

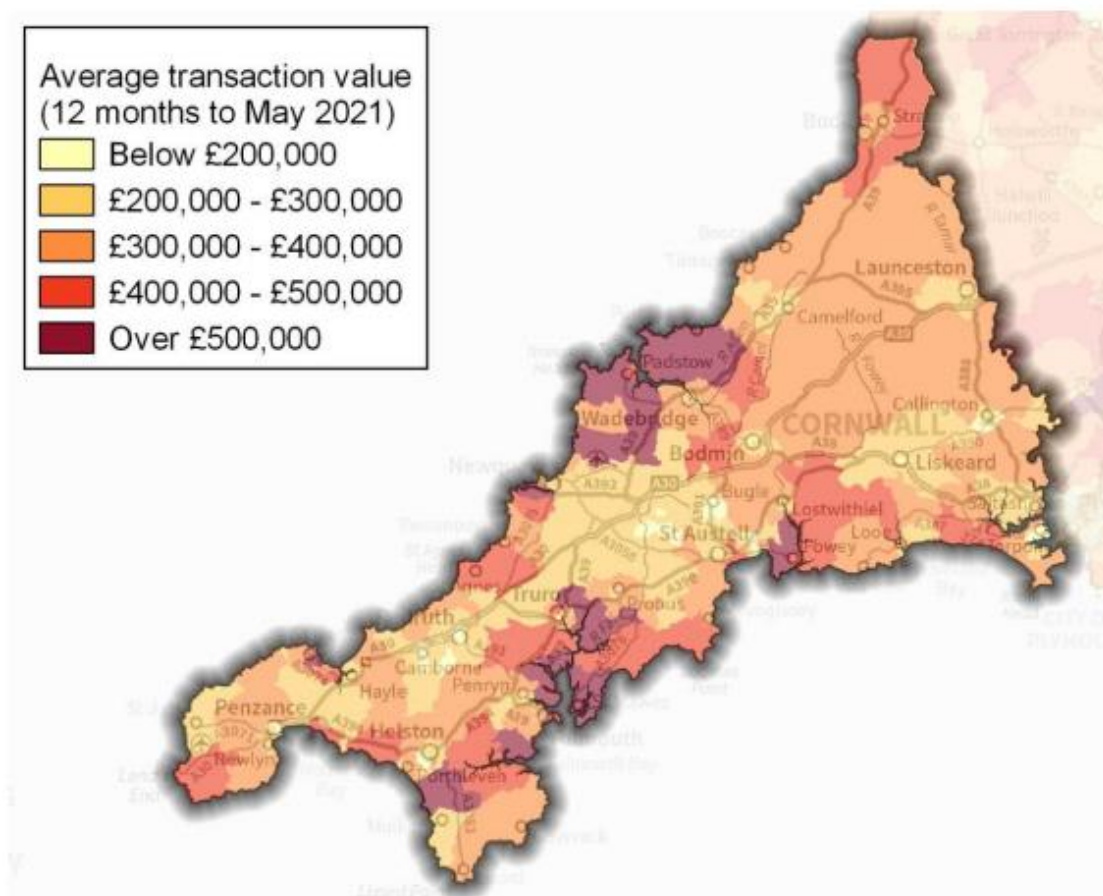
Securing Homes for All: A Plan to address Cornwall's Housing Crisis

The Housing Crisis in Cornwall

It is commonly acknowledged that there is a national housing crisis, driven in part by insufficient supply over many years of the homes required to meet the needs of a growing and ageing population.

Many households face limited housing choices and difficulty in accessing suitable accommodation that they can readily afford.

The lack of affordability of homes to buy in Cornwall is acute. House prices are close to the national average but average wages are less than 80%. It is important to note, however, that the position varies greatly across different towns and areas – with the position most acute in popular coastal and tourist areas.



Over the last year the position has worsened with average house prices rising by 15%¹ (April 20-21). There is some evidence that this rise is in part driven by increased demand from households seeking to relocate to the area and by investor purchases but also reflects limited availability with transactions only just beginning to return to pre-pandemic levels.

There is evident uncertainty about future house price movements in the short-term. Research commissioned from Savills forecasts a return to something close to normal price inflation over the medium-term.

House price forecasts (June 2021)

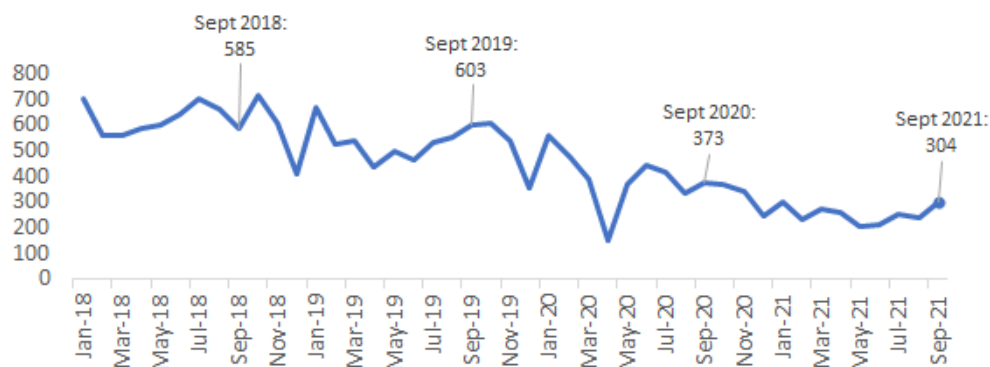


Area	2021	2022	2023	2024	2025	5 year forecast
Cornwall	9.11%	3.35%	2.77%	2.20%	1.62%	20.40%
South West	8.5%	3.5%	3.0%	2.5%	2.0%	20.9%
UK	9.0%	3.5%	3.0%	2.5%	2.0%	21.5%

The private rented sector plays a vital role in meeting the housing needs of residents, accommodating close to a fifth of households in Cornwall. While much of this accommodation is decent and well-managed issues of poor condition and low energy efficiency (and higher fuel costs) are prevalent, and tenants have limited security.

Over the last year rents have also risen by 17%². Increased demand may again be a factor but more significant is the current sharp reduction in properties available to let. This is in part a result of the government's welcome restrictions on evictions during the pandemic which has reduced normal turnover. There is also evidence of some landlords moving out of the normal private rented sector either by selling their properties into the buoyant home ownership market or by switching to short-term holiday lets.

Cornwall New Rental Listings on Rightmove



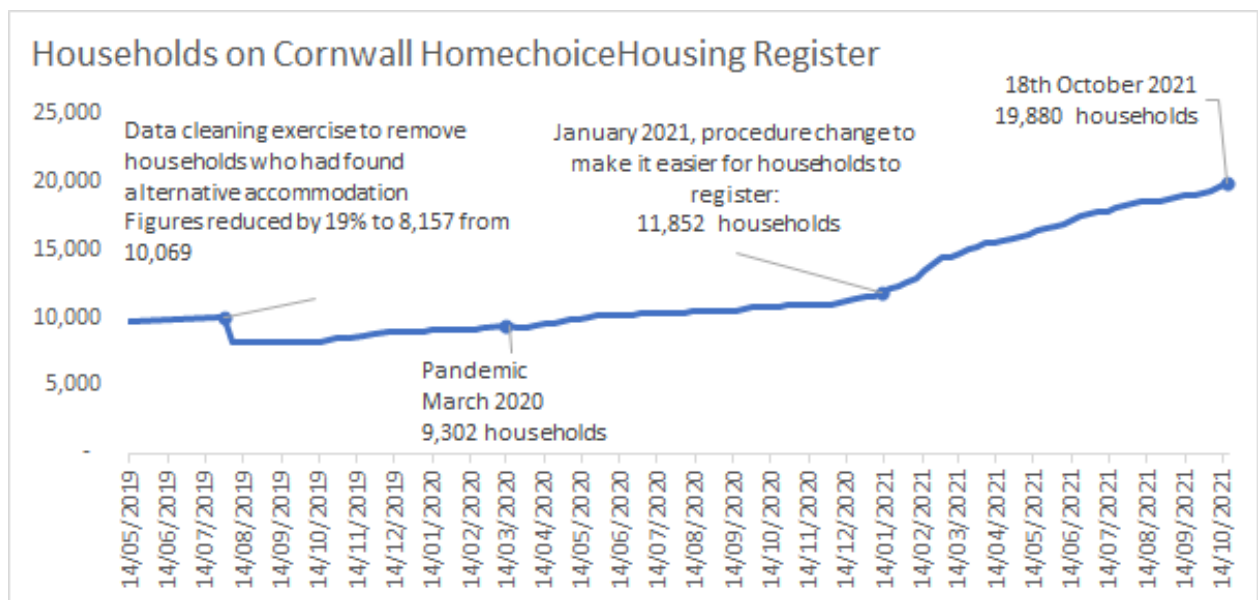
Source: Rightmove Market Intelligence Centre

¹ UK House Price Index

² Rightmove Market Intelligence Centre, average asking rent, August 2020 compared to August 2021

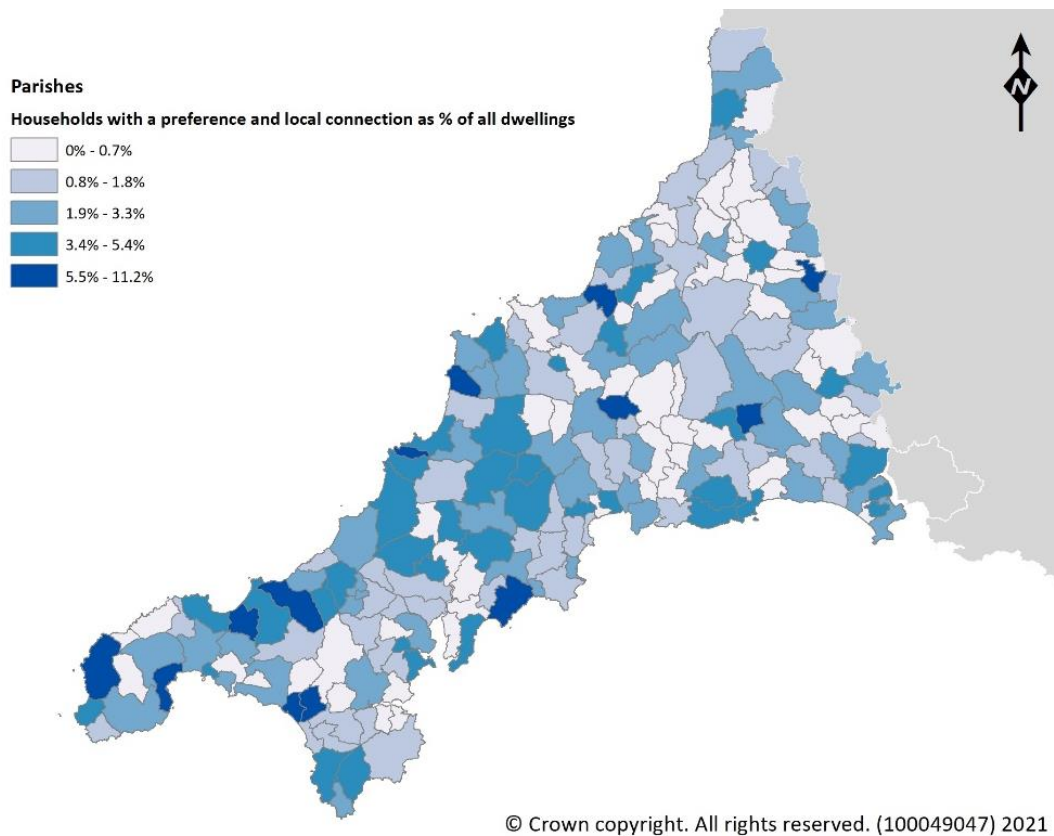
The lack of available (and affordable) private rented homes has created significant difficulties for residents who need to quickly access accommodation and for those unable to afford homeownership and who do not have sufficient priority to secure affordable housing. This is also causing significant issues for employers and businesses in recruiting and retaining staff in a tight labour market including in the vital health and social care sectors.

