

ST MAWGAN IN PYDAR NDP EVIDENCE BASE

HOUSING

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1. Planning Policy Background

National Planning Policy Framework 2023

1.1 Key messages from the National Planning Policy Framework (NPPF) include –

- Neighbourhood Plans should not promote less development than set out in the strategic policies for an area (Para 29).
- A 5 year supply of deliverable sites must be maintained including an additional buffer of deliverable sites of up to 20% if conditions require it (Para 77).
- To support the Government’s objective of significantly boosting the supply of homes, planning should ensure that sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay (Para 60)
- Plans should provide for a mix of housing catering for different groups (Para 63), and where an affordable housing need has been identified, plans should. specify the type of affordable housing required (Para 64).
- Strategic Plans should set NDP housing requirements which reflect the overall strategy for the pattern and scale of development and any relevant allocations. Once the strategic policies have been adopted, these figures should not need re-testing at the neighbourhood plan examination, unless there has been a significant change in circumstances that affects the requirement (Para 67). Where this is not possible, indicative figures should be given which takes into account factors such as the latest evidence of local housing need, the population of the neighbourhood area and the most recently available planning strategy of the local planning authority. (Para 68).
- Small and medium sized sites can make an important contribution to meeting the housing requirement of an area and are often built-out relatively quickly. At least 10% of the housing requirement should be on sites no larger than one hectare (Para 70).
- Neighbourhood planning groups should consider allocating small and medium-sized sites of no larger than 1ha suitable for housing in their area (Para 71).
- In rural areas, planning policies and decisions should be responsive to local circumstances and support housing developments that reflect local needs, including proposals for community-led development for housing. Local planning authorities should support opportunities to bring forward rural exception sites that will provide affordable housing to meet identified local needs, and consider whether allowing some market housing on these sites would help to facilitate this (Para 82).

Rural exception sites: Small sites used for affordable housing in perpetuity where sites would not normally be used for housing. Rural exception sites seek to address the needs of the local community by accommodating households who are either current residents or have an existing family or employment connection. A proportion of market homes may be allowed on the site at the local planning authority’s discretion, for example where essential to enable the delivery of affordable units without grant funding

- Local planning authorities should support the development of exception sites for community-led development on sites that would not otherwise be suitable as rural exception sites. These sites should be on land which is not already allocated for housing, located adjacent to existing settlements, proportionate in size to them, not compromise the protection given to areas or assets of particular importance in the NPPF, and comply with any local design policies and standards (Para 72).
- Housing should be located where it will enhance or maintain the vitality of rural communities. Planning policies should identify opportunities for villages to grow and thrive, especially where this will support local services. Where there are groups of smaller settlements, development in one village may support services in a village nearby. (Para 83)
- New isolated homes in the countryside should be avoided unless there are special circumstances which includes meeting the needs of rural workers; enabling development to secure the future of heritage assets; the development would reuse redundant buildings; involve the sub-division of an existing property, or where the building's design is of exceptional quality that would reflect the highest standards of architecture, help raise standards of design in rural areas, significantly enhance its immediate setting, and be sensitive to the defining characteristics of the local area. (Para 84).
- Good design is a key aspect of sustainable development, creates better places in which to live and work and helps make development acceptable to communities (Para 131).
- Design policies should be developed with local communities so they reflect local aspirations, and are grounded in an understanding and evaluation of each area's defining characteristics. Neighbourhood planning groups can play an important role in identifying the special qualities of each area and explaining how this should be reflected in development, both through their own plans and by engaging in the production of design policy, guidance and codes by local planning authorities and developers (Para 132).
- Making effective use of land is also strongly encouraged (Paras 123 to 130).

Cornwall Local Plan 2016

1.2 Key messages from the CLP include:-

- CLP Objective 4 aims Meet housing need by providing for new homes over the plan period that provide everyone in the community with the opportunity of living in an appropriate home, supported by local community facilities.
- The CLP spatial strategy under Policies 2, 2a and 3 directs most development to those areas capable of sustaining it.
- The adopted CLP sets a minimum target of 52500 homes in Policy 2a. Of this it 'apportions' 4800 dwellings to the Newquay and St Columb Community Network Area, of which St Mawgan in Pydar Parish is part. This CNA also includes Colan, Newquay, St Columb Major and St Wenn Parishes.
- Of this requirement, 400 are apportioned to the rural parts of the Network. However, the CLP gives no more specific guidance as to the 'share' of the requirement to be taken up by each Parish.

- Neighbourhood Plans can provide detailed guidance on which settlements outside the towns are appropriate for infill and rounding off to meet local needs and support community sustainability at a scale appropriate to its character and role (Para 1.64 to 1.68).
- CLP Policy 6 requires that sites of 10 dwellings or more should include a mix of house size, type, price and tenure to address identified needs and market demand and to support mixed communities. On sites of 200 dwellings or more, additional specialised housing (including extra care housing) should be considered where demand exists, to meet specialist needs.
- CLP Policy 7 restates NPPF Para 55 in more precision.
- Affordable Housing Policy 8 requires that on sites of more than 10 dwellings affordable housing should be provided (of which 70% should be for rental and 30% for rental/sale at a price affordable to a typical local household). In the rural area outside Newquay and St Columb, including all of St Mawgan in Pydar Parish, the threshold at which affordable provision is required is set at more than 5 dwellings.
- CLP Policy 9 allows for ‘exceptions sites’ on the edge of smaller towns, villages and hamlets where at least 50% of the housing is affordable. Cornwall Local Plan Policy 12 provides guidance on design expectations generally across Cornwall.

1.3 Cornwall Council have also produced an Affordable Housing Supplementary Planning Document which was adopted in February 2020. This gives detail as to how Cornwall Local Plan policies will be applied. Of particular note is that it states that affordable housing contributions will be required for a net increase of 10 or more dwellings.

1.4 The Supplementary Planning Document is available via this link:
<https://www.cornwall.gov.uk/media/qjyhrypo/housing-spd-v3.pdf>

2. Baseline

Cornwall Local Plan Housing Requirement for St Mawgan in Pydar Prish

2.1 As of February 2024 rural provision target of 400 homes set in the Cornwall Local Plan has been met and indeed exceeded with completions and sites with permission totalling 736. However, this does not mean that no further housing need be permitted in the Parish. The Cornwall Local Plan target is a minimum, and in accordance with the NPPF 2023 and the housing strategy in the Cornwall Local Plan, there is still a need to address local affordable housing needs and be responsive to the local housing market. Therefore, the Neighbourhood Development Plan must include a strategy to deliver on these needs, based on local evidence of requirements.

Local Value Zone

2.2 St Mawgan in Pydar Parsh is in value zone 2 where Cornwall Council seeks 40% affordable housing delivery on policy 8 sites.

House Price and Affordability

2.3 Whilst specific parish-wide data is not available for house price, data from the ONS for the Middle Super Output Area that includes St Mawgan in Pydar Parish (and also St Columb and St

Enoder Parishes) shows that the lower quartile and median house prices over time have both increased substantially (see Figure 1).

FIGURE 1: CHANGE IN LOWER QUARTILE AND MEDIAN HOUSE PRICES OVER TIME ST MAWGAN IN PYDER, ST COLUMB AND ST ENODER PARISHES)

Area/Expression	DEC 1995	DEC 2001	%change	DEC 2011	%change	DEC 2022	%change	%change 95/23
Lower quartile ¹	£37,500	£63,000	68%	£132,500	110.3%	£180,000	35.9%	380%
Median Quartile ²	£43,950	£75,500	71.8%	£165,000	129%	£253,000	53.3%	475.7%

Sources: Lower quartile house prices by middle layer super output areas – HPSSA Dataset 4 and Median house price by middle layer super output areas – HPSSA Dataset 2 - <https://www.ons.gov.uk/peoplepopulationandcommunity/housing>

NOTE: People often talk about ‘average’ house prices. However, ‘average’, otherwise known as the ‘mean’ is not a very good measure of typical house prices in an area. Because it captures the average of all house prices, both high and low, the few outlying data points on the high end (i.e. a few very much more expensive or very cheap homes) the resultant figure can be misleading. Instead the ‘median’ is used, which is the middle number when you sort the data from smallest to largest. It lies in the lower range of values (where more of the house prices are), giving a better sense of typical house prices in an area.

¹ **Lower Quartile** For a set of data, a number for which 25% of the data is less than that number.

² **Median** is the middle value in a data set

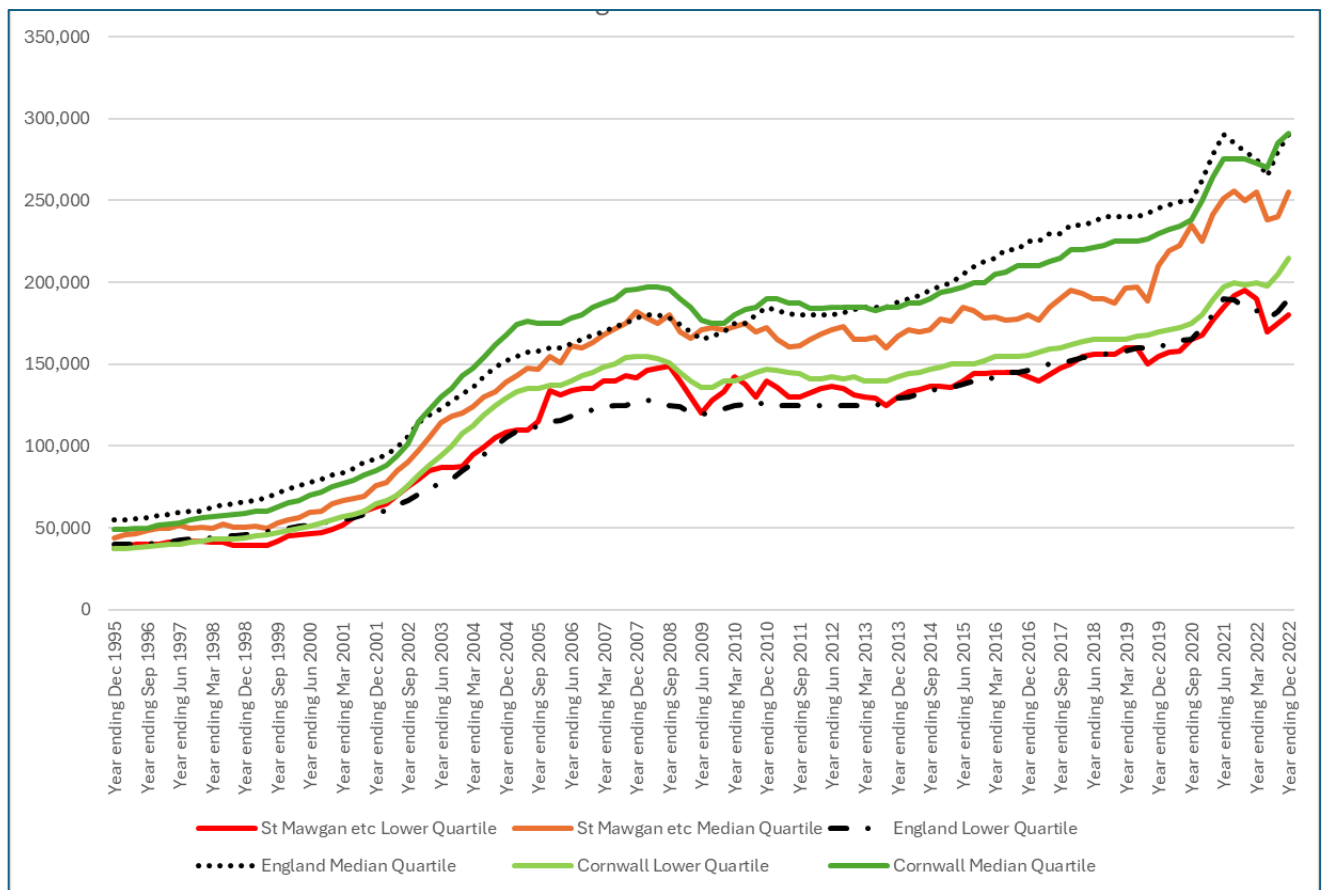


FIGURE 2: MEDIAN AND LOWER QUARTILE HOUSE PRICE TRENDS IN MSOA 019, ST MAWGAN, CORNWALL AND ENGLAND

- 2.4 In terms of the median house price to median gross annual workplace-based earnings ratio, which illustrates the multiple of the median income in the area to median house price, the affordability ratio for Cornwall in 2011 was 8.86. By 2021 it had reached 11.0, before dropping back in 2022 to 9.82. This is higher than the ratio of 6.8 in 2011 and 8.28 in 2022 for England.
- 2.5 The equivalent Cornwall figures for the lower quartile house price to earnings ratio are 9.3 in 2011, and 9.32 in 2022, again notably higher than the ratio of 6.7 in 2011 and 7.4 in 2022 for England. These data also show that the ratio has been high in Cornwall for many years, indicating how the issue of housing affordability is persistent in the county³.

