities” The policy specifically mentions the need for specialist housing such as extra care accommodation together with the need for affordable housing.

Policy 8 states that the target for affordable homes will be 40% of development. This will need to contain a mix of ‘affordable product’ with typically 70% of these affordable homes being for rent and 30% intermediate i.e. part lease, part purchase. The policy is clear that first and subsequent occupation should be affordable by a typical local household.

Affordability in a specific location will be based on a calculation of typical household purchasing power in the relevant local housing market. For this purpose Cornwall has been divided into several ‘value zones’ – Wadebridge is in zone 4. The calculation of typical household purchasing power combined with property values indicates that the range of discounts will lie between 45% and 80% of market value. Where the affordable housing is to be available for rent the policy states that it must be provided at a level at which a qualifying household can access financial assistance i.e. the rent must not exceed the level of Local Housing Allowance rates or for that matter any successor benefit. This may prove to be a difficult planning issue in a period of reform to the benefits system which seeks to lessen the value of all benefits.

Affordable housing led developments – here the housing should be restricted in perpetuity to local needs housing. Extra justification will be needed where such developments include market housing, even though the inclusion of market housing may have the benefit of removing all or most of the need for public subsidy. The policy in these circumstances limits the proportion market housing to 50% of the dwellings (or 60% of the development site)

Policy 14 concerns development and design standards. Of note are the aspirations for Zero Carbon targets, and also the desirability of locating housing near an existing or planned heat main.

Policy PP10 deals specifically with the Padstow and Wadebridge Community Network Area. The policy specifies an objective to identify the level and location of new growth; provide suitable types of housing

² Cornwall Local Plan (pre-submission document, March 2013)

to meet a variety of needs; and to enable the delivery of affordable housing. It also identifies the need for 4000 sq.m of B1a office space and 4000 sq.m of industrial space. It suggests that careful location of these and housing will help to reduce the need for travel.

Demographics

The 2011 Census provides us with a detailed demographic profile of the neighbourhood area and the differences between the parishes. The table below indicates that St Breock is generally an older community, although Wadebridge has the highest proportion of the over 75's. Children and teenagers form a higher proportion of the population in Egloshayle.

| Wadebridge Area - Population by Age Group 2011 | | | | | | | | |
|--|------------|------|------------|------|--------------|------|--------------|------|
| Age Structure 2011 | St B | % | Eglo | % | Wade | % | NP Area | % |
| Age 0 to 4 | 27 | 3.7 | 17 | 4.2 | 302 | 4.5 | 354 | 4.4 |
| Age 5 to 7 | 23 | 3.1 | 14 | 3.4 | 204 | 3.0 | 248 | 3.1 |
| Age 8 to 9 | 17 | 2.3 | 17 | 4.2 | 118 | 1.8 | 159 | 2.0 |
| Age 10 to 14 | 35 | 4.8 | 23 | 5.7 | 390 | 5.8 | 458 | 5.7 |
| Age 15 | 8 | 1.1 | 4 | 1.0 | 103 | 1.5 | 117 | 1.5 |
| Age 16 to 17 | 21 | 2.9 | 13 | 3.2 | 179 | 2.7 | 219 | 2.7 |
| Age 18 to 19 | 12 | 1.6 | 12 | 3.0 | 127 | 1.9 | 156 | 1.9 |
| Age 20 to 24 | 33 | 4.5 | 15 | 3.7 | 306 | 4.6 | 362 | 4.5 |
| Age 25 to 29 | 31 | 4.2 | 11 | 2.7 | 269 | 4.0 | 318 | 3.9 |
| Age 30 to 44 | 134 | 18.3 | 72 | 17.7 | 1,187 | 17.7 | 1,429 | 17.7 |
| Age 45 to 59 | 165 | 22.5 | 98 | 24.1 | 1,301 | 19.4 | 1,611 | 20.0 |
| Age 60 to 64 | 66 | 9.0 | 30 | 7.4 | 516 | 7.7 | 628 | 7.8 |
| Age 65 to 74 | 92 | 12.5 | 52 | 12.8 | 799 | 11.9 | 968 | 12.0 |
| Age 75 to 84 | 58 | 7.9 | 24 | 5.9 | 585 | 8.7 | 681 | 8.4 |
| Age 85 to 89 | 10 | 1.4 | 3 | 0.7 | 217 | 3.2 | 232 | 2.9 |
| Age 90 & over | 2 | 0.3 | 1 | 0.2 | 118 | 1.8 | 122 | 1.5 |
| total population | 734 | 100 | 406 | 100 | 6,721 | 100 | 8,061 | 100 |

Population Trends

The table that follows has been extracted from the Census 2001 & 2011. It compares the number of persons in the neighbourhood plan area by age groupings and shows the change in the proportion of persons in each group over the 10 year period 2001 to 2011.

Overall the population has grown by 436 (6%) over 10 years from 2001 but there has been a significant shift between the age groups 0-49 (down 137, -2.5%) and the over 60's (up 573, +28.7%). This shift is partly caused by the growth of apartment buildings favoured by the older generation; and relatively high house prices resulting in a lack of affordable homes with appropriate facilities for young families. Cornwall Council's 'Wadebridge & Padstow Issues paper 2012' confirms that Wadebridge has a housing waiting list (1-2 bedrooms) of 261 and states in summary that '*affordable housing is shown to be an important issue through housing register statistics and community plans*'.