Affordable housing provision plays an essential role in meeting the housing needs of those that the market does not adequately serve. The proportion of affordable homes in Cornwall has historically been below the national average and, despite a strong track record of innovation and delivery over the last decade, this remains the case. Demand for affordable rented housing has long exceeded availability but over the last year the numbers registering to bid for available homes has increased significantly.



The households registered on Homechoice provides information on the geographical distribution of housing demand for social and affordable homes. It is, however, only a partial picture as it only captures those who have chosen to join the register.

Note: There is a number of ways in which the degree of local housing demand for affordable homes across Cornwall can be interpreted and represented. The map below takes the number of households on Homechoice who have both a local connection and a preference for an area and expresses this as a percentage of the all the homes in that area.



While the reasons for homelessness are complex, the incidence of households who face homelessness or are at risk of doing so is related to the adequacy of housing supply and availability, security and affordability as well as the provision of appropriate services and support to more vulnerable residents.

The pandemic revealed the precariousness of many people's housing situation, with single people in particular becoming at risk of homelessness. Many were accommodated but a number of people remain sleeping rough in Cornwall on any given night. In recent months more families have become at risk of homelessness, in particular through the ending of private rented tenancies.

The effects of the housing crisis in Cornwall and the Isles of Scilly have long been felt by many residents and communities – in homelessness, lack of housing security and limited housing options - but as we emerge from the peak of the pandemic it is apparent that the crisis has intensified with more residents directly impacted and more severely so. It is, however, difficult, at this point, to assess to what extent some of the current challenges will prove to be short-term effects of the exceptional disruptions and interruptions of the past eighteen months or to what degree these are lasting effects. Nevertheless, it is clear that there is a need to respond both in the short-term to current conditions and over the medium-term to address the roots of the housing crisis.

Responding to the housing Crisis

The housing crisis is multi-faceted and requires a range of interventions and solutions, working together, to alleviate the most pressing issues and to set in train more fundamental changes. It requires that these approaches are informed by appropriate evidence and then suitably scaled and, importantly, targeted to reflect geographical, demographic and socio-economic variations across Cornwall and within its communities.

It also requires political commitment and Cornwall Council's administration on taking office immediately identified tackling the housing crisis as a priority of the first order. Cornwall Council's Business Plan is in preparation and under the overarching theme of A Thriving, Sustainable Cornwall the commitment is to the outcome of a Secure Home for All. This plan is the route by which this outcome will be advanced and delivered.

Cornwall Council and the Isles of Scilly Council will play a leading role, but they cannot, evidently, address the housing crisis through their own efforts alone. While the Councils can provide leadership, act as convenor and provide democratic accountability it requires A Call to Arms to all to succeed.

Commitment and contributions are required from the widest range of partners – building on the strong relationships that already exist. In key areas support from government and government agencies such as Homes England is required. The response will need to harness the skills and capacity of private developers, housing and construction professionals and the wider business community. The engagement and involvement of the city, town and parish councils is also vital to help translate and tailor these actions to local contexts and opportunities. Over the course of the public health emergency we have seen the extraordinary, and largely self-generated response, of local communities to meet the needs of their residents and that commitment and activity will also be essential.

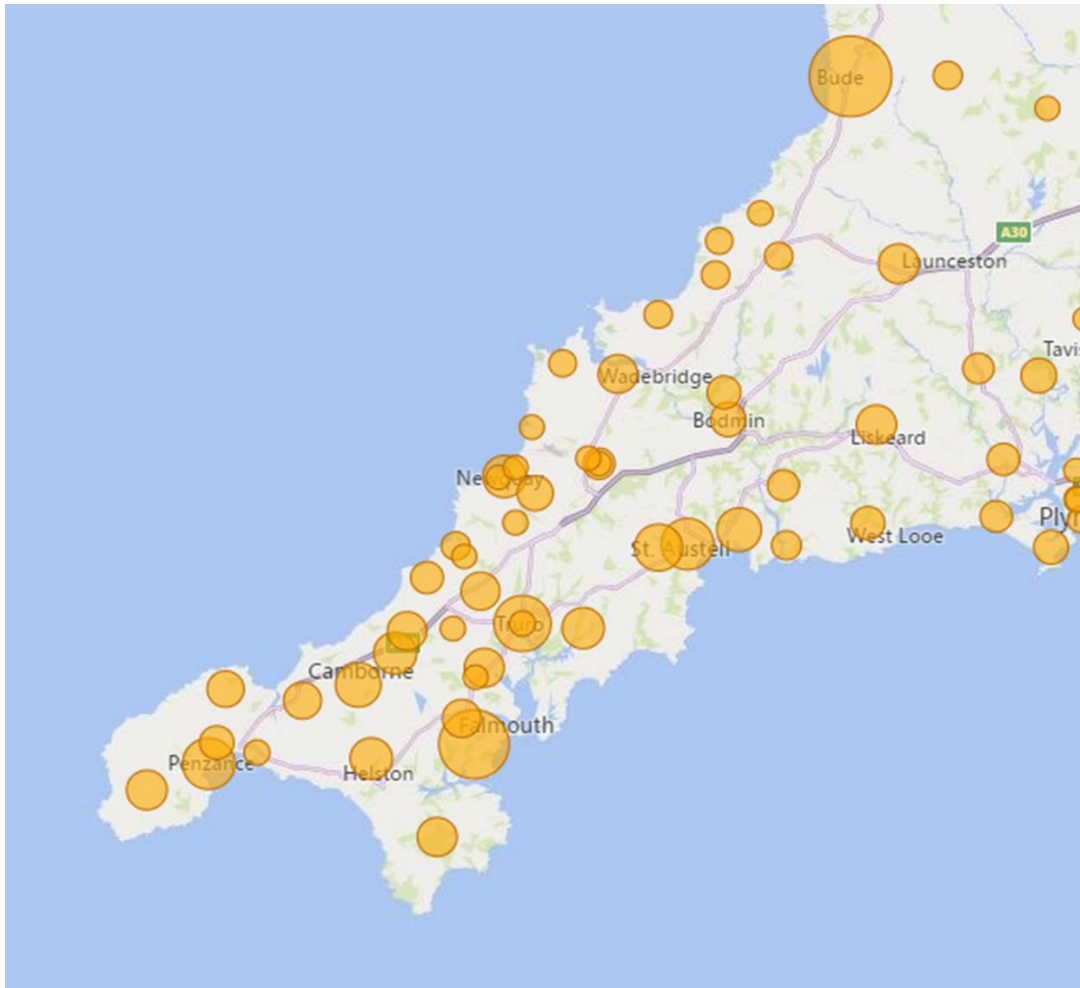
This plan sets out a number of objectives and interventions to respond to the housing crisis. The Cornwall and Isles of Scilly Strategic Housing Group, which reports to the Leadership Board, has provided a forum to generate and help develop these proposals which have also been informed by engagement with a number of partners.

Cornwall Councillors have helped to shape and inform the proposals through the Council's Overview and Scrutiny process, as well as by Members contributing their suggestions directly to ensure that this plan is both ambitious and deliverable. The proposals have also been informed by existing and newly commissioned data, evidence and analysis.

Public Consultation

Public consultation through a short survey was undertaken in October on the housing crisis and the proposed objectives for the plan. There was a very high level of interest with 2,600

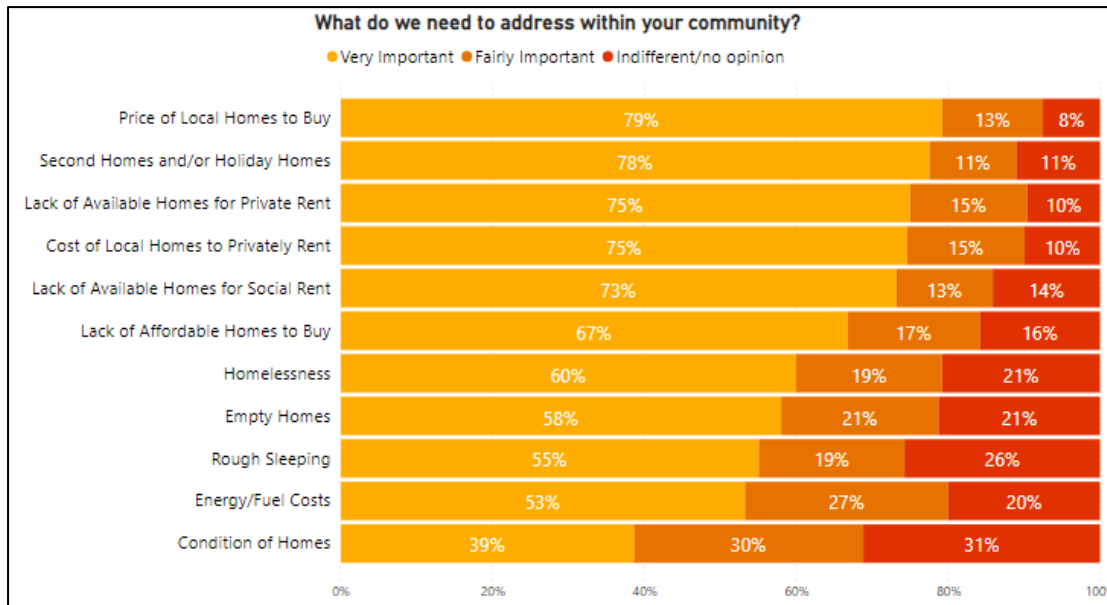
residents responding from across Cornwall, with the location of respondents largely corresponding to the main settlements.