Income

- 2.6 Household incomes determine their ability to be active in the housing market, and consequently the level of need for affordable housing products.
- 2.7 The ONS's 'Annual Survey of Hours and Earnings' [ASHE] provides median and lower quartile average earnings, but it is only available at the Local Authority level (i.e. all Cornwall). It also relates to individual earnings, not households. While this is an accurate representation of

³(Sources: <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/ratioofhousepricetoworkplacebasedearningslowerquartileandmedian>)

household incomes where there is only one earner, it does not represent household income where there are two or more people earning.

- 2.8 Cornwall's individual lower quartile [the lower quartile is the value below which 25% of jobs fall] gross annual full-time earnings was **£24,861 in 2023**. To estimate the income of households with two lower quartile earners, this figure is doubled to **£49,722**. For the UK the equivalent figures were £26,200 [£52,400].
- 2.9 The individual median quartile [the median is the value below which 50% of jobs fall] gross annual earnings were **£32,715 in 2023**. To estimate the income of households with two median quartile earners, this figure is doubled to **£65,430**. For the UK the equivalent figures were £35,000 [£70,000].
- 2.10 The ONS's 'Income estimates for small areas, England and Wales' does provide household data but is limited to the overall average [mean] household income (i.e. it does not provide the average income of lower earners). The average total household income in the Middle Layer Super Output areas [MSOA Cornwall 019] in which the Parish is located before housing costs was **£35,904 in 2023**, whilst the Cornwall average household income at the time was £36,994, and the UK £36,624. However, this will be distorted [probably downwards] because the MSOA includes St Columb. There will be more households earning below this figure in the MSOA than above it as the figure overall will be distorted by a smaller number of high earners, probably located in St Mawgan in Pydar Parish.
- 2.11 It is clear from this data that in 2023 there was a large gap between the spending power of average earning households in the Parish [£35,904] and the average household made up of the lowest 25% of earners across Cornwall [£49,722], and an even bigger gap with the average median household earnings across Cornwall [£65,430]. Where the households in question had one earner only, the gap would have been even more significant. Therefore, the calculations which follow are very much a 'best case', and that the actual situation may have been much worse.

Affordability Thresholds

- 2.12 To gain an understanding of local affordability, it is possible to estimate what levels of income are required to afford different tenures available in the Parish. This can be done using 'affordability thresholds': the estimated amount of annual income required to cover the cost of rent, or a mortgage for local housing.
- 2.13 Several assumptions are made in assessing the affordability of different tenures. Key assumptions are that:
- the maximum percentage of household income that should be spent on rent is 30%.
 - that mortgage financing will be offered at a maximum of 4 times household income, and
 - that a deposit of 10% of the value to be purchased is available.

Market Housing

Open Market Housing

2.14 As of December 2023, the median house price in the area was £255,000⁴. After deducting a deposit of 10%, the mortgage value would be £229,500, requiring an income of £57,375 per annum, compared to household incomes in the Parish of £35,904.

2.15 For lower quartile house prices, the income required would be £38,625.

2.16 Thus, market housing would be beyond the reach of many households in the Parish.

Affordable Housing Market Housing

2.17 Affordable home ownership tenures include products for sale and sale/rent provided at below market levels. These are commonly referred to as 'intermediate affordable housing'. The three most widely available are:

- Discounted market housing
- Shared ownership and equity, and
- Rent to buy.

Discounted ownership or First Homes

2.18 Whether to treat discounted market housing as affordable or not depends on whether discounting the asking price of new build homes of a size and type suitable to first time buyers would bring them within reach of people currently unable to buy market housing. Cornwall Council supported the provision of discounted homes successfully for some time. St Mawgan in Pydar is located within Value Zone 2 of the Cornwall Local Plan where according to the Cornwall Council Housing Supplementary Planning Document an indicative discount of 60% would be sought on 2 bedroom properties to make them affordable and 65% discount below open market value for 3 bedroom properties, leading to the median price of £255,000 being reduced to £102,000.

2.19 However, the Government has now introduced a new scheme called 'First Homes' which is a statutory requirement and largely rules out discounted homes schemes. First Homes are subject to a discount offered by the developer which can, if local circumstances justify, be up to 50%. Cornwall Council has done an assessment of the housing market across Cornwall and now requires that all First Homes provided at the maximum 50% discount. See:

<https://www.cornwall.gov.uk/media/ee1dodd4/chief-planning-officer-note-first-homes-final.pdf>

2.20 For St Mawgan in Pydar, the effect of this can be calculated with reference to the median house price in the Parish (£255,000) which is a good proxy for the price of new build entry-level housing (i.e. assuming that new build entry-level homes will cost around the same as a median existing home, because of the premium usually associated with new housing). As of December 2022, a First Home with 50% discount, after deducting a deposit of 10%, would have a mortgage value £114,750, requiring an income of £28,688, so would be affordable locally.

2.21 Unfortunately, discounted market sale homes may be unviable to develop if the discounted price is close to (or below) overall development costs. Build costs vary across the country but as an

⁴ A recent search of estate agents' properties for sale found the cheapest available in St Mawgan to be £325,000
St Mawgan in Pydar NDP Evidence Report – Housing

illustration, the build cost for a two-bedroom home (assuming 70 sq m and a build cost of around £2,300 per sq m⁵) would be around £161,000, before land value and developer profit [15% to 20%] are considered. Based on the median house in St Mawgan in Pydar Parish the build costs would leave nothing for land value and profit. To achieve any First Homes therefore a developer would need to 'load' the costs onto other housing causing them to be more expensive and therefore less available to local people.

Shared ownership and Shared Equity

- 2.22 Shared Ownership enables households an opportunity to purchase a share in a home with a mortgage, whilst paying a rent on the remaining unowned share. Shared Ownership is a common form of new affordable housing for sale, as it is widely supported by the main mortgage lenders.
- 2.23 Shared Ownership may be provided by either Registered Providers or the Local Authority. An initial share (usually between 25% and 75%, but now a minimum of 10% is allowed) is bought and then rent is paid to the Registered Provider or Local Authority on the remaining unowned share. Due to the comparatively high house prices in Cornwall, the maximum amount of rent that should be charged over a 12-month period is 2.5% of the open market value of the unowned share. Purchasers can typically purchase additional shares of equity in the property when they can afford to do so through a process known as 'staircasing'. In exceptional circumstances (for example, as a result of financial difficulties, and where the alternative is repossession), and at the discretion of the provider, shared owners may staircase down, thereby reducing the share they own.
- 2.24 Shared ownership homes are common in Cornwall and are generally the Council's preferred product for affordable housing for sale.
- 2.25 To determine the affordability of shared ownership, calculations are again based on the estimated costs of new build housing as discussed above. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 30% of the income on rent.
- 2.26 As of December 2022, based on the median house price of £255,000, the most common 40% ownership share on the basis of the assumptions above, the total income required to cover rent and mortgage payments would be £35,700. For a 25% ownership share the income requirement would be £30,281, and for 10% it would be £24,863. From this it is clear that only shares of 40% or less will address housing need in the Parish.
- 2.27 Shared equity housing is provided by way of an equity 'loan'. This is used to fund the difference between the full open market value and the appropriate level of discount (as defined by Value Zones set out in the Local Plan). It allows low-income households to purchase a home on the open market, with a repayable discount. This can reduce the requirements for a deposit and remove the rent element, potentially improving the affordability of the dwelling.

⁵ Source: Buildpartner.com
St Mawgan in Pydar NDP Evidence Report – Housing

Rent to buy

- 2.28 Rent to buy is a relatively new and less common tenure, which through subsidy allows the occupant to save a portion of their rent to build up a deposit to eventually purchase the home. It is therefore estimated to cost the same as private rents – the difference being that the occupant builds up equity in the property with a portion of the rent, but this portion is still a monthly outgoing for the occupant. Rent to buy requires no deposit, thereby benefitting those with sufficient incomes but low savings. It is more attractive than renting but results in a much slower accumulation of the funds that can provide an eventual route to ownership than the other tenures.
- 2.29 Cornwall Living Rent is a rent to buy scheme being developed by the Council. It is designed to reflect property size but remove the link to property values. The model links initial rents to an index of earnings and uses a recognised equivalence scale to allow for income and property size to vary over time. Homes are designed to meet an intermediate housing need which enables tenants to rent their homes at a significant discount initially with an ability to purchase their home after a few years by investing the money they are not spending in private rent towards purchasing a home of their own.

Rental Housing

Market Rents

- 2.30 Income thresholds are used to calculate the affordability of rented and affordable housing tenures. It is assumed here that rented housing is affordable if the annual rent does not exceed 30% of the household's gross annual income. This is a conservative benchmark for affordability adopted on the basis that too high a benchmark will exclude households with circumstances that prevent them from spending a higher amount on their accommodation, a situation which is increasing due to post-covid cost of living increases.
- 2.31 The property website Home.co.uk shows rental values for property in the Neighbourhood Plan area. The best available data is derived from properties available for rent within an 8 mile catchment of St Mawgan in Pydar village, which can be said to be the extent of the housing market for the area. The larger sample size is likely to generate more robust findings.
- 2.32 This area includes the Newquay and Padstow areas, where rentals are influenced by tourism and to some extent the Truro and St Austell commuter catchment. As of March 2024 no market rental properties were available in St Mawgan in Pydar itself, but 32 were available in the wider area. Using the assumptions set out above we see that an entry level 1 bedroom home would need an income of £26,400, a 2 bedroom home £38,000, and a family 3/4 bedroom home £56,400 (see Fig 3 below). From this it is clear that only those households with two lower quartile incomes or above can afford market rental accommodation.

FIGURE 3: MARKET RENTS AND THRESHOLDS IN ST MAWGAN IN PYDAR MARKET CATCHMENT

BEDROOMS	TOTAL	%aAGE	MEDIAN RENT PM	MEDIAN RENT PA	INCOME THRESHOLD
3/4 bed	12	37.5%	£1,410	£16,920	£56,400

2 bed	11	34.4%	£950	£11,400	£38,000
1 bed	9	28.1%	£660	£7,920	£26,400
ALL	32	100%	£975	£11,700	£39,000

Affordable rent

- 2.33 Affordable rented housing is owned and rented by Registered Providers (unless part of a Build to Rent scheme) who need to be registered with the Regulator of Social Housing. These homes should be rented out to households who are eligible for social rented housing. Rents (including service charges where applicable) are capped at up to 80% of open market rent or the published Local Housing Allowance (LHA) for the relevant property type (whichever is the lower).
- 2.34 However, registered providers who own and manage affordable rented housing may also apply a cap to the rent to ensure that it is affordable to those on housing benefit (where under Universal Credit the total received in all benefits to working age households is £20,000).
- 2.35 Even an 80% discount on the market rent may not be sufficient to ensure that households can afford this tenure, particularly when they are dependent on benefits. Registered Providers in some areas have applied caps to larger properties where the higher rents would make them unaffordable to families under Universal Credit. This may mean that the rents are actually 50-60% of market levels rather than 80%.
- 2.36 In this report affordable rent level data is obtained from the Regulator of Social Housing Geographic Look-Up Tool 2023 for Cornwall. Again, it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward to identify the typical income needed so cover affordable renting. [Figure 4].

Figure 4: Affordable rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average affordable rent per week	£103.33	£127.23	£147.79	£177.22	£131.53
Annual average	£5,373	£6,616	£7,685	£9,215	£6,840
Income needed	£17,911	£22,053	£25,617	£30,718	£22,799

[Source: Table 11 of Regulator of Social Housing Geographic Look-Up Tool 2023 Final)

https://assets.publishing.service.gov.uk/media/65365a1ce839fd001486731e/GEO_PRP_TOOL_2023_FINAL_V1_LOCKED.xlsx

- 2.37 Comparing this result with the average 2-bedroom annual private rent identified in Figure 14 preceding indicates that affordable rents in the area are actually closer to 58.0% of market rates than the maximum of 80%, a feature that is necessary to make them achievable to those in need.

Social rent

- 2.38 Social rented housing is generally owned and/or managed by local authorities or Registered Providers, for which 'Target Rents' are determined through the national rent regime. Social rents are typically lower than affordable rents.
- 2.39 Rents in socially rented properties reflect a formula based on property values and average earnings in each area, resulting in substantial discounts to market rents. Although the rent will vary depending upon location and house type, typical social rents are equivalent to 45-55% of open market rents. As such, this tenure is suitable for the needs of those on the lowest incomes and is subject to strict eligibility criteria.
- 2.40 To determine social rent levels, the Regulator of Social Housing Geographic Look-Up Tool 2023 for Cornwall is again used, referring to General needs (social rent) table. This data is presented in Figure 5 below.