The table also includes the number of properties recorded at each census point and a compares the average number of persons per property at each Census. The average number of people per property has fallen since 2001, which is again linked to the growth of the elderly retired population with only one or two occupants per property and possibly continuing growth in second home ownership.

| Wadebridge NP Area Census Comparisons 2001-2011 | | | | | | |
|---|--------------|-------------|--------------|-------------|-------------------|------------|
| Persons by Age Groups | Census | 2001 | Census | 2011 | Growth/ (Decline) | |
| | No. | % | No. | % | 2001/11 | % growth |
| 0 – 15 | 1,400 | 19% | 1,302 | 16.6% | -98 | -7% |
| 16 – 19 | 400 | 5% | 364 | 4.6% | -36 | -9% |
| 20 – 29 | 725 | 10% | 665 | 8.5% | -60 | -8% |
| 30 – 44 | 1,400 | 19% | 1,393 | 17.7% | -7 | -1% |
| 45 – 49 | 1,500 | 20% | 1,564 | 19.9% | +64 | +4% |
| 60 – 74 | 1,200 | 16% | 1,555 | 19.8% | +355 | +30% |
| 75 - 90+ | 800 | 11% | 1,018 | 13.0% | +218 | +27% |
| Total | 7,425 | 100% | 7,861 | 100% | +436 | +6% |
| dwelling | 3,185 | | 3,575 | | +390 | +12% |
| persons/dwelling | 2.331 | | 2.199 | | 1.118 | |

The growth of our population will in part be determined by the policies of the Local Plan and the vision and objectives we intend to pursue within Wadebridge Area Neighbourhood Plan and other locally determined strategies. To guide us at this stage, the following estimate of housing/population growth 2011-2030 has been prepared by our *Leisure and Recreation Topic Team* to profile what population growth might be expected if the 'Core Strategy' target of 800 additional houses (22% growth) for Wadebridge is achieved over the next 20 years.

If it assumed that 50% of this growth is affordable housing it is estimated that the population will grow by approximately 2000 (25%). The availability of affordable homes will potentially lead to growth in the 0-49 age groups (+1399 headcount =26.5%) and slightly lower growth for the over 60s (+601 headcount = 23%)

| Wadebridge NP Area Census Population Projection 2011-2030 | | | | | | |
|---|--------------|-------------|---------------|-------------|-------------------|------------|
| Headcount by | Census 2011 | | Estimate 2030 | | Growth/ (Decline) | |
| Age Groups | No. | % mix | No. | % mix | 2011/30 | % growth |
| 0 - 15 | 1302 | 16.6% | 1637 | 16.6% | 335 | 26% |
| 16 - 19 | 364 | 4.6% | 454 | 4.6% | 90 | 25% |
| 20 - 29 | 665 | 8.5% | 839 | 8.5% | 174 | 26% |
| 30 - 44 | 1393 | 17.7% | 1770 | 18.0% | 377 | 27% |
| 45 - 49 | 1564 | 19.9% | 1987 | 20.2% | 423 | 27% |
| 60 - 74 | 1555 | 19.8% | 1917 | 19.4% | 362 | 23% |
| 75 - 90+ | 1018 | 13.0% | 1257 | 12.7% | 239 | 23% |
| Total | 7861 | 100% | 9861 | 100% | 2000 | 25% |
| Properties | 3575 | | 4375 | | 800 | 22% |
| Headcount/property | 2.199 | | 2.254 | | 2.500 | |

Housing Market and Demographic Trends

Much of our information and analysis on the local housing market is taken from the 'Strategic Housing Market Assessment' (SHMA) that last took place in 2008.

Both the Housing Strategy and the Local Plan for Cornwall have been heavily influenced by the findings of these 'Strategic Housing Market Assessments' for Devon and Cornwall. The Assessment divided the South West into twelve sub-regional housing markets and identified the 'Northern Peninsula' housing market covering North Devon and North Cornwall as *"rural in character with a settlement pattern based on villages and market towns, which vary in size and function. With no major centres of employment, the area is better described as comprising a series of local markets, all of which are subject to significant influence of in- migration and second home purchase"*³.

One of the most distinctive characteristics of the housing market on the 'Northern Peninsula' the SHMA found is the extent and strength of connections with distant housing markets. Analysis of home moves clearly identified the extent of movement to and from housing markets in London, the South East, the East of England and the West Midlands. The net effect is that moves to the area are particularly strong for families with dependent children and for people in middle age, including early retirees.

The SHMA predicts dramatic changes in the number of people and households in the 'Northern Peninsula' area over the next 20 years from 2008. Household growth is one of the main factors shaping the future need and demand for housing. Numerically, the biggest increase in the Northern Peninsula' is expected to be in North Cornwall, resulting in an additional 19,600 people. The number of people in all age cohorts in the 'Northern Peninsula' is expected to increase. While the growth will be fairly modest in the 20-59 age range, very large increases are expected in the older age ranges. When looking at net migration all age groups show net gains except for those aged 16-24. The largest gains are at 45-64, but large gains at 25-44 and 0-15 are, the report argues, indicative of inward movement of families.

The number of registered migrant workers in the 'Northern Peninsula' increased dramatically from around 180 in 2002-03 to 1,240 in 2005-06. The majority were from Poland.

Because of the trend towards more independent living; an ageing population and the increase in relationship breakdown, the expected percentage increase in the number of households over the 20 years to 2026 is even more substantial than for the population.

There is projected to be continuing large scale growth in the number of one person households in the 45-64 age group arising from increases in the number of single and divorced/separated people. Across the Northern Peninsula area, there is expected to be large growth in the number of co-habiting couples, lone parents and multi-person households, and very large growth in one person households. Couples under the age of 45 show a decline, but there is steady growth for couples aged 45 and above. Growth in one person households is particularly strong for those aged 45 and above.