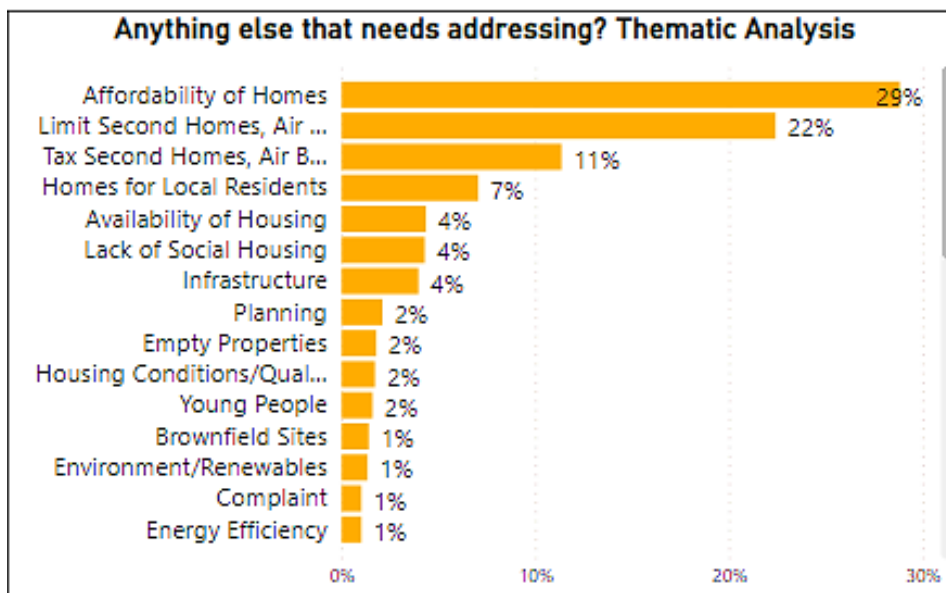
The housing tenure of those who completed the survey closely matched the picture for Cornwall as a whole: 66% were owner-occupiers, 23% renting privately, 6% in social housing and 4% in other housing (including housing association tenants) and 1% of replies were from households in temporary accommodation.

As shown in the graphic below, respondents identified the most important housing issues for their communities as being:

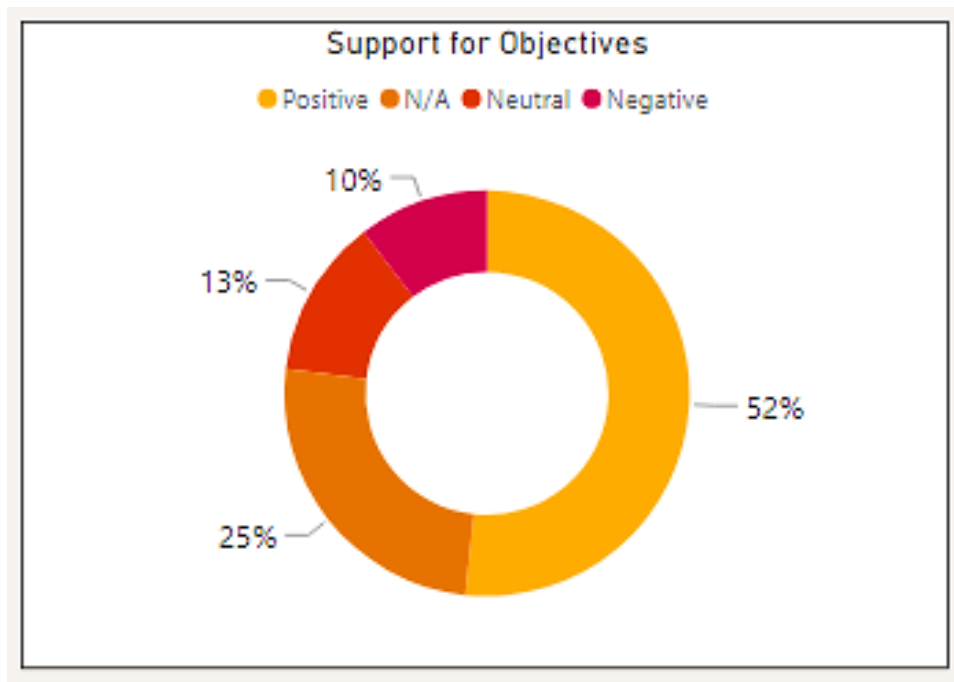
- the cost and lack of availability of homes to buy and rent;
- the issue of second and holiday homes;
- and the lack of social housing.
- Three in five also identified the issue of homelessness as being very important.



Residents were also asked if there were other issues or objectives to be addressed. Over 1,150 people responded to this question and their individual responses have been reviewed and analysed thematically. On the whole residents identified the same issues as being of highest importance. The largest number of responses related to the affordability of homes, limits on - and the tax treatment of - second and holiday homes, and the importance of homes for local residents.



The survey asked for people's views on the proposed objectives for the plan. 2,200 people responded and these comments were reviewed and analysed. The majority of comments were positive about the proposed objectives for the Plan, and 10% were negative.



The findings from the public consultation survey have informed the finalisation of this plan.

Consultation is also underway to inform the preparation of a new Housing Strategy for Cornwall. This will incorporate the key objectives of the housing crisis plan. Initial public consultation on priorities for the Housing Strategy was undertaken in early summer and further public and stakeholder consultation is underway this autumn/winter. The final Housing Strategy will be a component of a new Cornwall Prosperity Plan 2050 which will integrate planning, economic development, transport and housing priorities.

Aim

The overall aim of this plan is that **A Secure Home for All** is provided by Cornwall's housing market and provision.

Objectives and Interventions

The objectives for the housing crisis plan and the proposed interventions are set out below. These capture relevant existing programmes and initiatives and where appropriate extend or build on these, as well as setting out new interventions. It includes interventions that will have a significant positive impact in the next year as well as others which will also be progressed over the next twelve months but where the benefits will mainly be realised over the next two to four years and beyond.

Objective: To work towards ending homelessness and rough sleeping

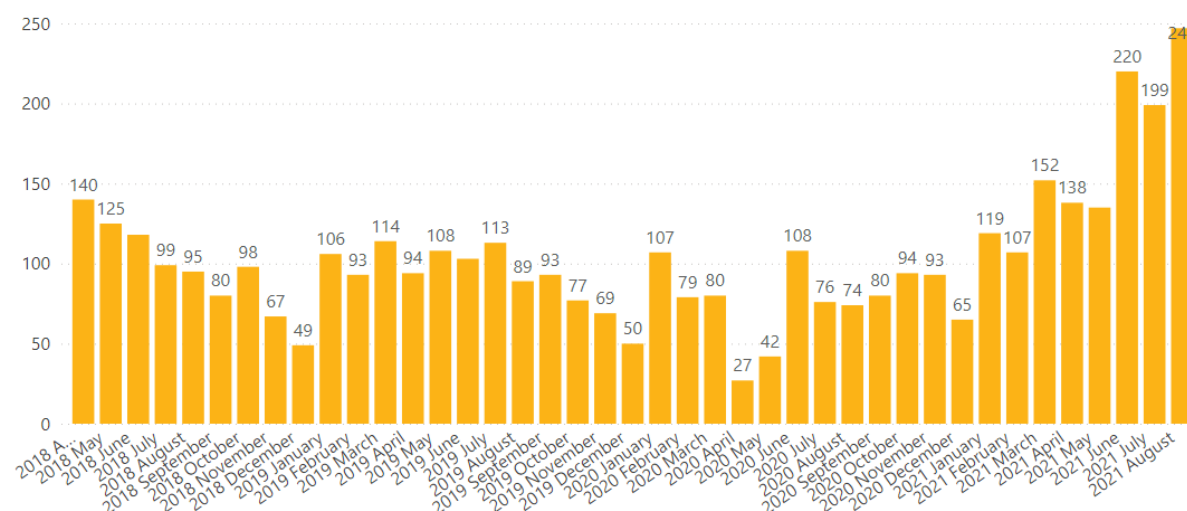
The housing crisis affects many residents across Cornwall. But for some households, including those who are more vulnerable or facing other challenges the impact can be that

they become at risk of losing their home or become homeless. For others the position is even more acute and they are literally roofless and find themselves having to sleep rough. In early 2020, following engagement with partners and people who have experienced homelessness, the Council adopted a new **Homelessness and Rough-Sleeping Strategy** with the vision that: 'We will work together to end homelessness in Cornwall. The strategy also committed to ensure that 'no-one in Cornwall needs to sleep rough'.

Shortly after the adoption of the strategy the arrival of the pandemic triggered an immediate response by the Council, Cornwall Housing and partners to seek to bring 'everyone in' who was sleeping out or at risk of doing so. This kept many residents safe in the midst of an almost unprecedented public health emergency, and many people found themselves at risk as precarious housing arrangements broke down under the pressures of the pandemic and lockdowns. As a result there are now close to 600 households – the majority single people – in temporary and emergency accommodation across Cornwall. Some of those accommodated require support as well as housing but for others their need is simply for a settled home that they can afford.

In recent months we have seen a rising incidence of families and individuals threatened with homelessness - in particular households at risk of losing their private rented accommodation with opportunities for people to find other accommodation made very difficult by the current acute lack of availability of private lets.

Graph: Approaches to Cornwall Housing for advice due to eviction from the Private Rented Sector and 'Notice to Quit'



Households in the private rented sector were protected for an extended period through the government's suspension of evictions from the sector and extended notice periods for much of the period of the pandemic but these protections have ended or been reduced. Pressures have accumulated in the sector over this period as households have got into rent arrears through loss of income or employment, and some landlords are looking to exit the sector, leading to rising presentations from households at risk.