Figure 5: Social rent levels (£) [Gross]					
Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent per week	£80.97	£89.76	£98.09	£108.42	£115.15
Annual average	£4,210	£4,668	£5,101	£5,638	£5,988
Income needed	£14,035	£15,558	£17,002	£18,793	£19,959

[Source: Table 9 of Regulator of Social Housing Geographic Look-Up Tool 2022 Final]

https://assets.publishing.service.gov.uk/media/65365a1ce839fd001486731e/GEO_PRP_TOOL_2023_FINAL_V1_LOCKED.xlsx

Analysis

- 2.41 Figure 6 below summarises the estimated cost of each tenure, the annual income required to support these costs within the Parish, and whether local incomes are sufficient. The income required column does not reflect the possibility that households may already hold equity from an existing property or have access to other sources such as parental contributions to mortgage deposits or rent, as such individual circumstances cannot be anticipated in a general analysis. The calculations therefore are focused on the situation for first time buyers or those seeking to enter the rented housing market.

FIGURE 6: AFFORDABILITY THRESHOLDS IN ST MAWGAN IN PYDAR PARISH (INCOME REQUIRED, £).						
Tenure	Mortgage Value (£k) after deposit	Rent (£k)	Income required (assuming 4x multiple)	Affordable on local mean HH incomes?	Affordable on Lower Quartile x 1 incomes?	Affordable on Lower Quartile x 2 incomes?
				£35,904	£24,861	£49,722
Market Housing						
Median House Price	£229,500	-	£57,375	No	No	No

Median Market Rent	-	£11,700	£39,000	No	No	Yes
Entry-level Market Rent [2 bed]	-	£11,400	£38,000	No	No	Yes
Affordable Home Ownership						
First Homes (- 50%)	£114,750	-	£28,688	Yes	No	Yes
Shared Ownership (50%)	£114,750	£3,188	£39,313	No	No	Yes
Shared Ownership (40%)	£91,800	£3,825	£35,700	Yes - Just	No	Yes
Shared Ownership (25%)	£57,375	£4,781	£30,281	Yes	No	Yes
Shared Ownership (10%)	£22,950	£5,738	£24,863	Yes	Yes - Just	Yes
Affordable Rented Housing						
Affordable Rent	-	£6,840	£22,799	Yes	Yes	Yes
Social Rent	-	£5,988	£19,959	Yes	Yes	Yes

NOTES:

1. The affordability thresholds are intended to give a robust indication of the costs of various tenures to inform Neighbourhood Plan policy development. They rely on existing data, some on a 'best fit' basis, and certain broad assumptions, so it is not possible to estimate every possible permutation. Individual circumstances and the location, condition, and other factors of specific properties in each category have a large impact. These conclusions should therefore be interpreted flexibly.

2. The table above uses median house prices as the best proxy for the cost of a newly built entry-level home in the area, because this reflects the local market and accounts for the price premium usually associated with newly built housing (which would bring the price closer to the price of median existing homes than existing entry-level homes).

3. To determine the income needed, it is assumed that no more than 30% of income should be spent on rent. This is an assumption only for what might generally make housing affordable or unaffordable – it is unrelated to the eligibility criteria of Affordable Housing policy at Local Authority level. The overall average across all property sizes is taken forward as the income threshold for social rent.

Market housing for purchase and rent

- 2.42 Local households on average incomes will clearly struggle hard to access even entry-level homes unless they have the advantage of a very large deposit. Market housing, even with the benefit of a higher than average income, is likely to remain out of reach to most.
- 2.43 The situation with private renting is similar for households on the local average earnings. Only those households with two Cornwall based lower quartile incomes can afford the median renting cost. These fall into a '*can rent / can't buy*' cohort.
- 2.44 Affordability is improved if households are able or willing to dedicate a larger proportion of their incomes to mortgage or rental costs, although this has repercussions for other quality of life aspects and cannot be assumed to suit many households' circumstances, particularly where young families are involved.
- 2.45 The income required to access **rent to buy** is assumed to be the same as that required to afford market rents. Rent to buy requires no deposit, thereby benefitting those with sufficient incomes but low savings. It is more attractive than renting but results in a much slower accumulation of the funds that can provide an eventual route to ownership than the other tenures discussed here.

Affordable home ownership

- 2.46 The '*can rent, can't buy*' cohort may benefit from the range of affordable home ownership products such as First Homes and shared ownership.
- 2.47 In St Mawgan in Pydar Parish, the highest possible 50% discount level that can be applied to First Homes, would be sufficient only for those households with either the mean average income, or two Cornwall based lower quartile incomes, as a path to home ownership. First Homes allow for a greater ownership stake in the property, enabling occupiers to benefit from price appreciation over time. Monthly outgoings are also limited to mortgage costs alone, which tend to be cheaper than renting. However as noted earlier they are unlikely to be provided by developers.
- 2.48 **Shared ownership** at a 50% share would only be afforded by those households with two Cornwall based lower quartile incomes. However, the more typical 40% share might also just be affordable to those on the local mean household incomes. A 25% share would help both those households with a double Cornwall based lower quartile income and the local man household income, but only a 10% share would help all categories of household incomes tested, and then only just for those with a single Cornwall based lower quartile income.
- 2.49 A share as low as 10% has distinct disadvantages, The transition from 10% to **100%** ownership would be long, and during this period the rent on the 90% unsold value would not be subsidised (other than through Universal Credit), meaning that monthly costs for occupants will remain relatively high and the build-up of equity very slow. In addition, there would be service charges and other costs, so it would be much harder to save funds to buy out a greater share in the property over time. Furthermore, the development viability and occupancy risk factors would not be supported by many developers or RSPs.

Affordable Rented Housing.

- 2.50 This tenure is generally affordable to all households in the Parish.

Social rented housing

- 2.51 This tenure is cheaper and accessible to all the household income groups. It also therefore leaves households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc.
- 2.52 The evidence suggests that the affordable and social rented sectors could perform a vital function in St Mawgan in Pydar Parish as the only option for a large segment of those in the greatest need. Where households are supported by Universal Credit the difference in the cost of affordable and social rents may be irrelevant as the level of benefit flexes according to the rent. This mean that households supported by Universal Credit may be no better off in social rented accommodation because they receive a lower rate of Universal Credit to cover their rent.

Tenure

- 2.53 The pattern of home ownership, private renting and affordable/social renting are largely determined by the characteristics of the resident population. These include age and patterns of income and wealth which influence whether households can afford to rent or buy and whether they need subsidy to access housing.
- 2.54 Comparison of the 2011 and 2021 Census data for St Mawgan in Pydar parish indicates that the number of households decreased by 8.85% or some 44 fewer. Most of this loss was in ‘owned’ properties, which were probably homes moving from permanent occupation to 2nd home or holiday let use. The private rented and socially rented sectors extended marginally, the latter to a total of 34 properties in all. Taken together these two factors indicate a reduction in the housing stock available to local people and a failure to deliver a matching increase in affordable housing (See Figure 7 below).

FIGURE 7: ST MAWGAN IN PYDAR PARISH TENURE 2011 TO 2021 CHANGE

	2011	2021	Inc/Dec	% Change
All households	497	453	-44	-8.85%
Owned	374	334	-40	-10.70%
Shared ownership	2	1	-1	-50.00%
Social rented	31	33	2	6.45%
Private rented	79	85	6	7.59%
Living rent free	11	0	-11	-100.00%

Source: Census 2011 Table KS402EW and Census 2021 Table TS054

- 2.55 In overall *proportional* terms, owner occupation was slightly reduced with both socially rented and shared ownership having increased their share, a similar pattern of change as experienced across

Cornwall generally. The proportion of private rented increased marginally, despite its growth in absolute terms, and remains a smaller sector locally in comparison to all Cornwall [Figure 8]

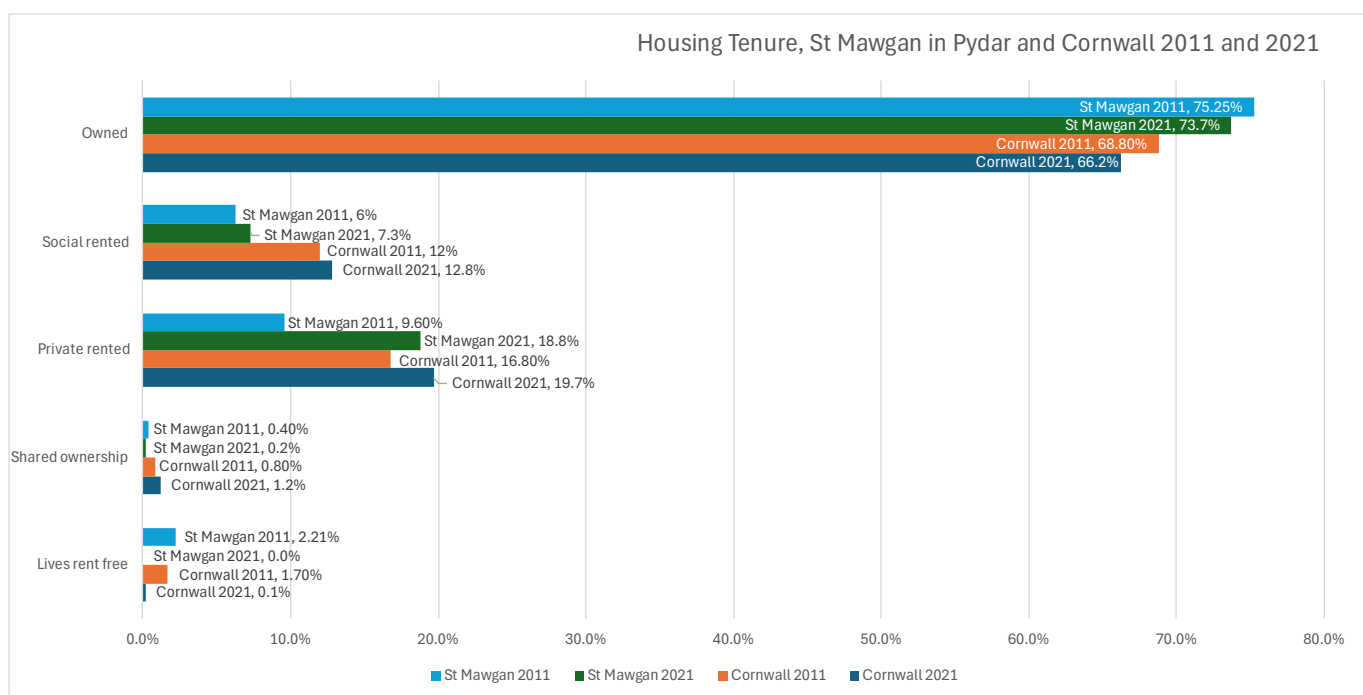


FIGURE 8: HOUSING TENURE PROPORTIONAL CHANGE. Source: Census 2011 Table KS402EW and Census 2021 Table TS054

Household Size

2.56 Average household size in the Parish is 2.27, compared with 2.24 persons per household across Cornwall. A total of 314, or 68.9% are 1 and 2 person, compared to 69.1% in Cornwall, reflecting a generally older demographic profile of the area [Figure 9].

FIGURE 9: HOUSEHOLD SIZE IN ST MAWGAN IN PYDAR PARISH AND CORNWALL

	St Mawgan in Pydar 2021	St Mawgan in Pydar 2021	Cornwall 2021
1 person in household	128	28.07%	30.7%
2 people in household	186	40.79%	38.4%
3 people in household	56	12.28%	14.5%
4 people in household	56	12.28%	11.2%
5+ people in house	30	6.58%	5.3%
TOTAL HH	456		

Source: Census 2021 Table TS017 - Household size

Occupancy Rates

2.57 Overcrowding is classified as households which have an occupancy rating of -1 or less, which implies that a household's accommodation has fewer bedrooms than required. In the Parish this affects 1.1% of households compared with 2.1% across Cornwall. An occupancy rate of +1 or more implies that a household's accommodation has more bedrooms than required [called under-occupied]. In the Parish this affects 85.7% of households, compared to 75% across

Cornwall. In other words, there is a higher-than-normal level of ‘under-occupation’ of dwellings, which may suggest that there are some older people who might need to ‘down-size’ to a smaller more easily managed dwelling but are unable to do so and remain in the area, but is probably mainly due to the proliferation of larger dwellings related to the employment profile and relative prosperity of the area [Figure 10].