Whilst new supply provides the opportunity to re-shape the choices available in the housing market, the vast majority of people will have to fit around existing housing inherited from the past. The housing available in the area is skewed in a number of respects:

- there are almost double the national proportion of detached properties
- only a very low proportion of smaller purpose built flats
- a very high proportion of second or holiday homes
- higher proportions of caravans, mobile homes and other temporary dwellings

³ Strategic Housing Market Assessment for the Northern Peninsula Housing Market Area, Housing Vision Consultancy, 2008

Overall, there are less one and two bedroom dwellings than average and a well above average proportion of larger bedroom homes. (As other studies show the former North Cornwall DC area has a marked scarcity of flats and terraced houses which are the entry point into the housing market –see below)

In relation to tenure, there is a high level of home ownership in the area, including a much higher than average proportion of people who own their homes outright. The proportion of social rented housing is much less than the national rate, and the level of private renting is slightly above average. The proportion of social rented dwellings in the housing stock was less in 2008 than in 2001. Private renting is estimated to have increased over the same period, and now stands at around 13% of all homes.

We have the benefit of the 2011 Census to allow us to see tenure change in the neighbourhood area over the last 10 years.

| Wadebridge Area Household Tenure Comparison 2001 and 2011 | | | | | | | | | | | | |
|--|-----------------|------|-----------------|------|--------------------------|------|-----------|------|------------|------|-----------------|------|
| year: | Wadebridge West | | Wadebridge East | | Wadebridge East and West | | St Breock | | Egloshayle | | Total all areas | |
| | 2001 | 2011 | 2001 | 2011 | 2001 | 2011 | 2001 | 2011 | 2001 | 2011 | 2001 | 2011 |
| All households | 1612 | 1790 | 1723 | 1781 | 3335 | 3571 | 273 | 302 | 149 | 165 | 3757 | 4038 |
| Owned | 1071 | 1139 | 1289 | 1300 | 2360 | 2439 | 220 | 229 | 84 | 94 | 2664 | 2762 |
| Social rented | 275 | 310 | 176 | 166 | 451 | 476 | 14 | 4 | 9 | 8 | 474 | 488 |
| Private rented | 213 | 293 | 218 | 270 | 431 | 563 | 33 | 55 | 49 | 56 | 513 | 674 |
| Rent free | 53 | 24 | 40 | 37 | 93 | 61 | 0 | 4 | 7 | 6 | 100 | 47 |

Source; Office for National Statistics (Neighbourhood Statistics)

An analysis of the changing tenure pattern in the neighbourhood area over the past 10 years shows:

- A negligible overall increase in social rented tenure (and indeed some loss of this tenure in Wadebridge East and St. Breock)
- More marked increase in private rented tenure
- 7.5% increase in the number of households in the period 2001 to 2011

The turnover of social rented dwellings is low. Only around 800 new tenancies are created annually across the Northern Peninsula area. Waiting lists for social rented have grown dramatically since 2001. In North Cornwall they increased by 84. Although this figure does not seem very high it is a reflection of the fact that for some under-served groups in the housing market the waiting lists are irrelevant, and that many people meet their housing needs through the private rented sector as social housing is in such short supply.

The 2008 SHMA estimated that only 13%-20% of all Northern Peninsula households would be able to afford an open market property; and whilst between 37% and 47% would be able to afford a New Build Home-Buy shared ownership property, the remainder would require other affordable housing.

In terms of new affordable housing, modelling in the SHMA identifies a ratio of 34:66 intermediate: social rented housing in the former North Cornwall DC area is desirable. (Compared with 25:75 in North Devon; 30:70 in Torridge and 31:69 in West Somerset).

The projected future requirement for affordable housing outstrips total projected supply. The Northern Peninsula study estimated that to address the existing backlog of registered housing need and to meet anticipated new housing need over the next 10 years, affordable housing as a proportion of projected new supply of all housing would have to be 88% in North Cornwall.

The largest increase in number of households is projected to take place amongst those of pensionable age and among one and two person households of working age. As a result, the SHMA concludes that the greatest requirement will be for more manageable, but aspirational two bed units enabling people of retirement age to 'downsize' from family housing (64%); 30% will be for one or two bed general needs properties; 9% will be for housing with care for older people and there will be a slight decline in the requirement for family housing, except in the affordable sector. Where older people are unwilling or unable to 'downsize', there will be a requirement for an equivalent replacement family-sized property.

In summary the SHMA identifies a requirement for a substantial growth in the supply of affordable housing and more generally of smaller homes for single households; smaller and more manageable homes for older people; and of housing with care for older people. There is only a limited projected requirement for three or four bed family housing, which needs to be affordable, as the future requirement can largely be met from within the existing stock.

Stakeholders consulted by the SHMA reported that young people were having particular difficulty accessing housing, and those working with vulnerable groups unable to access housing confirmed that young people living transient lifestyles made up the majority.

Supported accommodation for older people is mainly located in the social rented sector and is not aimed at those who have higher support needs; a limited amount of extra care housing is available and retirement housing for sale is almost entirely located in the main towns.

With an ageing population, further requirements for mental health services can also be expected as the prevalence of Alzheimer's and depression increases with age. Older people's mental health is significantly affected by issues such as loss of opportunities to socialise, difficulties in accessing transport, finance and housing problems.

Most international migrants are young, of working age, and single. Most arrive in order to work, often in low paid, seasonal industries and in social care. The longer people remain in the UK, the longer they are likely to stay. Once migrants have formed households or begun a family, they are far less likely to return home. There is no relationship between how long migrants say they intend to stay, and how long they actually stay. In terms of housing implications, the vast majority of international migrants to the Northern Peninsula *do not* fall into any of the categories (for example, asylum seekers) for which social rented housing is an option. It is possible that migrants may become entitled to social housing after a period of time, but there is no evidence that more than a very few lettings have been made to such migrants to date.

At +31%, household growth in the area to 2026 is projected to outstrip a predicted +21% growth in population to the extent that there is an estimated requirement in the Northern Peninsula for in the region of 31,000 new homes over the next 20 years. This is being driven by a combination of more people living longer; more people living independently for longer, either as single people or as couples; the impact of relationship breakdown; and the impact of inward migration to the area.