The Government has indicated it intends to bring forward a White Paper outlining proposals for a Renters Reform Bill which may include restrictions on 'no fault' evictions, as well as other regulatory reforms to the sector. Homelessness among armed forces veterans has been

Intervention: Temporary Accommodation Recovery and Reform Programme

The Temporary Accommodation Recovery and Reform Programme has been developed to address the exceptional need for temporary and emergency accommodation that has arisen over the course of the pandemic. This programme, which is underway, includes a range of interventions to increase homelessness prevention through early intervention, to create opportunities for those accommodated to move-on to more settled accommodation, and to increase access to good quality temporary accommodation in the council's ownership and control; and to radically reduce the current high-level of reliance on emergency accommodation such as B&B hotels. This programme includes initiatives to acquire holiday parks and deploy modular homes to provide short and medium-term temporary accommodation across a number of council-owned sites. The programme will be reviewed in early 2022 in order to assure further progress. As part of the needs and provision for armed forces veterans will be examined.

Intervention: Temporary Accommodation Portfolio Acquisition

Through the Private rented acquisition (PRA) programme the Council is investing £39m in acquiring a portfolio of properties on the open market to provide decent temporary accommodation across areas of Demand in Cornwall. In addition government funding is supporting the acquisition and conversion of 1-bed properties to provide move-on accommodation for former rough sleepers and other single homeless people including the provision of tenancy sustainment and support services. In view of the urgency of the situation and challenging market conditions properties may be acquired that meet current energy efficiency requirements only, with the opportunity to raise performance in the future. In addition emergency supported accommodation provision using 'housing pods' are being established including at New County Hall in Truro and medium-term modular move-on schemes are being developed.

Intervention: Tenancy Sustainment & Rescue

Utilising COMF funding, the Tenancy Sustainment and Rescue scheme will seek to directly intervene to try and help tenants to remain in their private rented accommodation. The scheme will seek to mediate between tenants and landlords and mediation, provide financial support to address rent arrears and seek to negotiate with landlords to help residents where possible to remain in their accommodation.

Intervention: Rough Sleeping Reduction Plan

Thanks to the 'everyone in' commitment and the efforts of a wide range of partners and agencies, and with support from government through the Rough Sleeping Initiative and the Protect programme, we have not seen an exponential increase in the number of people sleeping rough, but a significant number of people remain in this predicament. A Rough Sleeping Reduction Plan has been agreed with government with a target to reduce and maintain rough sleeping numbers at 15 or below over the next year, with the shared aim with government to move towards ending rough sleeping in Cornwall. The Plan includes a range of initiatives and both accommodation and support and specialist service provision. This includes the scheduled opening in January 2022 of a new rough sleeper assessment centre for Cornwall and a number of supported housing and move-on accommodation schemes for rough sleepers.

In the recent government spending review additional revenue funding for rough sleeper services for the next three years was announced. Work has commenced to engage partners and providers to review existing services and develop proposals for additional funding for existing and new services to ensure in the future that no-one needs to sleep rough in Cornwall.

Intervention	Outline	Action / Implementation	Benefits
Temporary Accommodation Recovery and Reform Programme	A programme of interventions to reduce the use and cost of emergency accommodation through homelessness prevention, increased move-on and improved provision of Temporary Accommodation.	Programme underway. Programme Board and constituent Project teams established and PIDs agreed with project milestones and outputs.	Increased homelessness prevention Reduction in number in Emergency Accommodation Reduced Council budget pressure
Temporary Accommodation portfolio Acquisition (PRA)	An existing programme to acquire a temporary accommodation portfolio. Additional subsidy to enable achievement of the target numbers reflecting current sales values.	Programme of acquisitions, refurbishment and letting underway and well-advanced. Revised financial model and demand assessment and approval of required subsidy to complete programme.	75 units currently let. A portfolio of 250 units available to meet temporary accommodation needs.

Intervention	Outline	Action / Implementation	Benefits
Ending Rough Sleeping	A Plan, agreed with MHCLG, to progressively reduce rough sleeping through prevention, intervention and recovery. including specialist services, accommodation and support.	Rough Sleeping Initiative funded projects are operating including outreach, short-term supported housing and supporting services. A new rough sleeper assessment centre will be open in January 2022. A bid will be prepared to secure additional funding for the next three years to extend existing services.	Number of rough sleepers 15 or fewer over the next year (29 recorded at annual count Nov 2020).
Tenancy Sustainment and rescue	A scheme to assist tenants at risk of eviction to retain their existing private rented accommodation in order to prevent homelessness, through landlord-tenant mediation and financial assistance.	To devise a scheme including eligibility criteria, service offer and financial assistance informed by engagement with landlord and tenant representatives, and to market the scheme.	Homelessness prevented for private tenants and landlords supported to remain in the sector.

Objective: To improve availability and access to homes for local residents

A raft of initiatives is proposed to improve access to homes, in particular private rented accommodation as well as maximising the use of the existing housing stock to meet the needs of local residents. Longer-term issues of the supply of new homes are addressed in further sections.

Cornwall New Rental Listings on Rightmove



Intervention: Modular keyworker rented housing programme

A Modular keyworker housing programme is proposed to provide good quality market and intermediate market rented homes across Cornwall's main towns. These homes will be for

keyworkers and other local residents, including those who do not enjoy priority for social housing but who struggle to secure suitable accommodation in their local area.

This programme will see the Council, public sector partners including the NHS and private sector businesses and employers working together to find suitable sites that can be dedicated to this purpose at least for the medium-term and to work in partnership to bring forward this provision. It is envisaged that first schemes for 50 units can be operational within 12 months rising towards 100 units per annum in subsequent years.

Intervention: Empty Homes Taskforce

Long-term empty homes are a hugely wasted resource. Over recent years the proportion of such homes has been significantly reduced and is now below the national average but there are over 2,200 such homes (down from 3,000 in mid-2020) as well as other vacant council-tax exempted properties. Some of these homes also cause local blight and nuisance. To make further significant in-roads, an empty homes campaign and task force is proposed armed with a grant and loan offer linked to council nominations, together with extended use of the Council's CPO and other enforcement powers where necessary. The Council will work with town and parish councils to prioritise and target resources. Social housing providers, too, need to ensure that the use of affordable homes is maximised with void properties turned around quickly and through interim use of properties identified for disposal or redevelopment.

Intervention: Secure former Council Homes for local residents

Over 10,000 Council homes have been sold in Cornwall over the last forty years under the Right-to-Buy. These homes are commonly restricted by covenants prohibiting their use for holiday letting or as houses in multiple occupation in order to safeguard their availability to provide housing for local residents, and reflecting the fact that they were originally provided with public subsidy. However, it is clear from resident's reports and other intelligence that a significant number of properties are used for holiday lets in some areas, and student lets. A dedicated investigation and enforcement unit is proposed to identify covenant breaches and to return ex-RTB properties to use as a main residence.

Intervention: Reduce under-occupation in social housing

While under-occupation is more prevalent in the owner-occupied sector a significant number of rented affordable homes are under-occupied, with some 2,800 tenants subject to the Bedroom Tax. There are, however, only 300 social tenants currently registered for an 'under-occupation' move on Homechoice, where they are awarded a Band A priority.

It would clearly be beneficial to release larger homes to meet housing needs while providing more suitable and less expensive homes to those under-occupying. Practically, this will be taken forward through developing and marketing the right package of incentives and priority access to available homes to down-size to and this could include targeted acquisition and/or development of homes to facilitate such moves.

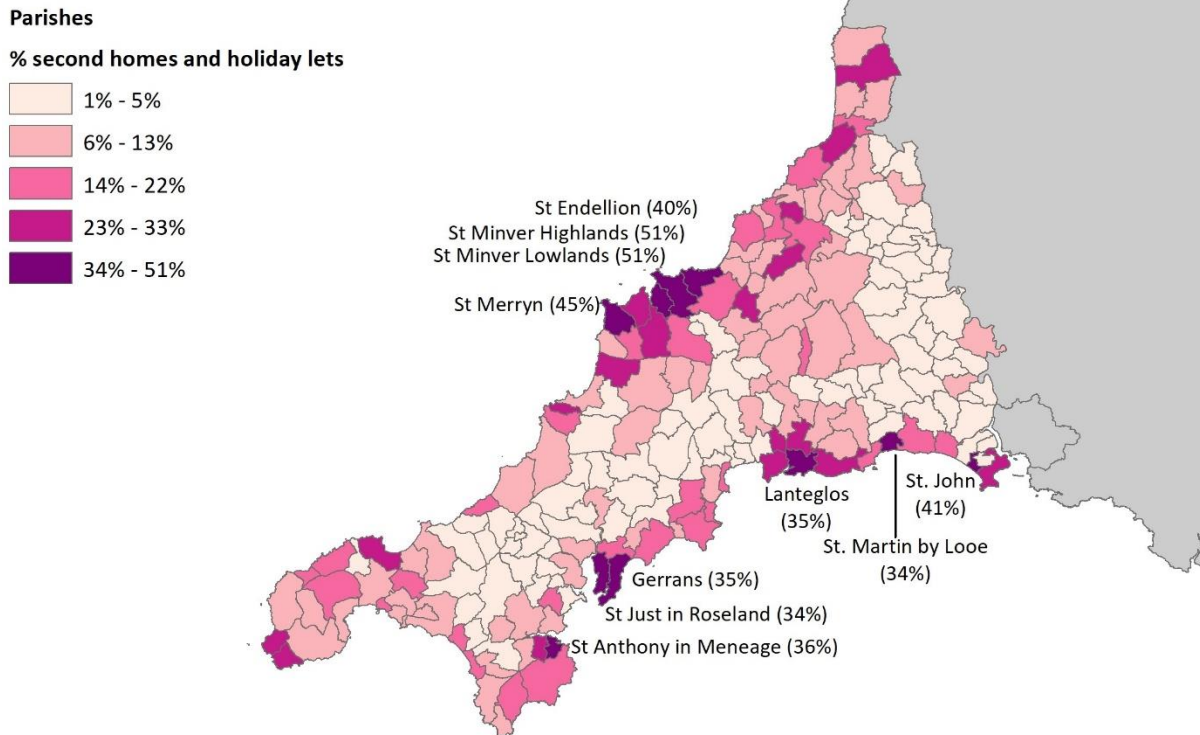
Intervention: Pledge-a-home scheme

As a result of changes in tax and SDLT arrangements for private rented homes in recent years, coupled with the recent pressures on the private rented sector and the lure of alternative uses for these properties, there is a risk of shrinkage in the size of the sector and its capacity to meet local needs. As part of Cornwall Council's County Deal proposals to government Cornwall has proposed being a pilot area to develop and test models to incentivise private landlords to make their properties available to help meet housing needs through improved financial/tax incentives. One approach, modelled on the existing Rent-a-Room scheme, would be a *Pledge-a-Home scheme* where a private landlord receives a tax allowance for making their property available to a household in housing need.

