

STOKE CLIMSLAND PARISH COUNCIL

MINUTES OF EXTRA ORDINARY MEETING OF THE STOKE CLIMSLAND PARISH COUNCIL HELD ON TUESDAY 7TH SEPTEMBER 2010 COMMENCING AT 7.30 PM IN THE PARISH HALL

PRESENT: P Barriball (Chairman), D Parsons (Vice Chairman), M Cox, S Cazaly, C Davey, M Joll, S Tudor, S West, J Wilmut, C Vulliamy

IN ATTENDANCE: L Power – Clerk to the Council
Mr Christopher Lunn

SC 10/04/1 Apologies for Absence: none

SC 10/04/2 Declaration of Interest: none

SC 10/04/03 Matters Arising

1 Affordable Housing:

Mr Lunn attended the meeting to answer some questions about affordable housing that had been put to him.

a) How many affordable houses in adjoining parishes have been built recently and how many are in the pipeline?

Over the past 3 years 108 affordable houses have been built in the 4 parishes adjoining Stoke Climsland. There are a further 60 to be completed in the Callington/Kelly Bray area, which brings the total to 168. There are further sites which have live planning permission and if all of these are developed a further 55 affordable houses will be added. The County Council has no control over the landlords bringing these sites forward. All the properties have section 106 on them.

b) To what extent have these houses been taken up by local parishioners?

Mr Lunn has no figures for this.

c) What is the extent to which Stoke Climsland parishioners are likely to access affordable housing in local parishes?

Currently there are 29 council owned properties in Stoke Climsland parish, and in the last year 4 have changed ownership. Parishioners can apply for council owned properties and hope that one may come available. This is unlikely given the low turnover of properties in the parish. All people on the housing register are given information about how to apply for affordable properties in local parishes but the onus is on the individuals to look in local papers and apply for property. The numbers on the local parish housing register is:

Stoke Climsland = 8	Linkinhorn = 1	Lezant = 7
Calstock = 41	Callington/Kelly Bray = 128	

In Stoke Climsland 1 household is at level B; 2 households, at level D and 5 households at level E (level A refers those in severe need) Mr Lunn stated that these figures had no predictive element and were generally used for rented property, however they are a good measure of need as they represent real people.

d) What is the viability of building 6 affordable houses for rent and /or rent/buy?

Properties built solely for rent are expensive as there is no return. Generally funding for affordable housing comes from 2 sources:

i) Housing associations are funded 50% from the government and 50% by borrowing money on the open market against existing assets.

ii) Community Land Trusts are initially funded by loans from the county council and the loan is repaid when the assets are sold. They do not deal with rented accommodation. However the CLT works closely with Cornwall Rural Housing and they will provide rented accommodation, typically 4 CLT and 2 CHA. With regard to viability, the CLT prefers small developments of about 6, as the current state of the market means that mortgages require large deposits. There was list of people who were interested in affordable housing but not all of these were in housing need, the majority were not on the housing register. Many people were interested in the development of affordable housing.

Mr Lunn was asked the following questions:

e) There are 8 households in housing need in this village. Is this a reasonable number or is it likely to change significantly?

Mr Lunn thinks this number is correct and is not expecting the number to rise, however if building work starts then more may come onto the list. Financial checks and verification of local connections are done when people apply for a house. For the 2 properties currently available at Treburley no parishioners from Stoke Climsland have applied. This may be because they don't want to move there or because they can't afford the house.

f) How often are there problems with the rent/buy properties?

The problem with rent/buy properties is that by law the value of the houses has to be linked to the open market price and to get a mortgage a large deposit is required. Shared ownership doesn't work well in high value areas as people needing affordable housing generally do not access to that amount of cash for deposits. Those properties which are shared ownership will be sold eventually. Most properties rarely go beyond the second cascade.

g) What are the chances of getting 6 affordable houses?

Mr Lunn didn't know but the number of projected properties is less than the number of people on the housing register, 60 properties and 168 in need in the local parishes. It would depend on a variety of factors

h) To what extent is affordable housing designed to maintain local amenities, eg schools, post office, garage or pub?

Mr Lunn stated that this is not the case. Affordable housing tends to go to people who live in the area anyway. In fact, legally using affordable housing to support the

local amenities would lay the CLT/housing association open to discrimination charges.

i) To what extent does the cost of putting in utilities affect the size of the development?

To benefit from the discounted system for utilities a development of 10 – 15 houses is needed. For smaller developments the site must be straight forward to keep down costs. If not the problems with utilities access will cause financial problems. The CLT prefers smaller development but a housing association may want more. This would have to go through planning and may be turned down. Planning decisions made at County level have to take into account a variety of things. Mr Lunn couldn't say if an application would be rejected if the local need is only 6.

There then followed a discussion about what should be done. There is housing need in the parish. Mr Lunn advised that it is possible that a private developer or landowner could bring forward a plan in conjunction with the CLT. This would be dealt with under planning rules. If the Parish Council goes ahead with a scheme the a private planning application would be turned down if the affordable housing need is satisfied. Currently open market housing can not be built on a rural exception site but this is under review. He stated that there is a funding issue and affordable housing will only be funded if it includes a proportion of shared ownership due to the funding issue. It is unlikely that the county will build any social housing due to the current financial constraints. Mr Lunn has no intention of looking at possible sites until the Parish Council has agreed to go ahead. If they do then he will work with the CLT to identify potential sites and do a mock up of what it would look like. The risk in this is that it signals that the Parish Council is moving a particular direction and they will be unable to turn back. There is a possible funding problem as the Regional Development Agency has been scrapped but hasn't been replaced. The government has little money to fund projects so developers may be funding future projects and they will need a return on their money to repay loans. There was further discussion. It was decided that if the Parish Council does not go ahead they will have to provide reasons for their decision. No other decisions were taken decision was taken. The meeting was closed at 9.15pm.

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