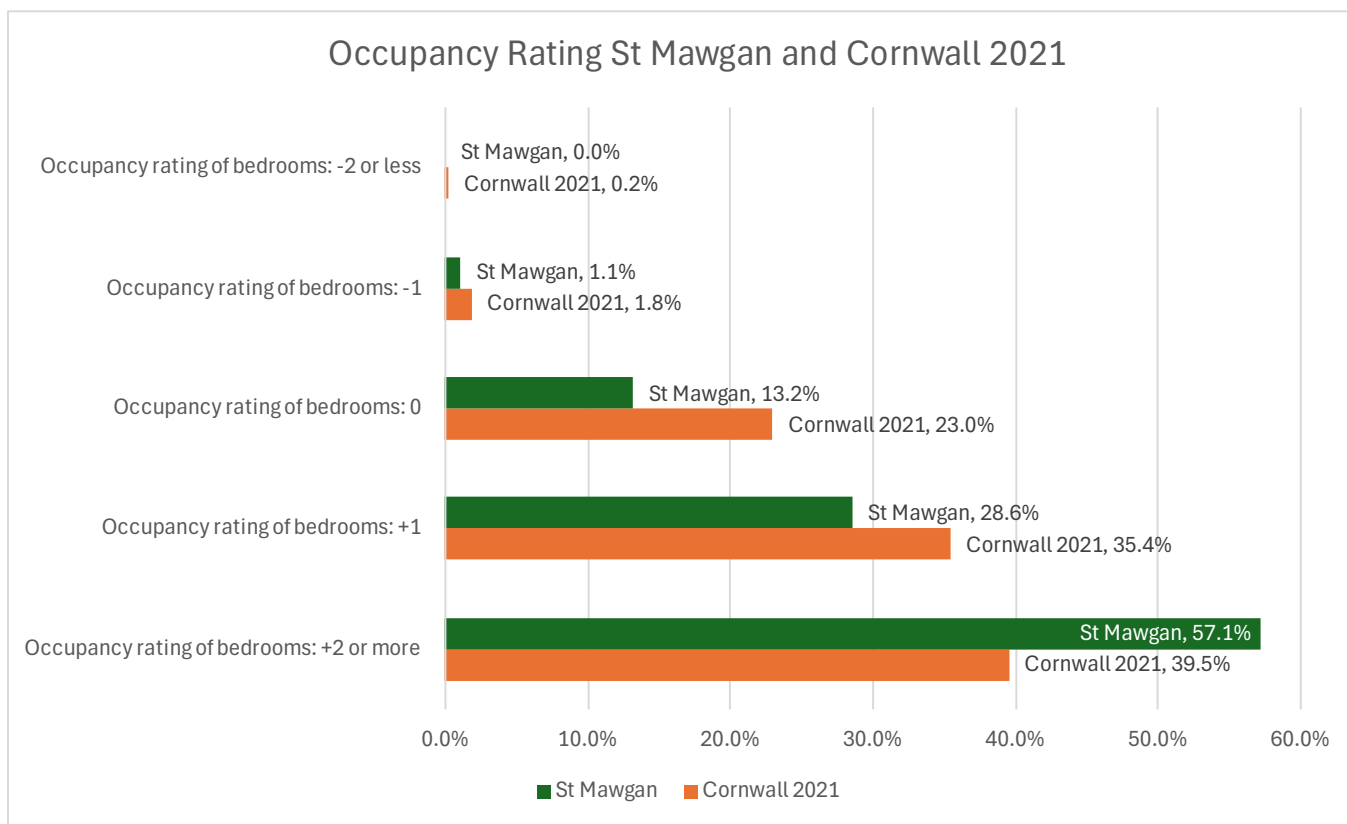


FIGURE 10: OCCUPANCY RATING. Source Census 2021 Table TS052 - Occupancy rating for bedrooms

Housing Size

2.58 Figure 11 below adds further evidence of an ‘under-occupation’ of housing in the Parish. It shows that there is an unbalanced housing stock in relation to household size, with the proportion of the population in 1 person households [28.07%] being matched by only a small proportion of 1 bedroom dwellings [5.97%]. About 68.86% of households are 1 and 2 persons, but only 25.88% of dwellings have 1 or 2 bedrooms. At the other end of the scale, 3 and 4+ person households [31.14% of the total] are matched by 74.12% of dwellings being in the 3 or more-bedroom range.

FIGURE 11: DWELLING SIZE/HOUSEHOLD SIZE MATCH							
Dwelling Size				Household Size			
1 Bedroom	5.97%	25.88%	55.97%	1 Person	28.07%	68.86%	53.07%
2 Bedroom	19.91%			2 Person	40.79%		
3 Bedroom	36.06%	74.12%		3 Person	12.28%	31.14%	
4+ Bedroom	38.05%			4+ Person	18.86%		

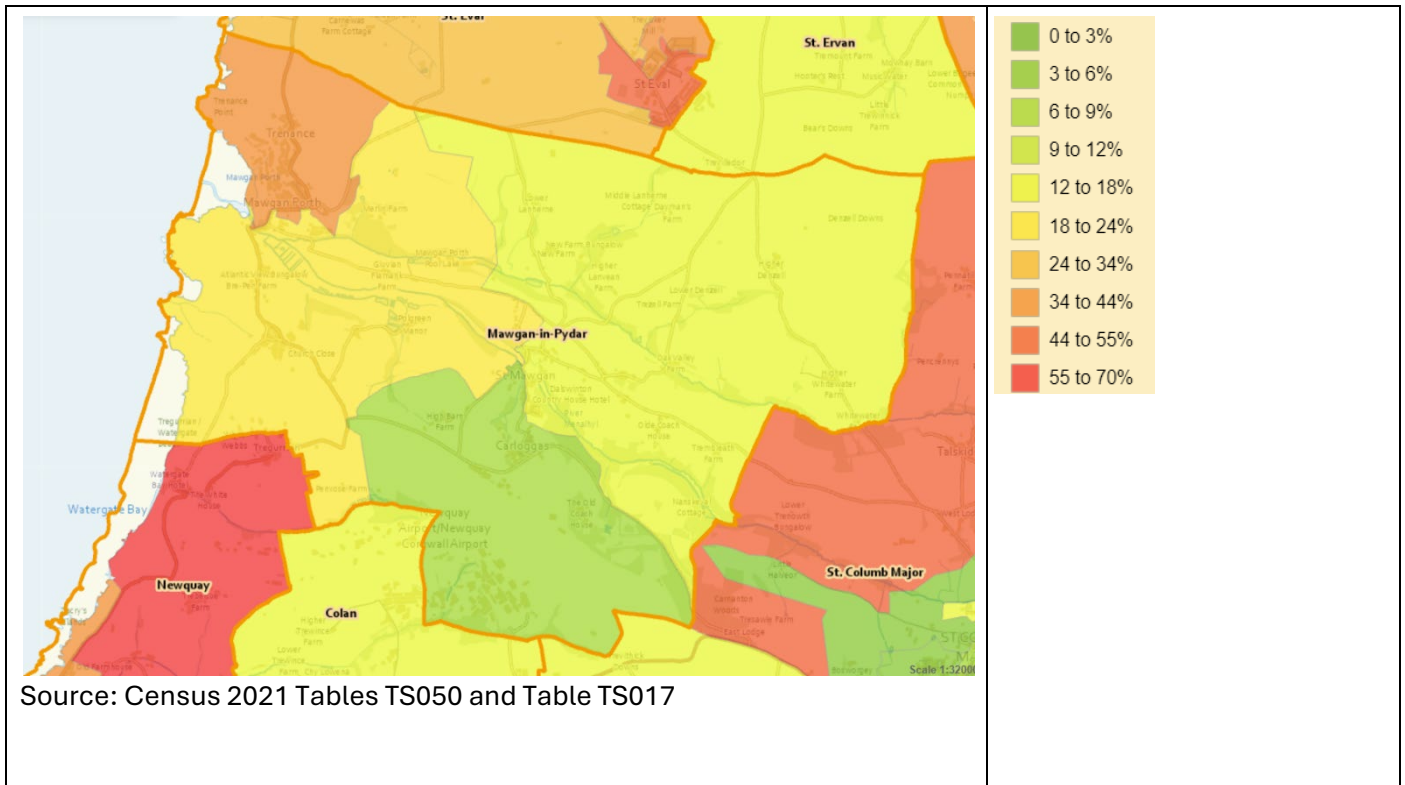


FIGURE 12A: 2011 CENSUS ESTIMATE OF 2ND HOMES. [Unoccupied Households 2011 by Census Output

Second Homes

2.59 There is currently no way to accurately report numbers of second homes, however there are several sources that provide an indication of communities with higher levels of second home ownership. These include the 2011 census table KS401EW giving details of dwellings, household spaces and accommodation type, which show that of 659 dwellings only 497 were permanently occupied and 162 [24.6%] were unoccupied in the Parish. Most of these were in the Mawgan Porth Census Output Area, where the proportion of unoccupied homes was 41%.

2.60 Up to 2018 it was possible to derive an estimate of 2nd homes from Council Tax Returns. This placed St Mawgan in Pydar in the 15 to 24% bracket. [See Figure 12b below].

How many second homes are there in Cornwall?

The map shows the number of second homes recorded in the Cornwall Council Tax Database at 31st March 2018.

In 2013 the 10% discount for second homes was removed, meaning that second home owners pay full council tax for their property. The Council Tax team record if a property is used as a second home, but there is no incentive for the homeowner to share this information.

Any figures quoted are provided as estimates only.

See next page for second home figures for each parish.

13,500

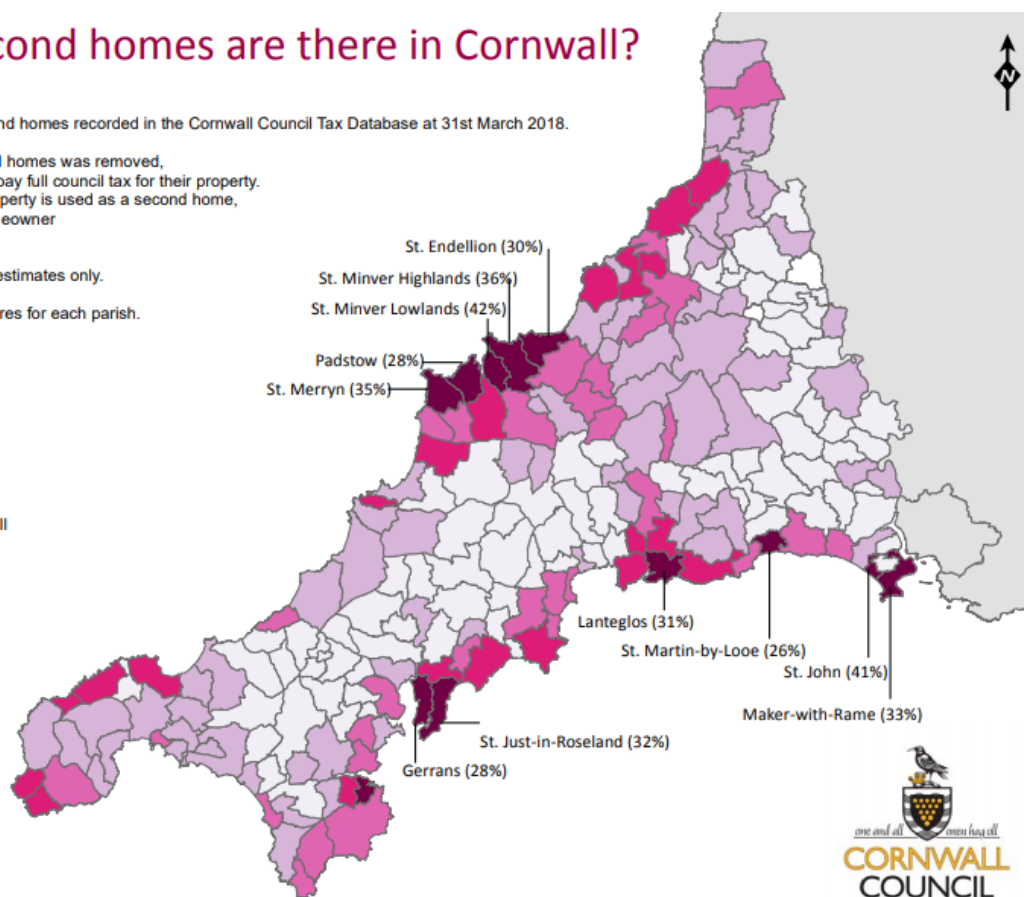
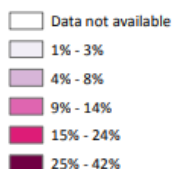
Estimated number of second homes
31st March 2018

5%

Average % second homes in Cornwall

Parishes

% second homes



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FIGURE 12B: ESTIMATED PERCENTAGE OF SECOND HOMES BASED ON COUNCIL TAX RETURNS (CORNWALL COUNCIL 2018)

2.61 The 2021 census will eventually publish information on dwellings which are identified as 'second addresses' by census respondents usually resident outside the Parish. In the meantime, it is possible to compare the number of dwellings in the Parish recorded in the census with the number of usually resident households to give an indication of the number of unoccupied dwellings that might be second homes. This indicates that in 2021 about 31.74% of dwellings might be second homes, with hotspots at the Output Areas that cover Trenance & Mawgan Porth, and that part of Trevarrian recognised locally as being part of Mawgan Porth (see Figure 12c below). This is considered to be a level where there will be clear impact on local services, community cohesion and residential amenity.