Intervention: Second and Holiday Homes – Planning control and Council Tax premiums

Cornwall and the Isles of Scilly, as popular tourist destinations, have a very high number of second and holiday homes. There is no requirement or incentive for second-home owners to register this use so records may under-estimate actual numbers but Council Tax records show there are around 13,500 such properties in Cornwall. In addition there are 12,000 properties – nearly double the number five years ago - registered as holiday accommodation which are subject to business rates – with 80% enjoying small business rate relief – and do not contribute to the local council precepts which support services in their area.

Taken together these uses amount to close to a tenth of Cornwall's housing stock. However, these properties are not evenly distributed but are, for obvious reasons, heavily concentrated in coastal and other key tourist areas. In some areas many homes are second homes or used for holiday letting. At these levels local residents struggle to find housing to rent or buy, both because of availability and cost; and the sustainability of these communities is imperilled.



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Two proposals have been made by Cornwall Council to government as part of proposals for a County Deal to address this critical issue:

- Firstly, to pilot a new use class for second and holiday homes under which a property could switch from being a main/sole residence through a permitted development rights application but the concentration of holiday/second homes in the area and the sustainability of the local community would be material considerations in being permitted to do so. This control has the potential to restrain the growth in such uses and over time could lead to a progressive reduction.
- Secondly, Cornwall Council has proposed that it is empowered to charge a council tax premium on second homes with the proceeds to be invested in affordable housing provision targeted at those areas most affected and experiencing the greatest housing stress. If this was set at 100% of the normal council tax level it is estimated it would generate c.£20m in revenue per annum which would support the financing costs of a large-scale programme of new affordable homes in these areas.

Overview			
Intervention	Outline	Action / Implementation	Benefits

Overview			
Intervention	Outline	Action / Implementation	Benefits
Modular keyworker housing programme in towns	To work jointly with a range of public sector partners and private businesses/ employers to facilitate the deployment of a variety of modular homes for intermediate /market rent on publicly and privately-owned sites, for keyworkers and local people. Early prioritisation of towns with highest housing/affordability stress.	Devise delivery strategy, setting expectation, scale of ambition, partnership arrangements and delivery models and site identification strategy. Procurement of framework modular supplier and advance order of units. Identification of first phase sites; site works and installation.	Minimum of 50 units in first 12 months 50-75 in year 2, and 75-100 in year 3.
Private landlord portfolio ownership and management	To acquire property portfolios from existing private landlords within a new private rented sector business.	Initially explore feasibility of such an approach including market opportunity, viability, potential joint venture and investment arrangements.	To retain properties in the private rented sector and assure good quality management and improved security of tenure.
Empty homes campaign and task force to bring empty homes back into use	Intensive engagement with owners of long-term homes including purchase, lease and nomination arrangements; and use of CPO powers Assessment and investigation of other empty council-tax exempted properties. Cross-sectoral drive and reporting to absolutely minimise empty social housing properties. Identification of properties held for disposal and potential for interim and alternative uses including temporary accommodation.	Developments of new forms of intervention including expanded CPO programme, acquisitions and financial assistance targeting long-term empty properties including loan or grant support linked to nomination agreements. Review with Revenue & Benefits Service of all council tax exempted properties. Collate social housing void/empty data and devise appropriate interventions.	Long-term empty properties brought back into use to meet local housing needs. Nominations to private rented homes to meet homelessness and housing needs. Maximised use of social homes.
Reduce under-occupation in social housing	Marketing campaign, increased financial incentives and direct allocation to those seeking to move to smaller properties.	Data collection on under-occupiers across the social housing sector including those impacted by the bedroom tax and research on required incentives and accommodation preferences; analysis of bedroom tax data.	Increased availability of larger social homes to meet need. Reduced housing costs for under—occupying residents
Secure former Council Homes for local residents	A dedicated investigation and enforcement unit to identify breach of covenants and return ex-RTB properties to principal/main residence use.	Establish internal task group across legal, audit, private sector housing services and set and implement proactive investigation and enforcement programme.	Former council homes available to meet local housing needs.

Overview			
Intervention	Outline	Action / Implementation	Benefits
Planning control on holiday homes in areas of high incidence/ housing need	Proposed piloting of planning control on properties where to be used as other than main/principal residence with extent of second/holiday homes in local areas a material consideration in being permitted.	Proposed as part of initial County Deal suggestions to government. Further actions dependent on government response.	Constraint on increase in second/holiday homes in areas of high incidence and housing stress. Increased availability of homes to buy and rent in affected areas.
Increased Council Tax on second homes	100% premium on Council Tax for second homes in Cornwall with additional income used to finance additional affordable housing in areas with high housing stress/second-holiday home levels.	Proposed as part of initial County Deal suggestions to government. Further actions dependent on government response.	Would generate income stream to meet financing costs for significant grant-supported affordable homes delivery to meet local housing needs in most affected areas.
Broker second homes availability for local residents	Establish a first/second homes brokering/connection service to promote access to under-used accommodation	Devise offer, arrangements and platform and market to second homeowners	Increased occupation by local residents of under-used homes. Benefits to local economy
Pledge-a Home scheme:	Financial / Tax benefits treatment where private rented homes are made available to the Council to meet housing needs.	Proposed as part of initial County Deal suggestions to government. Depending on initial response to develop proposals	Improved private rented access for homeless households and others in housing need. Incentive for landlords to remain in sector.

Objective: A step-change in the supply of affordable homes across Cornwall

Over the last decade, since the formation of the Unitary Council, Cornwall has consistently been among the top local authority areas in England for the provision of new affordable homes.

The contribution of Cornwall's Registered Provider partners has been central to this, with local associations providing new homes at a scale that belies their generally modest size. Cornwall Council has aided this through its own direct grant programme which complements that of Homes England, and through other programmes such as the Cornwall

Land Initiative, a joint council land and private development partnership which has provided over 300 homes, 40% of which are affordable.

In recent years Cornwall Council has returned to the field of development after decades of absence. Through its Housing Revenue Account a £200m development programme is underway which is being delivered both directly and through arrangements with private developers. The Council has also established its own development company, Treveth, which is building market rented and affordable housing and is a Registered Provider in its own right.

Despite this successful record, the proportion of affordable homes in the housing stock is still only around three-quarters of the national average. To bridge the now widened affordability gap between incomes and house prices and rents and to meet rising housing need Cornwall needs a step-change in the supply of new affordable homes. A broad mix of such homes is needed – homes for social rent, shared ownership, discounted sale - including through the government's new First Homes model - and to provide extra-care and other housing for older residents, and specialist and supported housing. These homes are needed across communities and settlements in Cornwall – in towns, villages and rural areas to help residents secure housing locally.

These homes will be built to high energy efficiency standards in support of Cornwall's aim to be Carbon neutral by 2030. New homes will often utilise renewable technologies including non-gas heating systems but this may not be practicable where new-built homes developed by others are being acquired to provide much needed affordable housing. The new homes planned will contribute to a reduction in fuel poverty and overall housing costs and complement other projects and programmes being developed to improve the energy efficiency of Cornwall's existing housing stock through work with private and social landlords through improved insulation, retrofit and renewable energy measures. Homes directly provided or commissioned by the Council will also have fire suppressions systems, but this may not apply to new homes acquired from others.

There is a need to improve website information on available affordable homes – both to rent and to buy – in communities across Cornwall to help ensure that residents can better access both existing homes and the new homes to be provided.

Intervention: Strategic Council – Registered Provider Partnership

Last year the government announced £11.5Bn funding for the Affordable Housing Programme from 2021-2026, with particular focus on affordable home ownership and increased social rented provision.

As part of this programme Registered Providers and local authorities were invited to bid to enter into Strategic Partnerships with Homes England to secure advance commitment of funding against a five-year programme. Cornwall Council and its Registered Provider partners considered this opportunity but the requirements were better suited to regional and national associations than to Cornwall's context of small-to-medium-sized developing associations. There is, however, the opportunity to build on our strong existing partnership to further develop our strategic relationship locally between Cornwall's Registered providers and the Council, supported by Homes England.

In order to accelerate the provision of affordable homes it is planned to establish a Strategic Land-Development Partnership between Cornwall Council and leading Registered Providers. Through this the Council will provide a pipeline of council-owned and acquired sites for accelerated development by partners, providing mainly affordable housing for ownership both by the associations and the Council. An initial release of 200 plots in the first year is envisaged.

Intervention: Programme to acquire and convert new private homes to affordable tenures.

The Council has entered into arrangements with developers for the advance purchase of market homes to be converted to affordable housing, funded through its HRA programme. This includes a contract for the provision of 130 new homes – 100 formerly earmarked for market sale – in the first phase of development at West Carclaze Garden Village. It is proposed to significantly expand this programme to increase overall affordable housing provision, and accelerate delivery through reducing sales risk.

Intervention: Extra-care / supported housing site-buying fund

Like many authorities, Cornwall Council faces considerable challenges in meeting the housing and social care needs of an ageing population. Despite government support including the Council Tax precept rising costs continue to out-distance available funding. The government recognises the challenges faced by Councils and also by individuals and families contributing to their own care and has very recently proposed fundamental changes in respect of this.

The Council is committed to helping its residents to live independently with the support and assistance they require but there is currently a high-level of reliance on expensive residential care settings in the absence of alternatives which maximise independence. In recognition of this the Council in 2020 entered into a strategic partnership with a provider to bring forward 750 new extra-care homes across Cornwall. These will predominantly be affordable homes. The first schemes are expected to start on site in 2023.

The council has searched its own land and property ownership to secure sites for this programme but suitable sites have not as yet been identified in a number of key towns. A wider search with public sector partners including the NHS will be undertaken of potential sites as well as of market opportunities where necessary, supported by a new capital fund. This will build the required pipeline for extra-care provision for the strategic extra-care partnership programme but also for other supported and specialist housing provision by Registered Providers and the Council. There is also potential for providers to bring forward additional extra-care provision to complement delivery under the Strategic Partnership.

Intervention: Increased affordable housing on exception sites

Cornwall has had great success in bringing forward new homes on rural exception sites, working with landowners, developers and providers. This has made a major contribution to overall affordable housing delivery over the last decade. Key to this is the allowance for a proportion of market homes to cross-subsidise development in accordance with national and local policy. The Council will explore with partners, developers and Homes England a proposal that in future on such sites 100% of homes are for affordable home ownership and

rent, provided this is supported grant funding, accepting that there will be sites where a mix of open market and affordable housing will be the best approach to securing a sustainable community.