The Impact of an Ageing Population

The demographic profile of the area is evolving towards substantial growth in residents of pensionable age and older. This may amount to over 22,000 new older households in the Northern Peninsula by 2026, an increase of over 70% on the 2006 level. This is a point in the life cycle where housing requirements change towards the need for more manageable homes and for housing with care. Such a trend has implications for an increased requirement of in the region of 20,000 smaller homes for older people and the provision of over 2,500 extra care units to 2026, preferably in the locations in which

people already live. Without this provision, there is the risk of a 'log jam' in the turnover and future supply of family housing, and the alternative would have to be their replacement on a pro rata basis.

Changing lifestyles among the working age population will result in a radical shift in the requirement for as many as 9,500 smaller and typically two bed homes. This trend is set against a housing stock which is historically oriented towards the supply of larger and family homes, and where the supply of smaller homes has been limited.

The assessment has identified a powerful inward migration trend; the net effect of which over the five years since 2002 has been a gain of 1,600 new households per year. This net gain has consisted principally of equity cushioned, older pre-pensioner households and households with dependent children, especially from London, the South East and the West Midlands. In the reverse direction, there is a steady loss of younger and more independent households, the reasons for which the SHMA could only speculate, but which will include a combination of movement for education, employment and access to affordable housing. (note – this is an area for further investigation to ascertain whether as Neighbourhood Planners we should remain content with this outward flow of younger people, or whether we should put forward policy proposals that would both retain indigenous younger people and stimulate inward migration of this age group)

The interrelationship between the local economy, wage levels and the availability of market housing is a continuing theme of the SHMA. The economy of the area is dominated by low paid, seasonal and migrant employment, much of which is in tourism and agriculture, and increasingly in the care services, a sector which is likely to grow significantly to cater for the growing older population.

For those of working age, there is a growing polarisation between a minority of households in higher income, non-manual and professional employment, and the majority employed in a predominantly low waged and seasonal economy. The disparity between typical local incomes and the cost of market housing is now so great as to exclude the majority of local households from the prospect of purchasing either a full or a part share in their own home. Such a situation has now reached a critical stage with as many as 13,500 households registered for social housing at April 2007. In a situation where accessing social housing is very limited, there is likely to be a higher latent need than has been registered.

Recommendations made by the Northern Peninsula Study:

The study identifies the main priorities for intervention as

- *“to achieve a more balanced housing market, balancing housing need and demand with deliverability to provide greater choice for local people. This is a complex requirement in which there are no ‘quick wins’. It is likely that the imbalances in the housing market have been developing over the past 20 years or more, and it will require a similar timescale to begin to see them reversed”.*
- *“to increase the proportion of affordable housing to meet housing need in the most appropriate locations. Substantial progress has been made in understanding housing need in some districts, and the approaches adopted, for example in undertaking parish-based requirements studies, need to be understood and applied more widely to provide robust evidence to inform local housing supply”.*
- *“To provide homes to meet the changing requirements of a growing older population. This priority needs to be reflected in both specialist and general needs housing. In relation to general provision, ensuring the construction of lifetime homes would help to ensure that homes were sufficiently versatile to accommodate older people with mobility needs. However, the general application of such standards may have the effect of institutionalising under-occupation by*

older people in family housing which is larger than is either required or preferred. Specialist provision for older people has conventionally been associated with either sheltered or extra-care housing, but the priority now is to identify appropriate models of conventional two bed housing constructed to life time standards.”

- *“Whilst apartments may be acceptable to some older households in the appropriate urban locations, a more conventional aspiration – and better suited to rural settings - is towards more conventional and lower density houses. The provision of such housing is a challenge being faced nationally and we would recommend a study is commissioned to identify models of relevance and/or a competition is held with architects working in the area to develop suitable models. The failure to provide routes into alternative and aspirational housing for older people will result in an effective ‘log jam’ in the supply of conventional family housing, and the need to replace properties on a pro rata basis”.*

Housing Supply

Between 2001-02 and 2006-07 there were almost 8,500 housing completions across the Northern Peninsula area and the vast majority were dwellings for sale on the open market. Less than 10% of new homes were for social rent, and all types of affordable housing made up around 13.5% of completions.

Local housing supply and the intelligence available about it was summarised in the Council’s growth factor report⁴ for the Wadebridge and Padstow Community Network Area as follows:

Housing Supply: Key Facts

- *11,6595 dwellings in 2010 – 4.6% of Cornwall’s dwellings*
- *There has been an 18% increase in dwelling numbers between 1991-2010 – average of 20% across Cornwall) equating to some 90 new dwellings per annum in the area.*
- *Wadebridge town may need to accommodate up to 800 dwellings and information is not available on whether this can be achieved or not although past development rates (over 700 new dwellings between 1991 and 2010) would suggest that this level of growth can be accommodated although it will require a slight increase in the rate of delivery.*
- *Information is not available on land availability in the remaining settlements, and these may need to accommodate up to 700 new dwellings. Past development rates (about 400 new dwellings in Padstow and over 650 new dwellings in the rural area between 1991 and 2010) would suggest that this level of growth can be accommodated.*
- *As at 31st March 2010 there were 98 dwellings under construction and 361 unimplemented planning permissions. If a figure of 1,500 dwellings for the network area is chosen, 31% of this figure is already accounted for.*
- *About 2.2% of dwellings were registered as empty properties - Cornwall average 1.7% (2011) and 41.3% of properties were registered as second homes – Cornwall average 10.7%. These figures indicate that a higher than average proportion of dwellings are vacant, and that there is a fourfold level of competition between permanent and temporary residents compared to the average across Cornwall. Some of the need for housing may be accommodated through bringing vacant properties back into use where appropriate.*