FIGURE 12C: SECOND HOMES ESTIMATE 2021

2021 output area [see Fig 12b]	Dwellings	Households	Empty Dwellings [Implied 2 nd Homes]	
Trenance & Mawgan Porth [E00096318]	215	94	121	56.28%
Trevarrian [E00096319]	193	119	74	38.34%
Carloggas [E00096320]	118	111	7	5.93%

St Mawgan [E00096321]	142	132	10	7.04%
St Mawgan-in-Pydar Parish	668	456	212	31.74%
Source: Census 2021 Tables TS017 and RM204				

2.62 Another way assessing the number of second homes/holiday lets is the occupancy data for the local area (the number of usual residents per home): if occupancy levels are significantly below the Cornwall and England average that could indicate that more homes are not occupied permanently. For St Mawgan in Pydar settlements the data is given in Figure 12d, showing that Trenance and Mawgan Porth has a very low ratio of usual residents per home, and indicating a high level of second homes/holiday lets.

FIGURE 12D: OCCUPANCY DATA. [SOURCE: CENSUS 2021 TABLE RM204, TS001]

Settlement	Homes	Residents	Rate
Trenance & Mawgan Porth [E00096318]	215	194	0.9
Trevarrian [E00096319]	193	281	1.5
Carloggas [E00096320]	118	232	2.0
St Mawgan [E00096321]	142	328	2.3
St Mawgan-in-Pydar Parish	668	1035	1.5
Cornwall	285,534	562,448	2.0
England	24,927,591	55,504,302	2.2

2.63 A further indicator of the presence of 2nd homes is change in the Electoral Roll, which indicates that between 2005 and 2020 the number of electors in Trenance Ward [which also includes Mawgan Porth and Trevarrian] fell from 468 to 287, a decrease of -38.7%.

2.64 In the light of these data a separate report on the impact of 2nd Homes and other holiday letting has been prepared.

Housing Provision to Date and Dwelling Type

2.65 In 2021 there were 453 dwellings occupied by the usually resident population in St Mawgan in Pydar Parish, a reduction of 44 units, or -8.9% since 2011, despite the fact that between 2011 and 2021 the total number of dwellings recorded in the census increased by 9 new homes, and the total recorded by Cornwall Council's information system shows 57 completions 2010/11 to 2020/21 [see Figure 13].

2.66 The most significant losses are in detached dwellings and terraced homes, both types likely to attract 2nd home and long term 'Peer to Peer' letting.

FIGURE 13: OCCUPIED DWELLINGS BY TYPE, ST MAWGAN IN PYDAR 2011 TO 2021

Type	2011	2021	Added/Lost 2011 to 2021	
Detached	311	275	-36	-11.6%
Semi-detached	95	96	1	1.1%

Terraced	40	37	-3	-7.5%
In a purpose-built block of flats or tenement	17	16	-1	-5.9%
Part of a converted property	13	9	-4	-30.8%
In a commercial building	9	5	-4	-44.4%
A caravan or other mobile or temporary structure	12	15	3	25.0%
TOTALS	497	453	-44	-8.9%

Source: Census 2021 Table TS044 and Census 2011 Table QS402EW

2.67 Cornwall Council’s mapping system includes housing date which shows that 47 dwellings were completed in the Parish from 2015 to 2023, a delivery rate of 5.2 dwellings per year, and new permissions were granted at a rate of 6.5 dwellings per year over the last ten years. Only 2 of these permissions were for affordable housing.

Housing Need in St Mawgan in Pydar Parish

HomeChoice Register

2.68 As of March 2024 the HomeChoice register showed local housing need for the parish of St Mawgan in Pydar was currently 27 households seeking affordable rented accommodation. Some 15 or 55.6% of these are for 1 bedroom dwellings, 4 or 14.8% are for 2 bedroom, and 7 or 26% for 3 bedroom. 9 households are aged 55 or over requesting 1 bed (7) and 3 bed (2) accommodation.

2.69 These numbers reflect the March 2024 position and although they will fluctuate during the Plan period, it is likely that there will be a continuing need for affordable housing [Figure 14].

Figure 14: Housing Need in St Mawgan in Pydar Parish March 2024

BAND	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed	Total	%age of bands
Band A	0	0	0	0	0	0	0.00%
Band B	1	1	1	0	0	3	11.11%
Band C	4	2	3	0	1	10	37.04%
Band D	1	0	0	0	0	1	3.70%
Band E	9	1	3	0	0	13	48.15%
Total	15	4	7	0	1	27	100.00%
%age bedrooms	55.56%	14.81%	25.93%	0.00%	3.70%	100.00%	

2.70 For explanation of the Banding system see figure 15 below.

2.71 Band E applicants form nearly half the identified need, at 48% on HomeChoice, and although they may be given lower priority for rented housing than the higher bands, their need is still real and pressing. Examples of Band E households include (but are not limited to):

- Young adults with or without children, living with parents or friends who are unable to secure private rented accommodation or afford an open market home.
- Households in private rented accommodation who cannot afford to sustain the rent in the long term for example and who may or may not have been served a notice to leave.

2.72 These households may have the potential to enter affordable home ownership products to address their housing needs, such as shared ownership or discount market sale.

2.73 Of those on the HomeChoice register, 16% had a local connection through employment, 3% through family, and 81% through residency. For explanation of the connections system see figure 16 below. Note that these apply across Cornwall and cannot be altered locally.

Figure 15: Definitions 2. Banding

Figure 15: Definitions 2. Banding	
BAND A	
Exceptional Needs	Where ‘substantial’ evidence from a statutory organisation, such as the police, is provided which concludes that risk to life or serious harm could result if an immediate move is not obtained (includes victims of domestic violence, racial harassment, and witness intimidation). These cases need to be of an exceptional nature and must clearly demonstrate that suitable temporary accommodation through the statutory homeless duties would not be an option.
Welfare	Applicants awarded an ‘urgent’ priority by the Welfare Assessment Panel
Adapted / Accessible Property	The applicant occupies a Council, Arms Length Management Organization or Registered Provider property within the Cornwall Homechoice area that matches Adapted/Accessible Property Group 1 or 2 and no household member requires the adaptation/s.
Downsizing	Tenants in Cornwall who are under-occupying a Council or PRP property.
BAND B	
Welfare	Applicants awarded a ‘high’ priority by the Welfare Assessment Panel.
Lack of Bedrooms	Applicant lacks 2 or more bedrooms in their current home, UNLESS evidence exists that the overcrowding is deliberate. (This excludes applicants in temporary accommodation).
Disrepair	Private sector tenants or residents that have been assessed as having Category 1 hazards under the Housing Health and Safety Rating System that involve an imminent risk of harm to the occupants and the landlord is unable to remedy the defects to the property within a reasonable period of time as specified by the Private Sector Housing Team.
Move-on	The applicant is formally accepted under the move-on scheme.
The applicant is formally accepted under the move-on scheme.	A Cornwall Homechoice Partner tenants where the demolition refurbishment, or sale of their home has been approved and the tenant is required to move within the next six months.
BAND C	
Statutory Homelessness	Applicants to whom Cornwall Council has accepted a full housing duty under the current Homelessness legislation.
Homelessness Other	Applicants who can demonstrate they are homeless or threatened with homelessness but not owed a main housing duty by Cornwall Council.
Welfare	Applicants awarded a ‘medium’ priority by the Welfare Assessment Panel.

Lack of bedrooms	Applicants who lack one bedroom in their current home
Support/Facilities	The applicant, or a member of their household, needs to move to a particular 'locality' within Cornwall, to give or receive on- going support from 'close' family members, or to access specialist medical facilities.
Work/Training	The applicant, or a member of their household, needs to move closer to their place of work/training (of a non-casual nature) within Cornwall. People who need to move into the district or to a particular locality in the district of the authority, needs to move to take up a job or live closer to employment or training (including apprenticeships) where failure to meet that need would cause hardship (to themselves or to others)
BAND D	
Shared Facilities	Applicants share bathroom or kitchen with non-family members.
Children living in flats and/or lacking a garden	Applicant has a child/children under 10 years of age and lives in a property above ground floor, with no lift. Applicant has a child/children under 10 years of age living in a property without access to a garden.
BAND E	
All other groups	Households who have no reasonable preference.
Local Cornwall Connection criteria	Within each band listed above, applicants with a qualifying local connection to Cornwall will be considered before applicants who do not have a local connection to Cornwall

Figure 16: Definitions 1. Local Connections

A **Local Connection Applicant** must demonstrate that they, or a member of their household meet one of the following criteria:

- Have lived in Cornwall for the last 3 years and that residence was of their choice. (NB residence in a hospital or prison does not form a local connection by residence);
- Are employed in permanent employment in Cornwall (permanent employment is regarded as 16 hours or more per week for a continuous period of 3 years. (NB This must be their actual place of work, not where their head office is situated);
- Has close family (normally mother, father, brother, sister, son or daughter) that have resided in the area for a minimum of the past 5 years and the applicant has a need to give or receive support for the foreseeable future/ on an ongoing basis;
- Has lived in Cornwall for 10 of the first 16 years of life;
- Has an exceptional need to move to Cornwall. Examples include but not limited to: those needing to move closer to specialist medical/support facilities; applicants accepted as homeless and owed a full housing duty by Cornwall Council; and Cornwall care leavers living outside of the County.

Usually, a **Planning Legal Agreement also applies** that requires for example that occupiers should come from the local Parish area, but that if no such person comes forward within 28 days of advertising of a vacancy, that occupiers can come from a wider area (such as the surrounding Parishes).

Neighbourhood Plan Housing Needs Survey

2.74 A Local Housing Need Survey [HNS] was carried out by Cornwall Council's Affordable Housing Team, on behalf of Mawgan in Pydar Parish Council, between 22nd February 2023 and 16th April 2023. **The survey identified 11 households in need, which were all 'hidden households' that are not registered with Homechoice or Help to Buy South. 100% of them had a local**

connection to the Parish. This brings the total number of households in need up to 37. Just over a third (4) said they would be interested in self-build to meet their needs.

2.75 The most common answers as to why the households were in need were:

- To move to a more affordable home – 3
- Living with friends/family and would like to live independently – 3
- Currently renting, but would like to buy - 3
- Current home is too small - 2
- Current home is too big – 1
- To move closer to friends/ family -1
- To provide support to a family member -1

2.76 The majority 54.5% (6) of respondents needed to move home within 2-5 years. Of the remaining respondents 18.2% (2) needed to move in 5-10 years with 27.3 (3) respondents advising the expected time frame was less than 2 years. Some 90.9% (10) wanted to live anywhere in the parish, and 9.1% (1) wanted to live in St Mawgan village.

2.77 Relating to tenure, 6 households were seeking affordable rented homes through the Council or Housing Association, 1 household wanted a shared ownership home, 5 households were seeking discount market sale, 2 households indicated private market rent as their preference, and 4 said households indicated an open market home would suit their needs.

2.78 Referring to the desired dwelling size the replies were:

- 1 beds 27.3% (3)
- 2 beds 27.3% (3)
- 3 beds 36.4% (4)
- 4 beds 9.1% (1)

2.79 The maximum price range the households can afford was:

- Don't wish to purchase (4)
- £100,001 to £125,000 (3)
- £125,001 to £155,000 (1)
- £155,001 to £200,000 (2)
- £201,000 to £300,000 (1)

2.80 Deposit sizes were recorded as:

- Up to £5,000 (1)
- £5001 - £10,000 (3)
- £10,001 - £20,000 (1)
- £20,001 - £30,000 (2)

2.81 Potential monthly rents that could be afforded were said to be:

- Under £400 pcm / £4,800 pa (1)
- £401-£500 pcm / £4,801 pa - £6,000 pa (3)
- £501-£600 pcm / £6,001 - £7,200 pa (3)
- £601-£700 pcm / £7,201 - £8,400 pa (1)

- £701- £800 pcm / £8,401 - £9,600 pa (2)
- £801 pcm (0)

2.82 It is notable that the spread of need amongst these ‘hidden households’ was less focused on 1 bedroom homes, and more on family homes [2 to 4 bedrooms], which are the form that is most subject to 2nd home and holiday letting pressures, and which according to the Census 2021 have decreased in numbers over the preceding 10 years.