Intervention: Community housing fund

Community-led housing development, while small in overall numbers, plays a valued role in providing homes to meet local needs, particularly in smaller rural communities. Cornwall has a large number of community land trusts and community-led developers and is one of the most active areas in the country in this regard. However, it is clear that these bodies face significant hurdles – of securing land, raising finance and of development capacity. The funding allocated by government through the Community Homes Programme in 2016/17 has helped to build capacity in Cornwall but more needs to be done. Since 2017 this funding stream has been held and awarded by Homes England to qualifying schemes. It is proposed to explore with Homes England a tailored and more flexible package of funding support to trial in Cornwall, with potential for local administration of this.

Overview			
Intervention	Outline	Action / Implementation	Benefits
Programme to acquire and convert new private homes to affordable tenures.	Large-scale programme of Council advance purchasing and bulk acquisition of private developer homes for affordable housing, while maintaining mixed-tenure balance and sustainable community.	To build on the existing HRA acquisition programme. Identification of opportunities from strategic sites register, through developer engagement including with SME developers. Commercial negotiations, approvals and contracting Targeted extension of recent SME pilot to help unlock stalled sites to deliver as 100% affordable housing.	Additional affordable homes for rent and low-cost home ownership to meet housing needs Accelerate housing delivery through reducing sales development risk. Increased New Homes Bonus
Increase affordable housing provision on exception sites	Programme for 100% affordable homes provision on exception sites supported by grant funding.	To design and launch a grant programme with Homes England shaped by engagement with private developers for the provision of 100% affordable homes on exception sites	Increased affordable housing provision on exception site developments.
Strategic Land-Development partnership with Registered Provider (RP) partners	To establish a strategic partnership with RP partners to increase affordable housing provision through provision of a pipeline of Council-owned/acquired sites at a set price for accelerated development by Registered Provider Partners to provide (primarily) affordable housing.	Partnership and development arrangements and requirements to be devised and concluded. Ongoing development of pipeline of sites in council ownership and through market acquisition.	Initial release of a minimum of 200 development plots on HDP Legacy sites by the Council to RP partners in first 12 months. Start on site within 18 months of release.

Overview			
Intervention	Outline	Action / Implementation	Benefits
Extension of Registered Provider Commissioning Grant Programme	Extension of current programme to commission and grant fund Registered Provider partners to provide affordable homes including social rented provision, to complement/supplement Homes England grant-funding, tied to accelerated delivery timeline. (Linked to Strategic Land-Development partnership above)	Develop business case and identify funding resources and requirements and obtain approvals. Invite expressions of interest and agree programme delivery commitments. Allocation of funding and scheme delivery.	Enhanced certainty for RP partners to scale-up delivery capacity. Increased and accelerated delivery of affordable homes. Supports long-term strategic acquisitions.
Extra-care / supported housing site-buying fund	A revenue fund to assess and appraise potential site opportunities and a capital fund to acquire suitable sites to provide a pipeline for the strategic extra-care partnership, and for supported housing provision by the Council, RP partners and others.	Assessment of where council/partner sites cannot meet extra-care/supported housing needs and to identify market opportunities to acquire sites for these purposes. Commercial negotiation and acquisition of sites.	Accelerate new extra-care provision by Strategic Partner, and extra-care/supported housing provision by RP partners. Reduced reliance on residential care and improved housing options for older and vulnerable residents.
Expand Community Housing development	To develop with Homes England an improved package of financial support to facilitate development by community land trusts with potential for a devolved fund for Cornwall.	To engage with CLTs and Homes England to develop proposals and flexibilities	Expanded and accelerated community-led delivery of new homes.

Objective: To deliver the new homes Cornwall needs through the Local Plan

Cornwall is currently on track overall to meet the housing targets that are set out within its Local Plan 2020-2030. Delivery in the early period of Cornwall's Local Plan was below the annual target of 2,626 but delivery rose to over 3,000 homes per annum from 2016/17 thereby making back this shortfall. Delivery fell back to around 2,700 homes in 2020/21 as a

result of the pandemic. Overall, over 29,300 homes have been completed since 2010, an average of 2,665 per annum, out of a target of 52,500 new homes by 2030.

This is very positive, and testament to the efforts of the development and construction industry, Registered Providers and others, and the clear framework provided by the Local Plan and the facilitation and support provided by the Local Planning authority.

However, it is recognised that a continued and sustained effort is required, if we are to remain on target to achieve these targets.

There are over 27,000 homes with existing planning permission but 24,000 of these have not started on site. It is important to acknowledge that it is usual and necessary to the development pipeline to have a healthy supply of planning permissions. Not all of these sites are 'stalled', but rather will be on a journey from outline permission to delivery on the ground. Nonetheless there are many permitted or allocated sites that do have issues to address before they can start delivering new homes.

In November 2021 there were 50 permitted or allocated schemes, of 10 or more homes, that had shown no activity for at least 12 months (whether progressing through the planning application process or delivering on site), which accounted for 3,244 homes. This contrasts with October 2018, where there were 91 stalled sites accounting for 8,229 homes. Officers have been working intensively with many schemes and developers to support their delivery; whilst these efforts are paying dividends, continued and enhanced efforts are required to ensure some of our hardest to deliver schemes come forward. In addition to these stalled sites, there are various other sites that are progressing through the planning system, but require continued support from the Council to ensure delivery on site.

By intervening in this way, and prioritising support for schemes that are already allocated or permitted, it will help to reduce the reliance on having to permit more sites to ensure our housing targets are achieved.

For those sites which are stalled, the reasons are diverse, but on medium and larger sites in particular the challenge of funding the advance infrastructure required is often an impediment. The support of Homes England's Housing Infrastructure Fund (HIF) has assisted significantly in the locations where it has been targeted, but further advance investment is required on a number of sites to unlock delivery. It is also the case in Cornwall that the high proportion of medium sized sites do not accord readily with the terms of funding streams available. It is hoped that, following the government's spending review, Homes England's will be able to bring funding streams and support more fully together in an integrated place-based approach.

There is a number of interventions that the Council and partners can undertake to aid delivery:

Intervention: A place-based strategic housing partnership with Homes England

There is a number of interventions that the Council and partners, working with Homes England, can make to aid delivery. As part of Cornwall Council's County Deal proposals a place-based Strategic Partnership with Homes England is proposed. This would be

responsible for a devolved fund from Homes England. This would be applied in a number of ways:

- Cornwall has significant tracts of former mining and industrial brownfield and derelict land that could be repurposed to provide needed homes and employment uses. The fund would be used to address viability issues including remediation on such sites while assuring quality to bring forward the delivery of affordable and mixed-tenure housing. One initial area of focus could be such sites in CPIR. 1,000 homes could readily be unlocked in a first wave through this approach.
- Funding support for early provision of social infrastructure required in association with larger housing developments, where such infrastructure cannot viably be met through the development.
- A land assembly fund to overcome fragmented ownership and enable integrated planning and programmed delivery of key sites.

Surplus public sector land assets need to be available to meet Cornwall's housing, economic and infrastructure needs. As part of its County Deal proposals the Council has asked for convening and oversight power for all public sector land in Cornwall, with the ability to require identification of surplus assets, and a fund to allow acquisition of assets by the Council at market value where they are needed to meet Cornwall's needs.

Intervention: HRA Investment in strategic development sites

Cornwall Council can use its HRA to invest to deliver new affordable homes on strategic development sites as it has recently in the first stage of development of West Carclaze Garden Village. The Council will identify other opportunities to make such investments which can assist in de-risking development and accelerate the provision of new homes while also increasing the proportion of affordable homes provided. Cornwall Council is acting as master-developer for Langarth Garden Village and has acquired significant landholdings. Plans for the delivery of the strategic infrastructure needed are well-advanced, supported by Homes England through its Housing Infrastructure Fund, and enabling works have commenced. A strategic investment by the Council's Housing Revenue Account is being considered.

Intervention: Facilitate SME housebuilding

We recognise the importance of engagement with the development industry including SMEs and providers including through established forums such as our Private Developers Forum and the Cornwall Housing Development Partnership. The SME developer sector in Cornwall is a mainstay of delivery. Research was recently undertaken with SME developers to understand the barriers and issues that they face and that inhibit growth. Informed by this a package of measures will be developed in consultation with and then promoted to the sector to enable and encourage SME development, provisionally including: a site-matching service, providing a pipeline of land development parcels from council sites, and deferred land payments.

Intervention: Review and update Planning policy statements

The Cornwall Local Plan is key to delivering development in the right places, to a high standard. It continues to establish an up-to-date level of housing supply as required and contains sufficient flexibility to deliver a range of affordable housing products. However, in light of the current housing challenges, it is appropriate to consider whether there are short term policy stances that can increase supply and in turn enable the Council to remain flexible and react to changing circumstances. This could be through support for proposals that depart from the Local Plan to deliver affordable housing and / or the preparation of Chief Officer notes. Clearly such proposals will have consequences across Cornwall and careful consideration and consultation will be required.

Intervention: Planning support service to accelerate development

Cornwall's Planning service is one of the busiest in the country. There is currently an upsurge in planning application and enforcement work which presents challenges. Pre-application advice is a paid for service which many developers and Registered Providers use. It is proposed to extend these services into a form of Planning Performance Agreement (PPA) or surgery advice service for Registered Providers to accelerate delivery with appropriate resourcing to ensure early identification of issues, improved applications and to facilitate quicker delivery.

Intervention: Accelerate release of Council estate land and property for homes

The Council is changing to work in a more flexible way through homeworking, three core offices, local integrated service hubs, improved digital service delivery and place-based working. These changes will significantly reduce the Council's need for its existing offices and a fundamental estates transformation programme is underway. Through this, land and property are being identified to provide a package of sites to provide new market rented and affordable homes through Treveth, the HRA and by working with partners.

Intervention: Call for Sites

Local communities are best placed to identify where new homes should be provided. As well as supporting Parishes to deliver their neighbourhood plans, we want to work with them to identify sites that will support their general housing needs, as well as specifically the affordable housing needs of their residents. This will enable our communities to continue to lead how and where their communities grow. It is proposed to initiate a 'Call for sites' in order to identify suitable sites, as well as stalled sites in need of support. This would involve officers providing advice and support to these Parishes to ensure deliverable schemes can come forward. This in turn can create opportunities for SME housebuilders and developers, community-led development and for local self-build where appropriate.

Intervention: Unlocking and accelerating large permitted/ allocated sites

A number of large sites allocated for housing have struggled to come forward into development. The Council, working with Homes England, is working on some of these sites – such as at Langarth Garden Village, at West Carclaze and the Hayle Growth Area - and it is planned to extend this work to other significant sites, where delivery of housing targets are still challenging, to unlock delivery and bring forward the homes needed in these areas.