Planning applications for housing developments of 3 or more dwellings have been received since the beginning of 2011 as follows:

Pre-application advice for small scale residential infill development (3 dwellings) - including the potential for development as self build plots

Land East Of the Coach House Croanford Wadebridge Cornwall

Ref. No: PA13/02974/PREAPP | Validated: Mon 07 Oct 2013 | Status: Pending Consideration

⁴ Planning Future Cornwall, Growth Factors for Wadebridge & Padstow Community Network Area, Cornwall Council, Jan 2012

Residential development of 5 dwellings with associated access, infrastructure and landscaping

Land East Of Trenant Farm Trenant Vale Wadebridge Cornwall

Ref. No: PA13/09018 | Validated: Thu 03 Oct 2013 | Status: Pending Consideration

Pre-application for approximately 260 dwellings

Land North Of Heather Cottage Higher Lane Egloshayle Wadebridge Cornwall

Ref. No: PA13/01299/PREAPP | Validated: Tue 07 May 2013 | Status: Closed - advice given

Residential development for 5 no. dwellings with associated access, infrastructure and landscaping

Land North Of Trenant Farm Trenant Vale Wadebridge Cornwall

Ref. No: PA13/03009 | Validated: Fri 24 May 2013 | Status: Refusal

Pre-application advice for construction of 6 retail units (Classes A1 and A3)

Land South Of Travelodge Wadebridge Cornwall

Ref. No: PA13/03142/PREAPP | Validated: Mon 21 Oct 2013 | Status: Pending Consideration

Pre-application advice to demolish buildings and clear the site. Erection of 3 terraced houses. Change of use from commercial to residential.

Trevanson Garage West Hill Wadebridge Cornwall PL27 7HP

Ref. No: PA13/01166/PREAPP | Validated: Thu 18 Apr 2013 | Status: Closed - advice given

Pre application advice for 3 x 3 bedroomed terraced houses - affordable

3 Marcells Terrace West Hill Wadebridge Cornwall PL27 7HR

Ref. No: PA13/00482/PREAPP | Validated: Wed 13 Feb 2013 | Status: Closed - advice given

Revision to 11 residential dwellings and their associated parking, landscaping and drainage where relevant. Amendment to PA12/01665 dated 26/06/12. (Residential development comprising 48 dwellings, highway access and other incidental development).

Land At West Hill Trevanson Road Wadebridge Cornwall

Ref. No: PA12/11975 | Validated: Tue 15 Jan 2013 | Status: Approved with conditions

Reserved matters for the construction of 4 dwellings (outline consent no. PA12/07697 refers), namely the layout, scale, access, appearance and landscaping for unit 4 only

Land South Of the Linhay Higher Lane Wadebridge Cornwall

Ref. No: PA13/08339 | Validated: Wed 11 Sep 2013 | Status: Pending Consideration

EIA Screening opinion request for healthcare provision comprising of 72 bed care home, 10 extra care cottages and 22 retirement homes.

Land at West Hill West Hill Wadebridge Cornwall

Ref. No: PA13/06582 | Validated: Mon 22 Jul 2013 | Status: Screening Opinion - EIA Not Required

Pre-application advice for a full planning application for 130 dwellings

Land East Of 5 Bridge View Wadebridge Cornwall

Ref. No: PA13/01286/PREAPP | Validated: Fri 03 May 2013 | Status: Closed - advice given

Redevelopment of Trenant Farm Site; namely construction of four dwellings

Trenant Farm Trenant Vale Wadebridge Cornwall PL27 6HH

Ref. No: PA13/03194 | Validated: Thu 11 Apr 2013 | Status: Approved with conditions

Pre application advice for residential development. Creation of a new 'link road' from Govenna Hill to Bodieve Road and associated relocation of Wadebridge Town Football Club.

Land North Of Wadebridge Comprehensive School Bodieve Road Wadebridge Cornwall

Ref. No: PA13/00678/PREAPP | Validated: Mon 04 Mar 2013 | Status: Closed - advice given

Construction of a block of 4 flats including associated parking area

11 Egloshayle Road Wadebridge Cornwall PL27 6AD

Ref. No: PA12/10691 | Validated: Thu 22 Nov 2012 | Status: Refusal

Outline application for 6 residential units

Euro House Bradford Quay Road Wadebridge Cornwall PL27 6DB

Ref. No: PA12/04187 | Validated: Mon 04 Feb 2013 | Status: Withdrawn

Residential development comprising 48 dwellings, highway access and other incidental development.

Land at West Hill Trevanson Road Wadebridge Cornwall

Ref. No: PA12/01665 | Validated: Fri 02 Mar 2012 | Status: Approved with conditions

6 Shops and Ground Floor Parking with 34 Flats on 2 1/2 Levels

Old Bakery Polmorla Road Wadebridge Cornwall PL27 7ND

Ref. No: PREAPP12/00836 | Validated: Mon 19 Mar 2012 | Status: Closed - advice given

Demolition of furniture store to be replaced with mixed use development of four flats and a museum

Cross Place Store Park Road Wadebridge Cornwall PL27 7NQ

Ref. No: PA12/01973 | Validated: Thu 01 Mar 2012 | Status: Approved with conditions

Housing Land Supply

It was reported to the Housing Advisory Group held in June 2013⁵ that a number of developers and potential developers were engaging with land owners. Indeed in some cases they have already prepared plans for new housing developments within the Neighbourhood Plan area. As an outcome of this report it was agreed to identify the sites under consideration and make an estimate of the number of units that are potentially likely to be built. The results of this study are as follows:

Sites Identified As Being under Serious Consideration

The sites listed below are sites that are known to have had presentations made with detailed plans:

- Trevarner Farm - this site has had two presentations made to the public and approximately includes 7 hectares
- Westerlands Road - this site has planning permission and extends to approximately 5 hectares.
- West Hill - this site has planning permission and work has commenced and is approximately 2 hectares

The following sites are known to be the subject of land owner discussions and/or are subject options to purchase:

- Egloshayle Road - this site has been sold to a national developer and consists of approximately 4 hectares
- Bradfords Quay/ Open land approaching Bodieve - this land is under negotiations to form a Land Owners Agreement and is approximately 17 hectares
- West Hill (St Breock Nursing Home) - this site is for a new nursing home that will include an element of supported housing, there is approximately 3 hectares of potential housing land

NB. All of these sites are within the areas that we might consider potentially acceptable, i.e. none are outside the bye-pass or in open countryside.