2.83 It is also evident from these data, in comparison with the data given earlier on ‘affordability thresholds’, that the ‘hidden households’ would not be able to achieve market rents, or the median market house prices locally, although they would be able to access discounted sales and shared ownership homes, providing the share was around 40%. All would be able to enter the affordable and social rented sector.

2.84 Taken together, the HNS and Homechoice indicate a need of 38 new homes, of which 47.4% are for 1 bedroom, and 28.9% are for 3 bedroom [Figure 17].

FIGURE 17: COMBINED HOUSING NEEDS SURVEY AND HOMECHOICE REGISTER DATA FOR ST MAWGAN 2023/24

	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed	Total
HNS	3	3	4	1	0	11
HC	15	4	7	0	1	27
Total	18	7	11	1	1	38
%age	47.4%	18.4%	28.9%	2.6%	2.6%	100.0%

Market Demand

2.85 Assessment of an 8 mile catchment of St Mawgan in Pydar village, which can be said to be the prevailing housing market for the area, using Rightmove, Zoopla and local estate agents websites indicates a robust situation, with demand remaining relatively high against reported conditions elsewhere in the UK. This is thought to be the continuing attractiveness of Cornwall as a location for retirement, second homes, and those whose employment nature is ‘footloose’ and allows them to work more frequently from home.

2.86 The local housing market is also impacted by the presence nearby of St Mawgan Airport with its developing employment sources and relatively rapid links with major cities. It is also within commuting distance of the major employment centres at Truro, Camborne/Redruth and Newquay, and commuter pressures will likely increase as the result of the Mid Cornwall Metro concept. [<https://www.cornwall.gov.uk/transport-parking-and-streets/sustainable-transport/mid-cornwall-metro/>].

2.87 The rate of completions and new permissions recorded earlier in this report [47 dwellings were completed in the Parish from 2015 to 2023, a delivery rate of 5.2 dwellings per year, and new

permissions were granted at a rate of 6.5 dwellings per year over the last ten years] supports the contention that the local housing market is robust.

Community Led, Self and Custom Build

- 2.88 NPPF 2023 encourages several routes to the delivery of sufficient affordable housing to meet local needs including what it describes as ‘Other affordable routes to home ownership’. This refers to housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent) and housing built by an individual, a group of individuals, or persons working with or for them, to be occupied by that individual. Another route is via a local Community Land Trust [CLT], which are democratic non-profit organisations that own and develop land for the benefit of the community. These can be set up by the local community, or a landowner, developer or Council.
- 2.89 Self and custom-build (self-build) housing is defined in the NPPF as housing built by an individual, a group of individuals, or persons working with or for them, to be occupied by that individual. Policy 6 of the Cornwall Local Plan says that self-build housing can be affordable, market housing or starter homes. Self-build can be more affordable than purchasing a home in the local market, especially where there is an element of ‘sweat equity’ (personal labour) which can provide the equivalent of a 10% discount on the open market value of a property, so it may provide an “other affordable routes to home ownership” [NPPF definition] solution for those people whose needs may not be met by the market and who are unable to find a suitable affordable home in their area. This will help people to stay in, and support, their communities.
- 2.90 Developers and housing associations and Trusts can support self-build in the form of low cost serviced plots offered to self-builders in local housing need to be occupied by that individual, discounted serviced plots, watertight shell units or built units (in the case of self-finish proposals) or as an off-site financial contribution in lieu of on-site or part on-site affordable housing provision. Individuals or associations of individuals, applying for their own self-build plot(s), or community led projects.
- 2.91 Self-build can be provided on both CLP Policy 8 and CLP Policy 9 ‘exception’ sites in the form of:
- low cost serviced plots offered to self-builders in local housing need to be occupied by that individual;
 - discounted serviced plots;
 - watertight shell units or built units (in the case of self-finish proposals);
 - off-site financial contribution in lieu of on-site or part on-site provision.
- 2.92 The transferred plots or units should then be made available at lower cost to self-builders in local housing need and secured as affordable on all future resales and as primary residences through a planning obligation or covenant on the land exchange. This restricts the price at which they can be sold in the future (effectively becoming a discounted sale home) and requires that they are only sold to purchasers that fulfil the relevant local connection criteria.

- 2.93 There may be other models to bring forward small scale self-build housing on rural exception sites, such as Individuals or associations of individuals, applying for their own self-build plot(s), or community led projects.
- 2.94 To protect future affordability the maximum size of an affordable self-build unit would normally be no larger than the relevant Nationally Described Space Standard (NDSS) for that property type +10% and no larger than 3 bedroom homes. Planning proposals for larger affordable self-build units would require special justification. In some cases, to aid the delivery of affordable self-build units, the time periods used to cascade through the local connection criteria may be reduced and the covenants on the planning obligation may be allowed to take effect at the commencement of the development or the advertisement of the plots for sale, whichever is the sooner.
- 2.95 An accompanying Design Code for the whole self-build element of larger schemes may be produced in agreement between the landowner and the Council. This will help to provide a flexible planning permission and clarify and guide what forms of development are acceptable on a site, giving greater certainty to all parties. It is good practice for plot providers to seek to provide a mix of serviced plot sizes to meet the range of demand and affordability.

Brownfield Land Register and Previously Developed Land

- 2.96 It is a sound planning principle that land which has already been developed should be re-developed in preference to new development on green fields, to restrict urban sprawl and protect valued countryside. Such 'brownfield land', more properly known as 'Previously Developed Land', or 'PDL' is therefore an important resource.
- 2.97 there is often a fear that new Stable Blocks in agricultural fields or any new commercial developments beyond development boundaries will ultimately become possible housing development sites if they fall out of use, as they will have been previously developed. However, there are several safeguards to control such situations. PDL is carefully defined in NPPF as 'Land which is or was occupied by a permanent structure, including the curtilage of the developed land (although it should not be assumed that the whole of the curtilage should be developed) and any associated fixed surface infrastructure'.

It excludes:

- land that is or was last occupied by agricultural or forestry buildings;
- land that has been developed for minerals extraction or waste disposal by landfill, where provision for restoration has been made through development management procedures;
- land in built-up areas such as residential gardens, parks, recreation grounds and allotments;
- land that was previously developed but where the remains of the permanent structure or fixed surface structure have blended into the landscape.

- 2.98 Thus many sites that are popularly assumed to be 'brownfield land' actually are not, for example those which are not permanent structures. Tourist mobile homes, caravans, and lodges are not considered permanent structures, as they are usually designed to be moveable

or semi-permanent. Even if the site includes some fixed infrastructure (like access roads or service connections), the primary use of the land for moveable accommodation excludes it from being classified as PDL. Mobile home sites are often classified as land used for recreational purposes, not as developed land in the context of the NPPF definition if they are within a development boundary, as recreational uses are similar to parks or allotments. However, a mobile home site could potentially be classified as PDL if it includes permanent, fixed buildings (e.g., a reception building or maintenance facility) that were previously used for non-recreational purposes or there has been a change of use that establishes the site as a fully developed. Similarly field shelters and wooden stable blocks for horses which are not permanent structures are not PDL, and would normally only be subject to temporary planning permissions with a condition requiring removal if not renewed.

2.99 New permanent structures such as commercial development would be PDL if it fell out of use, but various safeguards apply, such as Local Plan policy 5 which protects against the loss of business sites. Were residential us to be considered than criteria relating to being physically well-related to existing settlements with services would apply.

2.100 Taking these factors into account local planning authorities must publish and maintain a register of brownfield land sites exceeding 0.25ha which are considered suitable, available and achievable for residential-led development. The Brownfield Land Register operated by Cornwall Council does not include any sites in the Parish.

Strategic Housing Land Availability Assessment 2012 – 2015 and Call for Sites 2024

2.101 Three sites are identified in the SHLAA at Canakey, St Mawgan, Trenance and land opposite Wayside Mawgan Port [See Figures 18 and 19]. It is important to note that these **are not site allocations**. The SHLAA and ‘Call for Sites’ do not determine how much new development is needed, or whether a site will be allocated in the Local Plan or is in actuality suitable for development. They are merely an opportunity for *anyone* to suggest sites that they would like to be considered in the future local plan, but most submissions come from landowners, developers, and businesses.

FIGURE 18: CORNWALL COUNCIL STRATEGIC HOUSING LAND AVAILABILITY ASSESSMENT SITES IN ST MAWGAN IN PYDAR PARISH

Site Ref	Settlement	Site Location	Units	Planning History	Constraints
S355	Mawgan Porth	Land opposite Wayside	14	C2/81/00130 Erection of two houses – REFUSED 24 Mar 1981 C2/81/00803 Erection of two houses and garages -	<ul style="list-style-type: none"> County Wildlife Site: R2.3, SSSI Impact Zone Zones of influence natura 2000 Cornwall coastal vulnerability zone 2023 candidate AGLVs

				REFUSED 08 Sep 1981	<ul style="list-style-type: none"> • Areas susceptible to ground water flooding
U0045	St Mawgan	Canakey, St Mawgan	40	<p>PA19/04441 Land North East Of Tregarrick - Outline application for proposed residential development – WITHDRAWN 01 Oct 2019</p> <p>PA20/04177 Land North East Of Tregarrick - Outline application for construction of up to 5 affordable dwellings – REFUSED 09 Oct 2020</p>	<ul style="list-style-type: none"> • Adopted AGLV, • 2023 Candidate AGLV • SSSI Impact Zone • Areas susceptible to ground water flooding • Small part Areas susceptible to surface water flooding
S294	Trenance	Land at Trenance	10	Nil	<ul style="list-style-type: none"> • Areas Susceptible to Groundwater Flooding
TOTAL UNITS			64		

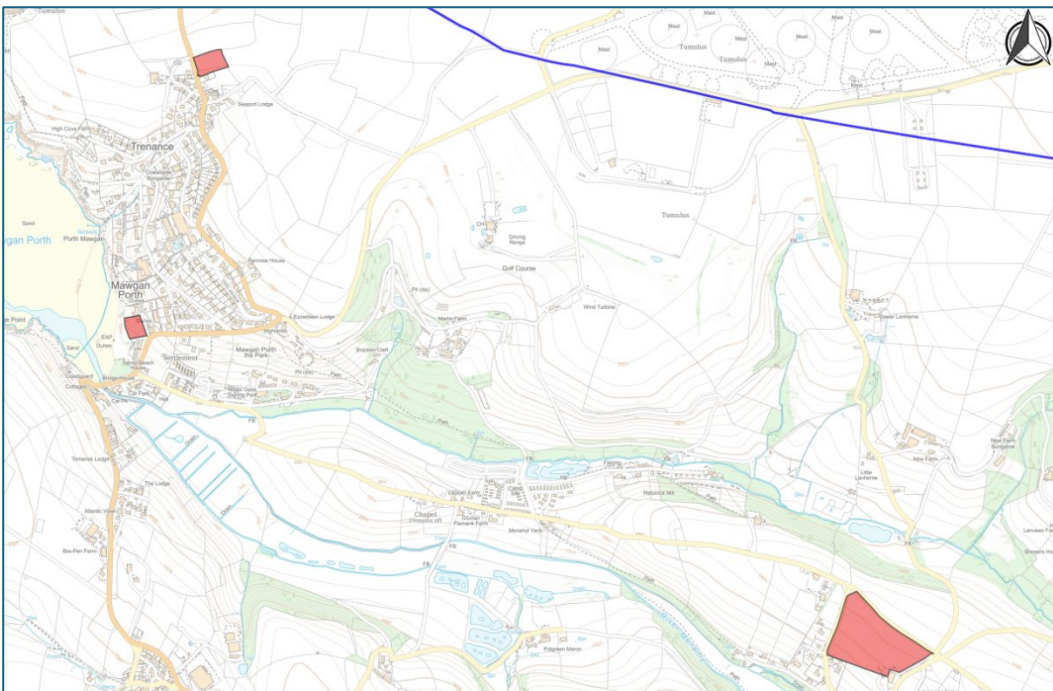


Figure 19: Cornwall Council Strategic Housing Land Availability Assessment Sites in St Mawgan in Pydar Parish - Locations

2.102 The Cornwall Council Call for Sites 2024 may reveal other sites.

Working from Home and Home Based Businesses

2.103 Working from home is likely to continue growing in economic importance, particularly in a location such as St Mawgan in Pydar close to an airport with links

to major cities. People may not have a suitable space within their home from which to run a

business or 'WFH', or they may wish to distinctly and deliberately separate their work and living space. There could also be the need, on occasion, for ancillary workers such as managers, book keepers or accountants to visit home workers. Thus to maximise the opportunity for home run enterprises to be created and supported in the long term there is a need to support the construction of extensions, the conversion of outbuildings, and the development of new free standing buildings in gardens from which businesses and home workers can operate. The provision of homes that provide enhanced opportunities to 'work from home' or establish home-based businesses could also be supported.