Intervention: Town centre capacity Studies for residential intensification

The challenges facing high streets and town centres in Cornwall have been intensified by the pandemic and the accelerated shift to online retail. Work is underway, through Town Vitality Funding and Town deals to reshape and revitalise town centres. As part of this reshaping activity, it is recognised that providing more town centre housing can support this process. Therefore, there is an opportunity to progress capacity studies to understand how we can appropriately intensify residential use within our town centre. This could be through reuse of vacant sites / buildings, repurposing of surplus commercial and office buildings and change of use in areas that are peripheral to the town centre's core area. It is proposed initially to undertake capacity studies of two different town centres to develop and test models of approach and their deliverability.

Intervention: Investment Prospectus

Other authorities use Investment Prospectuses to highlight opportunities in their area, and we could use the existing policy and other material to promote sites. To make this worthwhile, it would be best carried out in combination with some of the other interventions described, particularly those supporting infrastructure funding or end purchase of completed properties.

Overview			
Intervention	Outline	Action / Implementation	Benefits
Establish a place-based strategic housing partnership to unlock sites for housing and employment	<p>To establish a place-based strategic partnership with Homes England with devolved funding to address land remediation, infrastructure provision and land assembly and address viability issues on brownfield sites while assuring quality and enabling delivery of affordable and mixed-tenure housing</p> <p>This includes a targeted intervention to unlock delivery of a series of derelict / brownfield sites within CPIR, where there is a significant quantum of underutilised / derelict brownfield site</p> <p>To give Cornwall Council convening and oversight powers for all public sector land in Cornwall in order to deploy such assets to meet Cornwall's housing, economic and infrastructure needs.</p>	These proposals have been submitted as part of initial County Deal proposals to government and the next steps will depend on the response.	<p>Unlocking stalled/difficult brownfield and derelict sites to bring forward additional mixed tenure housing to meet address local housing demand and need.</p> <p>To accelerate the release of public sector land and coordinate its use to meet housing demand and need and create employment and business growth.</p>

Overview			
Intervention	Outline	Action / Implementation	Benefits
Review & Update Planning policy statements	<p>To review and amend the suite of policy statements to support increased supply of sites and accelerated delivery. E.g.:</p> <ul style="list-style-type: none"> - Rounding off - Affordable housing sites - Residential use of caravan sites, etc. - Reviewing density within our towns - Custom & Self-build 	Stakeholder consultation and draft planning policy note. Portfolio-holder and Chief Planning Officer approval and publication.	Cost effective way to help accelerate delivery of new homes including affordable homes. Supporting SMEs to unblock opportunities
Planning support service to accelerate development	<p>To develop a form of Planning Performance Agreement (PPA) for Registered Providers, developer partners and SMEs linked to delivery plans:</p> <ul style="list-style-type: none"> - Advice surgeries - Dedicated point of contact - Enhanced service 	<p>To develop and agree offer, in consultation with partners/sector.</p> <p>To design and recruit and put resources in place. Promote services on offer</p>	<p>Earlier identification of issues and lead to improved applications and facilitate faster delivery.</p> <p>Assist local SME builders who do not have resources to employ significant professional support.</p>
Facilitate SME housebuilding	<p>A package of measures to enable and encourage SME development:</p> <ul style="list-style-type: none"> - Site-matching - Providing land development parcels/pipeline from Council sites - Deferred land payments - Etc. 	<p>Building on previous research engage with SME developers, and develop offer. Put operational resources in place. Promote services on offer.</p>	Supports the SME sector which is a critical component to Cornwall's development industry and the supply of new homes to local communities.
Call for Sites	<p>A high-profile campaign to identify suitable and stalled development sites. This could include</p> <p>a. #releasemysite: To offer support to help unblock the delivery of permitted sites, brownfield, town centre and affordable housing. The call would be to developers, landowners, etc.</p> <p>b. #identifmysite: This would be aimed at parishes who have a site that they would like to see delivered.</p>	<p>Publicity and engagement with Town and Parish Councils to identify sites and buildings for conversion and repurposing – and identification of stalled sites and new site opportunities.</p> <p>Develop support offer to help bring forward sites and match to SME/RP developer/builder delivery</p>	Focuses resources and support on sites with local support to bring forward new homes to meet local housing needs.

Overview			
Intervention	Outline	Action / Implementation	Benefits
Unlocking and accelerating large permitted/ allocated sites	To extend existing work to other strategic housing sites where a comprehensive approach and interventions are required to meet the conditions for delivery of new homes and communities and to meet Local Plan targets.	Identification of permissions / allocations that require intervention in areas of greatest need. Intensive engagement with owners/developers to look at a range of option to support delivery (e.g. master planning, secure grant funding, defer developer contributions, etc.)	Releasing and bringing forward long-term strategic housing supply including re-use of brownfield sites.
HRA Investment in strategic development sites	Strategic HRA investment to expand and secure pipeline for HRA development over medium-to-long-term to secure long-term supply and accelerate development. HRA direct/Treveth/RP partner development for Council ownership of (primarily) affordable homes.	Initially examine Langarth Garden Village and Hayle Growth Area; but to potentially role it out to other schemes, where HRA investment can support both affordable housing delivery and in turn support delivery of the wider scheme	Accelerating and assuring medium-term affordable housing provision.
Town centre capacity Studies for residential intensification	Pilot study in two areas to develop and test methodology for town centre residential intensification.	Work with Members to agree pilot towns, and with local members and agents to identify vacant and appropriate buildings Review the investment potential of targeted buildings. Seek funding opportunities to enable delivery.	Maximise opportunities to provide homes in sustainable / urban areas Support wider town centre vitality ambitions and economic activity.
Accelerate release of Council estate land and property to Treveth and to HRA	Identification of sites/properties for early release for development/ conversion, including interim uses.	Assessment of relevant assets for transfer to Treveth and to HRA. Devise commissioning model for development through partners.	Will make best use of Council assets and able to control quality and accelerate delivery of new homes.
Investment Prospectus	Creating a directory of allocated and permitted sites that don't have delivery partners in place yet, and set out the support the Council can provide to prospective developers	Research and collate site directory and background information and host on live platform. Work with landowners to agree material/ Prepare promotion material and market prospectus.	Very visual signal to the market and funders of opportunities to invest in Cornwall Promotes existing development opportunities.

Measuring Success

The proposed outcome for the Council's Business Plan (2022-26) is **A Secure Home for All**. This Housing Crisis response plan is the delivery plan for this outcome. Two main measures of success are proposed in respect of this outcome:

- Prevention of Homelessness and a substantial reduction in the use of emergency accommodation.
- A significant increase in good quality affordable and specialist homes for local residents to rent or buy.

For each of the objectives in this housing crisis plan there will also be specific key measures of success for which targets will be developed as the plan moves into implementation. (The performance in respect of individual interventions will also be measured against KPIs and milestones as relevant.)

Table: Housing Crisis Plan High-Level Dashboard

Council Business Plan Success Measures*	Housing Crisis Plan Objective	Measure	Reporting frequency
Prevent homelessness and deliver a transformational reduction in the use of emergency accommodation	To work towards ending homelessness and rough sleeping	Percentage of cases where homelessness prevented	Quarterly
		Percentage of cases where homelessness relieved	Quarterly
		Number of Rough sleepers	Quarterly and Annual formal count
		Number of households in emergency accommodation	Monthly
		Number of temporary accommodation homes in Council portfolio	Quarterly
		Net cost of temporary & emergency accommodation	Quarterly
A significant increase in good quality and well located affordable and specialist homes to rent or buy for local residents.	A step-change in the supply of affordable homes across Cornwall	No. of new affordable homes provided	Quarterly estimate and Annual
		Percentage of new homes that are affordable	Quarterly estimate and Annual
		No. of new affordable homes started on site	Quarterly estimate and Annual
		No. of extra-care and specialist homes provided	Annual
	To improve availability and access to homes for	No. of empty social homes	Quarterly
		No. of long-term empty homes brought back into use	Quarterly

Council Business Plan Success Measures*	Housing Crisis Plan Objective	Measure	Reporting frequency
	local residents.	No. of new market rent and keyworker homes provided	Quarterly
		Percentage of second homes and holiday homes	Annual
	Enabling the delivery of the housing targets within the Cornwall Local Plan	No. of new homes completed	Annual
		No. of homes consented	Annual
		No. of homes under construction on previously stalled sites	Annual
		Delivery against Local Plan housing target	Annual

* Council business plan success measures to be finalised.

It is recognised that trends and changes in housing market conditions, driven by a multitude of external factors, will also fundamentally affect the impact of the plan and progress towards achievement of the outcome. It will be important to gather ongoing intelligence and data on changes in the housing market and in respect of housing need to inform its future adjustment and revision as necessary.

Indicator	Source	Frequency
Households presenting as homeless or at risk of homelessness; reasons for homelessness	TA Recovery Programme reporting	Monthly
House price inflation – Cornwall and by sub-markets	Land Registry Savills	Quarterly
House price – Income ratio	Derived	Quarterly
Private rented new listings	Rightmove	Quarterly
Private rented inflation	Rightmove	Quarterly
(Change in) no. of households on Homechoice register	Homechoice	Quarterly
Number and percentage of Long-term empty homes	Council Tax database	Quarterly

Delivering the Plan

Governance

The successful delivery of the plan depends on the contributions of a wide range of housing and other partners in Cornwall, as well as support from Government and Homes England.

Responsibility for strategic coordination and oversight of the implementation of the plan will therefore sit with the Cornwall and Isles of Scilly Strategic Housing Group, which is chaired by Cornwall Council's Portfolio-holder for Planning and Housing. This group will in turn report quarterly to the Cornwall and Isles of Scilly Leadership Board.

Regular reports on the implementation and performance of the plan will also be brought to Cornwall Council's Cabinet as part of quarterly performance monitoring.

A number of interventions will require business cases which will be subject to normal assurance processes and approval under delegation or by the Portfolio-holder or Cabinet as required.

Programme

The interventions are diverse. Some are already in train or build on existing programmes and initiatives and others need to be initiated and developed and may depend on the outcome of feasibility studies and business case development.

Some of the interventions will have an early impact while the benefit of others will be realised in the medium-term.

The high-level programme below shows the timeline for the main interventions.