There are other smaller areas of potential development for small numbers of dwellings up to 10 units which for the purpose of this initial study have not been included. It is estimated that there are potentially 40 hectares of land under present consideration/already planned

The national guide for the density of development is 30-35 units per hectare. Bearing in mind the topography of the area under consideration it is more appropriate to apply a lower figure of 30 units per hectare. At 30 dwellings per hectare we may already have land capable of providing an estimated 1,200 units that has the potential at least to be applied for permission.

Cornwall Council is obliged to carry out a Strategic Housing Land Availability Assessment (SHLAA). The latest one was undertaken in 2013 as part of the Evidence base for the Local Plan.

⁵ Wadebridge Housing Advisory Group held on 18th June 2013

The sites in the Wadebridge area that have come forward and been assessed by the process are as follows⁶:

| Strategic Housing Land Availability Assessment Sites 2013 | | | |
|---|--|-----------------|-------------|
| Site Ref. | Address | gross area (ha) | total units |
| S1192 | Land of Trevanion Road | 19.701 | 500 |
| S1198 | Land of Bodieve Road | 13.343 | 420 |
| S339 | Trevarner Farm, Land of Green Hill | 7.772 | 244 |
| S462 | Land adjacent to Ball Cottages, Egloshayle | 0.417 | 18 |
| S470 | Land to west of Trevilling Road | 0.592 | 22 |
| S523 | Claire Rushworth's Riding Stables | 18.671 | 500 |
| S535 | Land at Ball | 0.783 | 30 |
| S631 | Land at Trenant Vale | 0.211 | 10 |
| 140 | Land off Bridge View | 3.10 | 42 |
| 141 | Goldsworthy Way | 0.42 | 12 |
| 65 | Wyndhurst Orchard | 0.28 | 11 |
| 145 | South A39 | 7.08 | 134 |
| 147 | Land east of Trenant Industrial Estate | 2.87 | 81 |
| 149 | Land south of A39 and north of West Hill | 1.87 | 53 |
| 152 | Land off Trevilling Road | 1.938 | 49 |
| 169 | Land off Trevilling Road | 2.37 | 67 |
| 167 | Land adjacent to Guineaport Road | 0.75 | 26 |
| 254 | Land at Bodieve Park | 6.19 | 173 |

Local Housing Need

Summary of Current Housing Waiting List Situation

“The total number of households on Cornwall Council’s ‘Waiting List’ with a local connection to Wadebridge is 403, 54% of these households are in the age group 26-54. The average time these households have been on the register is 2 years and 10 months. The total number of households with a local connection and who stated Wadebridge as their first preferred area of choice to be housed is 262, 51% of these households are in the age group 26-54. The average time on the register for these households is 2 years and 11 months.

Our most recent stock figures (updated Oct 2012) show that there are a total of 451 units of stock in the parish of Wadebridge. We do not have full information from all social housing providers on the number of bedrooms of their housing stock; however we hope to have this information in due course as we are in the process of updating the stock register details.

Total number of lettings (all accommodation types) for the 3 years 01st April 2010 to the 31st March 2013 is 72, of these 44% were 1 bed properties, 35% 2 bed properties and 21% 3 bed properties.”⁷

The North Cornwall District Council Survey

The former North Cornwall District Council commissioned an assessment of housing needs⁸ in its area in 2004. The assessment looked at population trends, housing stock and local incomes. Importantly the consultants carried out a bespoke survey followed up by intensive interviews with a sub-sample of questionnaire respondents. As such this appears to be the best and most recent source of local data. Its usefulness is limited by its age and its focus on North Cornwall as a whole which means that it does not drill down to the fine detail of Wadebridge, Egloshayle and St Breock. Given the lack of specific data local to Wadebridge, Egloshayle and St Breock there is a need to consider whether carrying out a further local survey is needed to enhance our understanding for planning processes.

However, as noted elsewhere in this report, the same housing market factors that were present in 2004 are likely to have intensified in their effect by 2013, particularly in relation to affordability. Although the

⁶ Strategic Housing Land Availability Assessment, Cornwall Council, 2013

⁷ Email from Strategic Housing and Commissioning Team, Cornwall Council, Oct 2013

⁸ Summary Report, DCA Consultancy, 2004

national housing market peaked in 2008 and average property values fell in some areas, there is no evidence of significant house price reductions in our local area (*data needed to substantiate this*). At the same time, in a period of recession, average earnings will not have increased – indeed the converse may be true.

Looking at demographics for the period 2001 – 2021 the study concludes that the 0-19 age group will not grow, that the 0-29 group will increase by 10% (and that this will have implications for affordable housing), that the 30-44 group will decrease by 8% over the period, that the 45-64 group will increase by 21%, and that there will be large increases in the 65+ age group particularly the 80+ group which will rise by 30%.

The report examined in depth the issue of ‘**concealed households**’ – these being defined as being unable to be in the housing market and living within another household. 7.4% of all households in North Cornwall contained one or more concealed households seeking independent accommodation. Most of these concealed households (92%) were the adult children of existing North Cornwall residents. 58% of concealed households were aged 20-29 years with 19% over 30 years old. 8% were either couple or single person household with children. Of note is the fact that only 10% of concealed households were registered on a housing waiting list.