2.104 More details about 'WFH' is given in the following Section on Employment.

Settlement and Development Boundaries

2.105 Although no longer 'in force' in terms of the current Development Plan, the Restormel Local Plan 2001-2011 set 'Development Envelopes' for St Mawgan (Inset 19) and Trenance/Mawgan Porth (Inset 21). The Policy 3 of that Local Plan said that *'Development within the development envelopes will be considered acceptable in principle provided it will not harm the rural character of villages and subject always to the more particular policies and proposals in this plan. Land outside the development envelopes is the countryside of the Borough which will be safeguarded for its beauty, the diversity of its landscape, the wealth of its natural resources and its ecological agricultural and recreational value. Development which will harm the countryside will not be permitted'*.

2.106 The 'Development Envelopes' were well supported locally in the past and in the 2023 community survey 74% of respondents supported their reinstatement. If this is to be considered, it would be necessary to reassess the positioning of the envelope boundaries to take in to account physical changes since 2001 and changes in strategic policy [NPPF and Cornwall Local Plan].

3. Related Community Engagement Feedback

3.1 In the community survey carried out in Jan/Feb 2023 the majority of respondents (95%) had concerns about housing development in the parish, with damage to rural and coastal areas being their greatest concern, followed by infrastructure [See Figure 20].

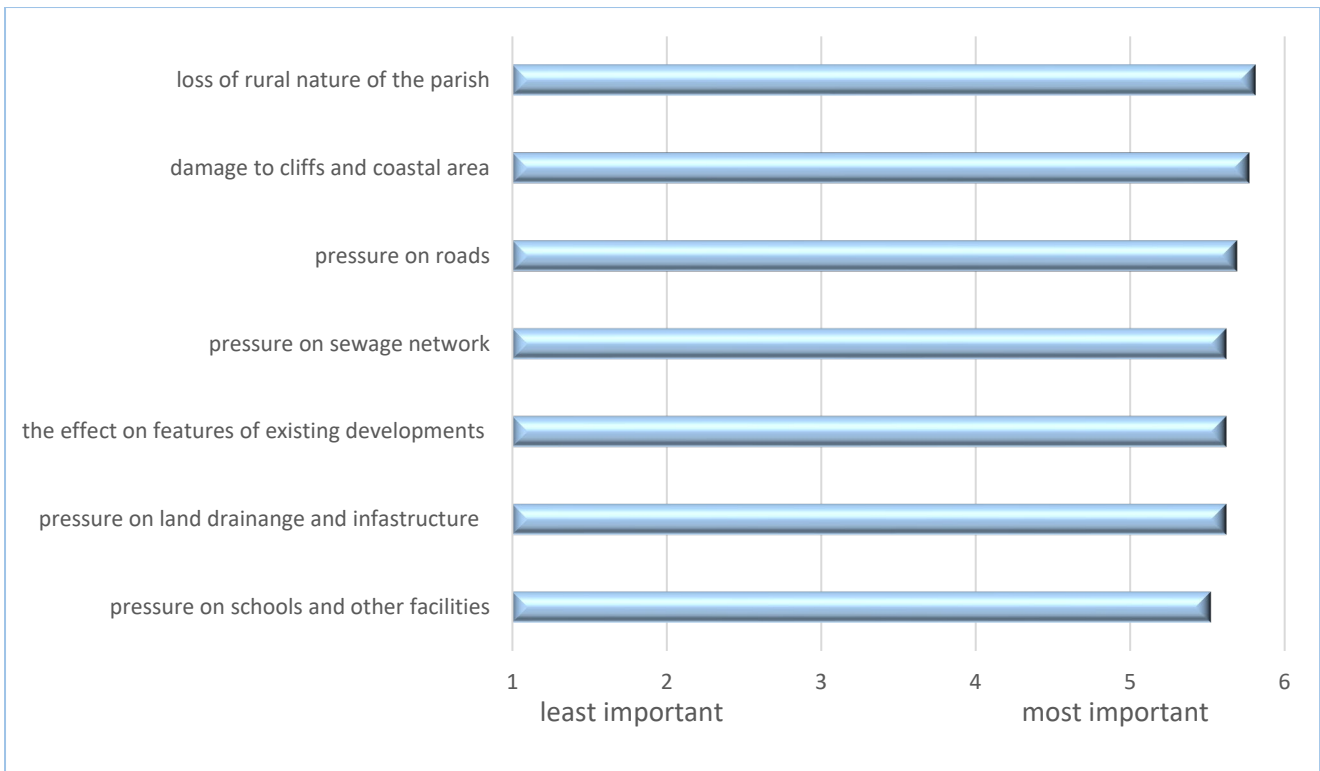


FIGURE 20: CONCERN ABOUT IMPACTS OF ADDITIONAL HOUSING DEVELOPMENT.

- 3.2 Some 74% were against the provision of more market housing, but 90% of respondents were in favour of providing genuinely affordable housing for sale or rent. Over half of the respondents saw this as a high priority and 77% in favour of limiting it to affordable housing for local people only.
- 3.3 About 39% of respondents said they had family members seeking separate accommodation. Of these 59.8% said they would be looking to purchase a house, 2.2% said they would like shared-ownership, and 38% said they would need to rent.
- 3.4 Turning to the possible methods of controlling development and meeting housing needs, the reinstatement of development envelopes was popular with 74% of respondents. Small pockets of affordable housing development, of two to four dwellings or between 4 to 10 dwellings were seen as reasonable [See Figure 21].

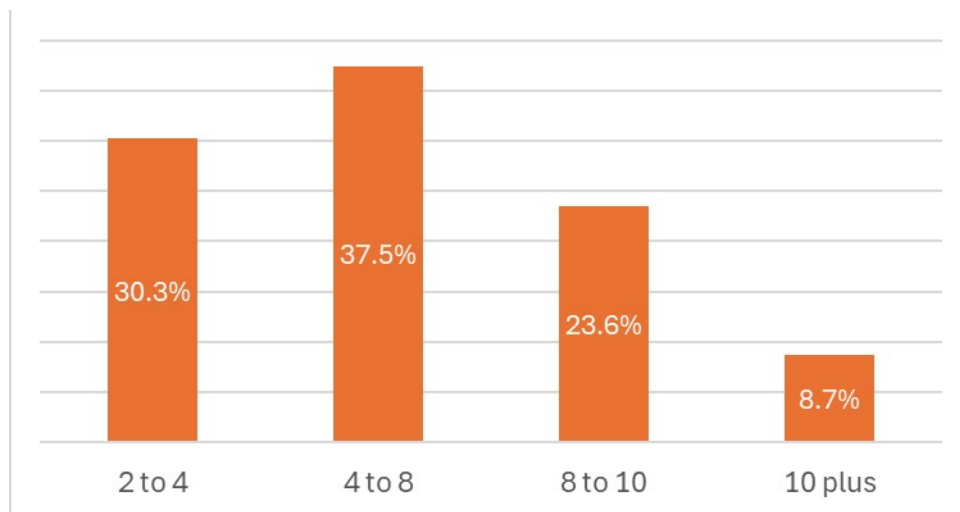


FIGURE 21: PREFERRED AFFORDABLE HOUSING SITE SIZES.

3.5 In terms of location, St Mawgan and Trevarrian were seen as the places best able to sustain new development. Several locations around St Mawgan were specifically mentioned as was the Arla site at Trevarrian [see Figure 22].

FIGURE 22: HOUSING DISTRIBUTION PREFERENCES BY 'MENTIONS' IN COMMUNITY ENGAGEMENT RETURNS.

NOTE: 'Mentions' refers to the number of times a location was mentioned by a respondent in their reply. Some mentioned multiple locations. Therefore, the count does not equal the number of respondents.

LOCATION	MENTIONS	%AGE OF MENTIONS
Trevarrian =	25	19.2%
Top of Ox Lane/five turnings =	16	12.3%
Mawgan Porth/ Trenance =	14	10.8%
St Mawgan village =	13	10.0%
Carloggas =	13	10.0%
Miscellaneous – non-specific =	13	10.0%
Lanherne/Challis/Peny morfa =	11	8.5%
Outside Parish St Eval =	10	7.7%
Outside Parish St Columb/Newquay =	8	6.2%
Tregurrian =	7	5.4%
TOTAL ST MAWGAN VILLAGE AREA [St Mawgan, Carloggas, Lanherne etc] =	37	28.5%

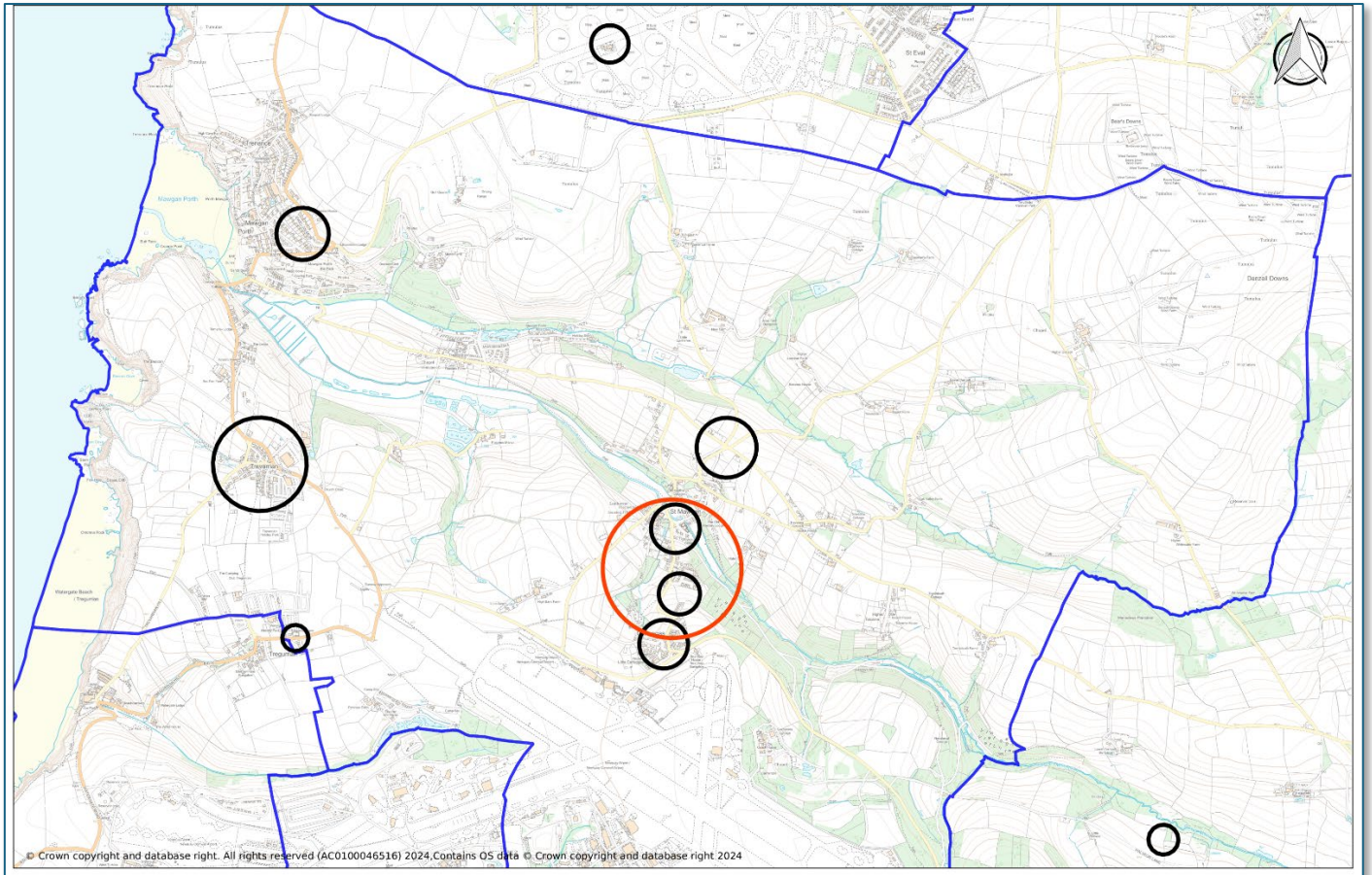


FIGURE 22A: DISTRIBUTION OF ‘MENTIONS’ PROPORTIONALLY TO THE NUMBER OF MENTIONS.