Objective: To work towards ending homelessness and rough sleeping					
Intervention	Commissioner / Lead and Team	Q3/4 2021/22	Q1/2 2022/23	Q3/4 2022/23	2023/24 +
Temporary Accommodation Recovery and Reform Programme	Housing CHL, Providers, RPs, Strategic Homeless Forum	Programme Implementation Additional recruitment/ resourcing	Implementation and completion Review of future needs and provision		
Temporary Accommodation portfolio Acquisition (PRA, RSAP and TA initiatives)	Housing Corserv Property Limited	Programme implementation Phase 1 holiday park and modular schemes on-stream	Medium/long-term modular, etc. provision established Site identification and business case for further schemes.	Further modular move-on provision on-stream	
Ending Rough Sleeping	Housing CHL, Providers	Programme and Projects underway. Rough sleeper initiative (RSI) bid submission and outcome. Commissioning.	RSI bid projects implementation		
Tenancy Sustainment and rescue	Housing Cornwall Housing Housing, Cornwall Citizens Advice, CRLS, CRLA.	Scheme design and implementation. Completes end Q4. Business case examination for follow-on scheme			

Objective: To work towards ending homelessness and rough sleeping					
Intervention	Commissioner / Lead and Team	Q3/4 2021/22	Q1/2 2022/23	Q3/4 2022/23	2023/24 +
HMO single homeless provision	Resonance Housing	RSAP Bid outcome. Investment in fund. Acquisition and refurbishment of HMO properties commences commissioning of provider	Acquisition and refurbishment and commissioning of provider. Properties come into use.		

Objective: To improve availability and access to homes for local residents					
Intervention	Commissioner / Lead and Team	Q3/4 2021/22	Q1/2 2022/23	Q3/4 2022/23	2023/24 +
Modular keyworker housing programme in towns	Housing & Treveth Planning, Property. NHS and other public and private sector partners.	Partner engagement and initial site identification. Business case development and approval.	Supplier selection and contracting. Commission first wave of schemes	First schemes established	Programme expansion to further towns.
Empty homes campaign and task force to bring empty homes back into use	Housing Revenue and Benefits Service (Council Tax), Legal	Review and devise new policy and approaches.	Implementation of new approaches.		
Private landlord portfolio ownership and management	Housing Resonance, Treveth	Feasibility examination including market research.	Develop Business Case, (if supported by feasibility)		

Objective: To improve availability and access to homes for local residents					
Intervention	Commissioner / Lead and Team	Q3/4 2021/22	Q1/2 2022/23	Q3/4 2022/23	2023/24 +
Reduce under-occupation in social housing	Housing Registered Providers / Homechoice Partnership	Establish cross-sector project group and undertake research and analysis and devise new policy and approach.	Pilot implementation and evaluation.	Revise and extend implementation	
Investigate and enforce ex-RTB restrictions on holiday, etc. use.	Housing Legal and Audit	Establish investigation and enforcement team	Implementation. Initial targeting of areas of highest housing stress		
Planning control on holiday homes in areas of high incidence /housing need	Planning Housing	Dependent on progress of County Deal proposals. Research and develop evidence and case.			
Increased Council Tax on second homes	Revenues and Benefits Housing	Dependent on progress of County Deal proposals.			
Pledge-a Home scheme:	Housing CHL	Dependent on progress of County Deal proposals.			

Objective: A step-change in the supply of affordable homes across Cornwall					
Intervention	Commissioning / Delivery Lead & Team	Q3/4 2021/22	Q1/2 2022/23	Q3/4 2022/23	2023/24 +
Programme to acquire and convert new private homes to affordable tenures	Housing Finance, Legal, Commercial Services	Review of opportunities and approaches to targeted developers Revised HRA Business Plan approval.	Contracts for advance purchase for delivery of homes from 2022 onwards.		

Objective: A step-change in the supply of affordable homes across Cornwall					
Intervention	Commissioning / Delivery Lead & Team	Q3/4 2021/22	Q1/2 2022/23	Q3/4 2022/23	2023/24 +
Increase affordable housing provision on exception sites	Housing & Homes England Cornwall Housing Partnership Private developers	Develop policy proposal with Homes England.	Engagement with RPs and landowners to test and refine proposal	Implement new grant-supported approach	
Strategic land-development partnership with Registered Providers	Housing Private Registered Provider Partners, Property Service	Arrangements devised and partnership established.	First sites released to RP partners. Development of sites pipeline.	First schemes start on site.	First schemes start on site. Affordable homes completed.
Extension of Registered Provider Commissioning Grant Programme	Housing Cornwall Housing Partnership	Set programme requirements in consultation with partners and invite expressions of interest from RPs. Internal approvals.	Commissioning contracts agreed.	Pre-development activity	Schemes start on site and provision of additional affordable housing.
Extra-care / supported housing site-buying fund	Housing and Adult Social Care Property Service	Review of Council-owned and partner sites and identification of acquisition and conversion opportunities.	Acquisition of required sites Business case development.	Pre-development activity	Schemes start on site.

Enabling the delivery of the housing targets within the Cornwall Local Plan					
Intervention	Commissioner / Delivery Lead & Team	Q3/4 2021/22	Q1/2 2022/23	Q3/4 2022/23	2023/24 +
Place-based strategic housing partnership to unlock sites	Planning, Housing Homes England	Part of initial County Deal proposals to government			
Review & update Planning policy statements	Planning Service Housing	Draft and approval. Consultation where necessary	Issue revised policy statements, and monitor impact.		
Planning support service to accelerate development	Planning Service	Develop arrangements and resourcing.	Implement new service offer.		
Facilitate SME housebuilding	Planning Service Housing	Building on previous research, develop proposals and undertake market engagement.	Establish comprehensive offer, and pilot.	Full implementation.	
Call for Sites	Planning Service	Develop marketing campaign and offer.	Launch call for sites and assess candidates.	Commission feasibility and pre-development activity on first phase	First schemes start on site
Unlocking and accelerating large permitted/ allocated sites	Planning Service	Assess and identify additional priority sites and programme. Engage with Homes England.	Commence expanded programme of assessment and intervention.		

Enabling the delivery of the housing targets within the Cornwall Local Plan					
Intervention	Commissioner / Delivery Lead & Team	Q3/4 2021/22	Q1/2 2022/23	Q3/4 2022/23	2023/24 +
HRA Investment in Council-led strategic development sites	Housing & Planning Services	Outline Planning determination for Langarth Garden Village. Develop plans for SME-HRA phase and future investment.	Pre-development activity.	Start on site.	
Town centre capacity Studies for residential intensification	Planning & Housing Services Treveth	Identify two pilot town centre areas.	Capacity and feasibility studies.	Project proposals and delivery planning	Development/conversion to provide homes.
Accelerate Council estate site release and expand Treveth programme.	Property, Treveth Housing and Planning Services	Package of sites for transfer to Treveth approved.	Pre-development activity		First schemes start on site.
CPIR Brownfield Land Remediation Programme	Planning Service	Establish funding opportunities/streams, including through Homes England.	Develop remediation and pre-development plans.		Construction starts on brownfield sites.
Investment Prospectus	Economic Development Planning Housing, Property	Research successful approaches and develop template	Production of prospectus	Launch of live prospectus	

Funding and Resourcing

The Council is in the process of developing its budgets and aligning its staffing and organisational resources around key outcomes including that of **A Secure Home for All**, for which this is the delivery plan.

The interventions set out in this plan are diverse and have a range of direct as well as potential incidental financial implications such as for additional resourcing.

For some of the interventions revenue and capital funding as relevant is already in place. This includes:

- Temporary Accommodation Recovery and Reform Plan – £1m revenue funding drawn mainly from homelessness grant and reserves is in place. The successful delivery of the programme will address current budget pressure in this area and there is the potential to generate a further saving over coming years.
- Temporary Accommodation acquisitions - There is £39m of approved funding for the PRA acquisition project and further funding through the HRA and government grant for the 1-bed acquisitions programme. A further self-financing fund of £15m has been provided for TA initiatives including the acquisition of holiday parks and modular 1-bed provision.
- Revenue funding for rough sleeper services through the government's RSI programme is in place to end 21/22. Funding for future years is expected to be announced as part of the Government spending review.
- There is currently £200m approved capital provision within the HRA to provide new affordable homes over 8 years. Much of this is committed to existing and pipeline schemes but there is significant capacity remaining which will be utilised first. The HRA Budget and Business Plan is currently being prepared for consideration by Cabinet and Full Council in February 2022 and this will include proposals for funding to support the provision of more affordable homes for Council ownership through this plan, including keyworker and intermediate market rent housing and other modular provision. The Council also has funding through RTB replacement receipts which must be applied to the provision of affordable housing.
- The Council's investment programme of £390m will make significant contributions to this plan through the work of Treveth, the strategic development of Langarth and other projects.
- Cornwall's Registered Provider partners invest over £100m per annum in the provision of new affordable homes, supported in part by Homes England and Council grant.

Where there is a need for additional financial resources for some interventions it is expected that these will primarily be found through re-prioritising current budgets and

where possible through leveraging in additional grant or other external funding. Business cases for any commitments will be developed and be subject to approval through the established assurance and approval routes within the context of the Council's overall budget and Medium-Term Financial Plan.

Some interventions, in particular capital projects, will be self-financing and others, such as the Temporary Accommodation Recovery and Reform Programme, will generate significant revenue savings. Other interventions will also potentially generate additional funding in the future, for example through the New Homes Bonus, increased Council Tax receipts, etc. Proposals are also included for the devolution of government funding and mechanisms to generate additional revenue to assist in addressing the housing crisis.

A central tenet of the proposed plan is to draw commitment and contributions from a wide range of partners and this will have some financial and/or resourcing implications that will need to be assessed and considered by these organisations.

Appendix 1 - Data and Intelligence

The following links provides background data and intelligence that has informed the development of the plan.

Second home ownership

The [second home ownership report](#) summarises statistics and data about second home ownership in Cornwall.

Empty Homes

The [empty homes report](#) details the number of empty homes in Cornwall. It also covers trends in empty homes.

Social Housing in Cornwall

An overview of [social housing in Cornwall](#), including:

- the Homechoice partnership
- social and affordable housing lettings in 2019/20.

House Prices and Affordability

The [house prices and affordability report](#) gives a summary of the main indicators of house prices. It also covers private rental affordability.

Decent Homes

The [decent homes report](#) details the number and type of property hazards within Cornwall.

Overcrowding

The [overcrowding report](#) details the number of overcrowded homes in Cornwall by tenure, location and compares Cornwall with other local authority areas.

Under-Occupancy

The [under-occupancy report](#) shows Information on housing where there are 2 or more bedrooms than are required by the household, including impact on benefits and perceptions of under-occupancy.