34% of the concealed households expressed a demand for flats as their preferred housing type. This far outweighed the availability of flats within the local housing stock and the report comments that this is a clear area of under-provision. 71% of concealed households would prefer to buy, 12% to rent from the council, 8% to private rent, 5% to rent from an RSL with the remaining 5% preferring shared ownership with an RSL.

Taking into account incomes and property prices the study concludes that home ownership is beyond the means of 98% of concealed households. Similarly 80% of concealed households are unable to rent. The study concludes that the annual predicted shortfall of affordable housing is eleven times the increase in supply.

The findings of the 2004 report were updated in 2006. The later report concluded that access to market housing “*has become even more difficult for new households than it was in 2003, increasing the need for subsidised housing of some form.*”

New population forecasts analysed in this report show a significant increase in older people in North Cornwall, i.e. those over 65 and over 80 years of age. “*An Older Persons Housing Strategy is essential to address one of the most significant elements of future housing need and related care requirements of this population. It should seek both to retain households at home for as long as possible and to consider the need for supported, sheltered and extra care accommodation.*”⁹

The evidence found in this assessment shows clearly that North Cornwall has a combination of housing market factors in second homes, low social and intermediate stock, high levels of large units, high prices and low income levels which together create significant difficulties in meeting the needs of the local community.

The affordable housing shortfall level calculated in the report was considered “*neither economically deliverable nor sustainable in development terms. North Cornwall has a very high level of need which justifies the highest sustainable and viable target. Based on the evidence found in this assessment, the Core Strategy could now consider affordable housing target levels of up to 60% of the total of all suitable sites.*” However, it went on to say, “*target levels of 50% and 60% raise significant issues for viability*”.

⁹ Housing Needs update, North Cornwall Council, 2006

It concluded that the supply of affordable houses should be addressed both through an increase in affordable housing target levels from the total of development on suitable sites and a reduction in site thresholds¹⁰, including in rural areas.

Young People and Housing

A survey of sixth formers at Wadebridge School in 2013 shows that many of our youngsters are not expecting to live in the local area in the future. Clearly this response is affected by their career ambitions but it is also by their perception of the housing market and the cost of houses in the Wadebridge area.

| Wadebridge School Sixth Form Survey Autumn 2013 | | | | |
|---|-----------------|----------------|--------|-----------|
| | Wadebridge Area | Other Cornwall | London | Elsewhere |
| At 21 where do you see yourself living? | 12.3% | 21.1% | 21.1% | 45.5% |
| At 30 where do you see yourself living? | 8.6% | 19.0% | 12.1% | 60.4% |

| Wadebridge School Sixth Form Survey Autumn 2013 | | | |
|---|-------|-------|------|
| | Yes | No | D/K |
| Would you like to bring your family up in Cornwall? | 68.4% | 31.6% | 0.0% |
| Do you think you will be able to afford a local house? | 27.1% | 72.9% | 0.0% |
| Are local house prices too high? | 87.9% | 12.1% | 0.0% |
| Should there be more affordable homes for local people? | 69.5% | 30.5% | 0.0% |

Community Opinion

The Core Strategy Place-based Issues Paper for Wadebridge and Padstow Community Network Area¹¹ summarised the local community views (expressed through its consultation process) as being:

- Support for maximising the provision of affordable housing in Wadebridge
- Need to determine the need for local low cost housing
- Respond to the interest in self-build projects.
- Recognise that it is not just affordable homes that are needed

In 2012 we carried out a broad ranging Community Survey. We sought the opinion of local people as to the need for new homes. It was explained in the questionnaire that *“Cornwall has been given a target of 48,000 new homes over the period of 2010-2030. The number of new homes for Wadebridge has been stated as 800, with approximately 260 already built or with planning approval in the pipeline. That means approximately, 540 houses need to be built by 2030.”* On that basis people were asked: *“Firstly, are you in agreement with this target?”* If not, should it be higher or lower? 91.3% of respondents told us that they thought the plan target should be lower.

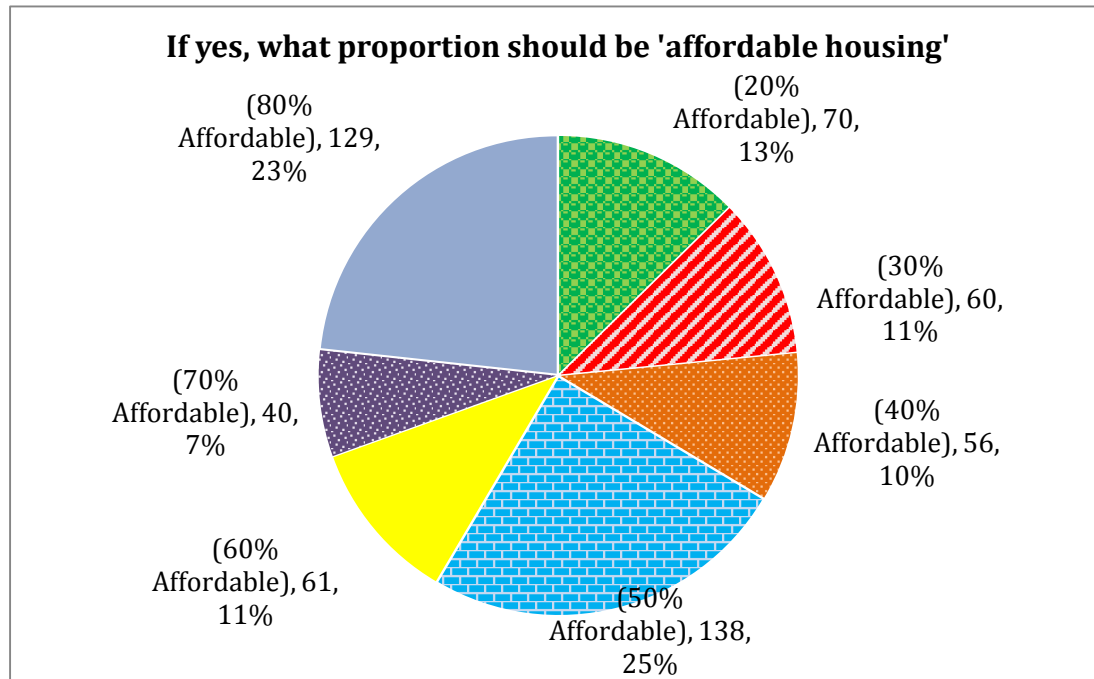
| Community Survey 2012 | | |
|---|-------|------------|
| <i>Do you agree with Local Plan housing target for Wadebridge Area?</i> | | |
| YES | NO | Don't Know |
| 305 | 545 | 224 |
| 28.4% | 50.7% | 20.9% |