- 3.6 Respondents were also asked what locations should not receive further development. Mawgan Porth and Trenance were mentioned in this context, with the cliffs and flood plain as reasons to avoid development. The amount of recent development which has already taken place was also seen as a reason to go elsewhere for new housing.
- 3.7 Respondents also identified general area and types of places that they felt would be unsuitable for building [See figure 23].

Figure 23: Types of locations considered unsuitable for Affordable Housing

Land type	%age of responses
Farmland and woodland	44.1%
Cliffs and coastline	33.3%
Flood plain	15.7%
Natural habitats	6.9%

- 3.8 Respondents were also asked whether land should be made available for employers to build housing for workers needed for local businesses, to which 47% said yes, 40% no, and 13% unsure. When asked if any such housing should be limited to just the use for which they were built so they couldn't later be sold on the open market, 83% said yes.

- 3.9 The issue of 2nd homes was covered by a question asking if respondents would agree with a primary residence status for new homes within our parish council area. In response 83% said yes.
- 3.10 In the Housing Need Survey carried out in early 2023, the majority of respondents 66% (35) said “yes” and a further 26.4% (14) said “maybe” with 7.5% (4) saying “no” to affordable housing led development that would help meet the needs of local people with a connection to the parish.
- 3.11 The following tenure choices were identified [Note: respondents could answer more than one question]:
- 35 Affordable homes to purchase
 - 33 Affordable rented homes
 - 5 Open market homes
 - 6 All of the above

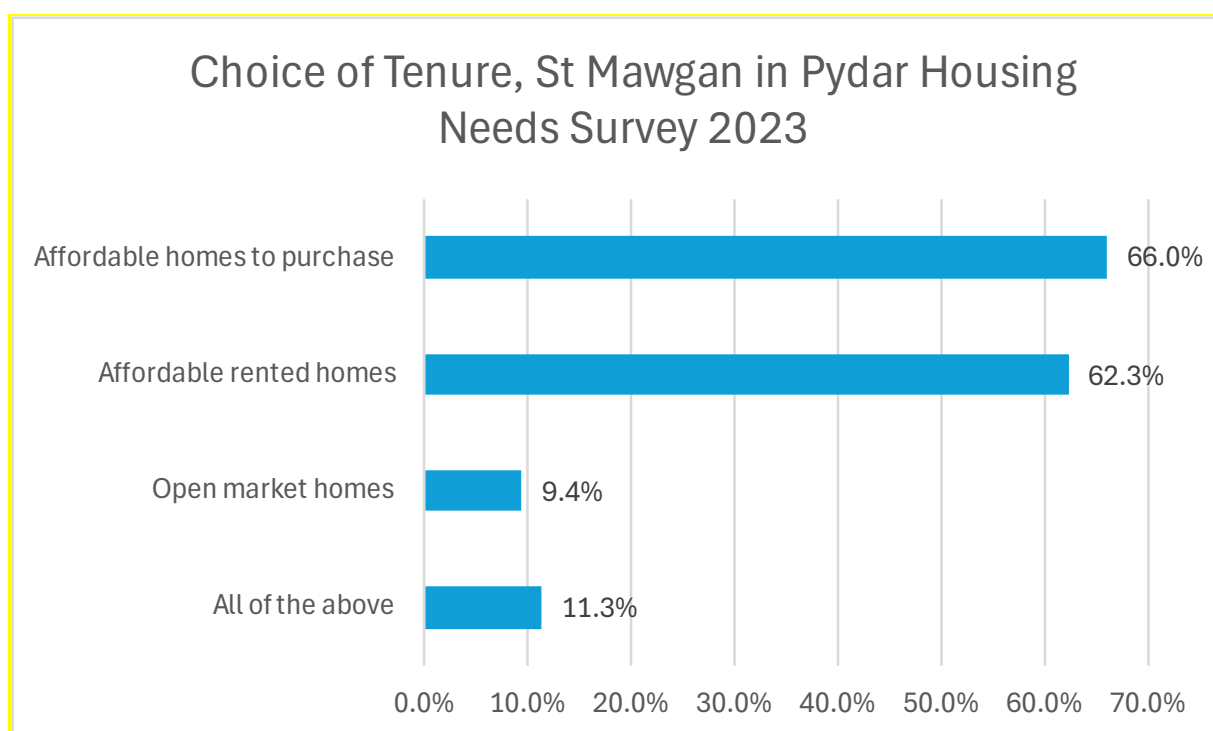


FIGURE 24: CHOICE OF TENURE, ST MAWGAN IN PYDAR HOUSING NEEDS SURVEY 2023

- 3.12 Respondents also said that the number of new homes in total that they would support were:
- 9.6% (5) 1-4
 - 30.8% (16) 5-9
 - 28.8% (15) 10 or more
 - 19.2% (10) Don't mind
 - 11.5% (6) None

4. Key issues and implications for the NDP

- 4.1 Figure 25 summarises the key issues that have arisen in this analysis and the implications of them before recommending key objectives for the NDP and policy intentions that should support them.

FIGURE 25: KEY ISSUES ARISING FROM THE EVIDENCE BASE AND IMPLICATIONS FOR THE NDP, WITH RECOMMENDATIONS FOR POLICY AREAS AND OBJECTIVES.

Key Issues

- National and local policy is that:
 - Housing should be located where it will enhance or maintain the vitality of rural communities.
 - New isolated homes in the countryside should be avoided unless there are special circumstances.
 - The needs of groups with specific housing requirements are addressed to meet as much of an area’s identified housing need as possible, including with an appropriate mix of housing types for the local community.
 - Neighbourhood planning groups should also give particular consideration to the opportunities for allocating small and medium-sized sites (no larger than one hectare) suitable for housing in their area.
 - In rural areas, planning policies should support housing developments that reflect local needs, and support opportunities to bring forward rural exception sites that will provide affordable housing to meet identified local needs.
 - Local planning authorities should support the development of exception sites for community-led development on sites that would not otherwise be suitable as rural exception sites...which are located adjacent to existing settlements, proportionate in size to them, do not compromise the protection given to areas or assets of particular importance and comply with any local design policies and standards.
- The Cornwall Local Plan minimum housing requirements for housing provision have already been exceeded but local affordable housing needs and the local housing market must continue to be addressed.
- The threshold at which affordable provision is required to be provided in new developments is set at ‘more than 5 dwellings’.
- St Mawgan in Pydar Parsh is in value zone 2 where Cornwall Council seeks 40% affordable housing delivery on new developments.
- Lower quartile house prices in the area have increased by 380% since 1995, and median prices by 475.7%. The median house price in 2023 was £255,000.
- In 2023 there was a large gap between the spending power of average earning households in the Parish [£35,904] and the average household made up of the lowest 25% of earners across Cornwall [£49,722], and an even bigger gap with the average median household earnings across Cornwall [£65,430].
- Local households on average incomes will struggle hard to access even entry-level homes unless they have the advantage of a very large deposit. Market housing, even with the benefit of a higher than average income, is likely to remain out of reach to most.

- Only those households with two Cornwall based lower quartile incomes can afford the median renting cost. These fall into a ‘can rent / can’t buy’ cohort.
- For shared ownership, a 40% share might be just affordable to those on the local mean household incomes. A 25% share would help households with a double Cornwall based lower quartile income and the local man household income, but only a 10% share would help all categories of household incomes.
- The evidence suggests that the affordable and social rented sectors could perform a vital function in St Mawgan in Pydar Parish as the only option for a large segment of those in the greatest need.
- Between 2011 and 2021 the usually resident population reduced by nearly 20%, and the number of households decreased by 8.85% or some 44 fewer. Most of this loss was in ‘owned’ properties, whilst the private rented and socially rented sectors extended only marginally. Some of the population loss may be due to changes in the role of RAF ST Mawgan. Taken together these factors indicate a reduction in the housing stock available to local people through 2nd home use, and a failure to deliver a matching increase in affordable housing.
- The most significant losses in dwellings occupied by usually resident population are in detached dwellings and terraced homes, both types likely to attract 2nd home and long term holiday letting.
- Census based estimates suggest that 31.8% of dwellings in the Parish are now Second homes or long term holiday lets, with hotspots at Trenance & Mawgan Porth [56.3%] and Trevarrian at [38.3%].
- The proliferation of second homes and ‘peer to peer’ lettings has had a significant impact on the availability of dwellings to meet the needs of the local community.
- A priority must therefore be to address now serious local housing needs, taking into account the very sensitive environment.
- There is a higher-than-normal level of ‘under-occupation’ of dwellings, which may suggest that there are some older people who might need to ‘down-size’ to a smaller more easily managed dwelling but are unable to do so and remain in the area, but is probably mainly due to the proliferation of larger dwellings related to the employment profile and relative prosperity of the area.
- St Mawgan in Pydar has an unbalanced housing stock in relation to household size. The proportion of the population in 1 person households [28.2%] is matched by only a small proportion of 1 bedroom dwellings [6%]. About 68.9% of households are 1 and 2 persons, but only 25.9% of dwellings have 1 or 2 bedrooms. At the other end of the scale, 3 and 4+ person households [31.1% of the total] are matched by 74.1% of dwellings being in the 3 or more-bedroom range.
- 47 dwellings were completed in the Parish from 2015 to 2023, a delivery rate of 5.2 dwellings per year, and new permissions were granted at a rate of 6.5 dwellings per year over the last ten years.

- Only 2 of these permissions were for affordable housing.
- As of March 2024 the HomeChoice register showed local housing need for the parish of St Mawgan in Pydar was 27 households seeking affordable rented accommodation of which 55.6% were for 1 bedroom dwellings, 14.8% for 2 bedroom, and 26% for 3 bedroom. The Neighbourhood Plan Housing Needs Survey identified a further 11 ‘hidden households’ bringing total need up to 38 households.
- Taken together, the HNS and Homechoice indicate a need of 38 new homes, of which 47.4% are for 1 bedroom, and 28.9% are for 3 bedroom.
- Market demand in the area is reported as robust.
- The majority of survey respondents (95%) had concerns about housing development with damage to rural and coastal areas being their greatest concern, followed by infrastructure.
- Some 74% were against the provision of more market housing, but 90% of respondents were in favour of providing genuinely affordable housing for sale or rent.
- About 39% of respondents said they had family members seeking separate accommodation. Of these 59.8% said they would be looking to purchase a house, 2.2% said they would like shared-ownership, and 38% said they would need to rent.
- In the Housing Need Survey, the majority of respondents [66%] said “yes” and a further 26.4% said “maybe” with 7.5% saying “no” to affordable housing led development that would help meet the needs of local people with a connection to the parish.
- Respondents prioritised affordable homes to purchase, and affordable rented homes.
- The reinstatement of development envelopes was popular with 74% of respondents. Small pockets of affordable housing development, of two to four dwellings or between 4 to 10 dwellings were seen as reasonable.
- St Mawgan and Trevarrian were seen as the places best able to sustain new development.
- Mawgan Porth and Trenance were seen as places where new development should be avoided, because of the sensitivity of the cliffs and flood plain and the amount of recent development which has already taken place.
- 83% said they would agree with a primary residence status for new homes within the parish council area.

Key Objectives for the Neighbourhood Development Plan

- **Provide Affordable Housing Options:** Ensure a variety of affordable housing choices through small developments that align with the local scale and character and meet the needs of the local community, enabling local people to live within their home parish.
- **Promote Locally Distinctive Design:** Advocate for housing designs that respect the surrounding environment, reflect the area's character, and, where feasible, incorporate natural and locally sourced materials.

Recommended Neighbourhood Development Plan Policy

- No additional dwellings are needed to comply with the Cornwall Local Plan - the St Mawgan in Pydar NDP does not need to allocate land for new housing. However, it

should address the need for some market flexibility and encourage the provision of rural affordable housing.

- To do this the strategy should aim to deliver about 45 new dwellings, of which a very high proportion should be in the form of social rented housing.
- To strategy should include Development Boundaries for the main settlements allowing for small scale housing in the form of infill, rounding off, development of Previously Developed Land [PDL] and small scale rural exception sites for affordable dwellings to meet local needs along with any additional open market housing that may be required to provide the commercial incentive to meet this need. This would ensure that development takes place in the most appropriate areas, is in keeping with the local built environment in terms of scale and design and contributes to preserving and enhancing the character and identity of the Parish.
- Alongside this a ‘primary residency’ policy should be deployed.
- A housing mix policy should aim to deliver 1 and 2 bedroom dwellings for the young and elderly, although some 3 bed accommodation for growing families is also desirable to help address the nucleus of social housing need in the community.
- A policy to support the provision of homes that provide enhanced opportunities to ‘work from home’ or establish home-based businesses should be included.

[Separately the Parish Council should consider working with Cornwall Council to establish an Article 4 Direction removing permitted development rights to change use of dwelling houses to long-term peer-to-peer letting]