¹⁰ The minimum size of development on which a proportion of affordable housing is a requirement

¹¹ Wadebridge and Padstow Community Network Area Issues Paper, Cornwall Council, 2012

| Community Survey 2012 | |
|--|--------|
| <i>Should the Local Plan housing target for Wadebridge Area be lower or higher than 800?</i> | |
| Lower | Higher |
| 506 | 48 |
| 91.3% | 8.7% |

Of the new houses within the plan, the Community Survey 2012 looked at which proportion of the new homes were deemed necessary to be 'affordable housing'. Opinion is mixed, as the pie chart below illustrates.



When houses are built in Wadebridge what size and type of accommodation should be built? The results of question 25 are shown in Table 8, with the most popular response in each section highlighted.

| Community Survey 2012 | | | |
|---|----------|----------|------------------|
| <i>What size and type of accommodation should we build?</i> | | | |
| | For Rent | For Sale | Shared Ownership |
| Housing for single people | 552 | 353 | 273 |
| Housing for young couples | 556 | 611 | 403 |
| Housing for families | 516 | 697 | 354 |
| Housing for elderly | 536 | 438 | 223 |
| Sheltered housing for the elderly | 599 | 368 | 244 |

We also asked local people if they considered there should be more affordable housing in Wadebridge? 81% of respondents were in agreement with this statement.

| Community Survey 2012 | |
|---|-----|
| <i>Should there be more affordable housing?</i> | |
| YES | NO |
| 824 | 193 |
| 81% | 19% |

Summary Conclusions

Clear facts (from the Evidence):

- The Cornwall Local Plan has allocated 800 new dwellings for the Wadebridge area
- There is, in the NPPF, a presumption for sustainable development (social, economic, environmental)
- Local house prices are being kept high by inward migration from the SE and the Midlands
- The SHLAA shows that there is sufficient potential housing development land in the area
- We need to plan for the housing needs of an ageing population

Main problems/issues (from the Evidence):

- Lack of entry level housing and affordability are related issues
- There is a lack of flexibility in the housing stock that restricts downsizing by elderly households
- There are a significant number of concealed households within our community (particularly adult 'children' needing/having to live in parental home)
- There is a lack of 'top-end' housing in the stock to enable upsizing into aspirational housing
- Many local young people seem resigned to the fact that they will not be able to live in the local area

Trends - What has changed significantly over the past 10 years?

- The price of housing has increased faster than wages
- House building has slowed up
- The amount of social housing in the area has decreased slightly, in real terms!
- There has been an increase in incomers

What is most needed?

- Truly affordable housing
- Assisted self-build / community land trusts
- Sustainable low energy housing
- Starter homes

What messages have local people sent?

- They would like affordable housing, but.....
- no new houses
- Infrastructure needs to keep pace with population growth
- Green public spaces need to be preserved and not sacrificed to housing development

What are the obvious 'development' opportunities?

- Housing allocation can be contained within the existing town boundaries
- Old Treneagles site in the middle of town – brownfield and derelict

What is the most interesting finding?

- Large proportion of local people cannot afford to buy or rent even the cheapest 25% of the housing stock

Key Neighbourhood Planning Questions Going Forward:

- Should the provision of new housing remain reactive to market demand, or should we take a proactive approach to ensure as far as possible that housing policy contributes to community cohesion and stability, and to economic wellbeing?
- What does affordable mean to local people and how many and what type of new dwellings do we need?
- How should we focus on the particular unmet needs of the local population?
- How should we work with social housing providers to ensure that unmet needs are met?
- Where should we build new dwellings to maximise the benefits to the area and the local community?
- Do we need to identify further sites suitable for housing development?
- How can we introduce more flexibility into the housing stock to meet changing housing needs?
- How can we encourage greater energy efficiency and other desirable characteristics of dwellings old and new?
- Are 800 new dwellings enough?
- How can we work in partnership with developers to achieve our goals?
- What is the potential for initiatives such as community land trusts and assisted self-build to produce low cost housing?

What must we try to find more out?

- Are the findings of the 2003 NCDC housing needs survey still relevant? We need a new survey to be carried out.
- The relationship between local housing supply and population dynamics and structure?

Additional Data Sources & Projections

A number of professional bodies, trade associations and charities came together in 2011 in response to a call from practitioners for practical support in assessing how many homes were needed in their areas in the context of the new housing and planning landscape. The result is a range of data sources and guidance which are available on the www.howmanyhomes.org website. The website provides access to several excel toolkits which contain population data and projections for local authority areas including the former North Cornwall District Council.

The authors of the website comment that *“These toolkits won’t provide you with housing numbers. What they will do is provide you with a baseline of evidence which, together with your understanding of your local area, should enable you to form your own view of the number and type of homes that should be planned for - or at the very least identify specific aspects where further work is needed”*.