



# Affordable Housing Cascade Process

## Introduction

Creating affordable homes for local people is one of the Council's highest priorities, whether that's homes to rent or buy we aim to ensure that Cornwall's housing market meets the needs of our communities and remains accessible to local people. This note sets out the process for the allocation of affordable housing in Cornwall, all new affordable homes secured through the planning system with a section 106 agreement, are either let or sold to people with a proven local connection to the county. Cornwall has a significant number of people in housing need and despite our best efforts to deliver homes for people in need, we know this will not be enough to meet all the need identified.

## Cornwall Local Plan

The adopted Cornwall Local Plan sets out how housing will be provided and the different policy approaches to providing affordable housing depending on the nature of the proposal are detailed in policies 8 and 9. Rural exception sites which provide affordable homes for local need are set out in Policy 9, the policy states "the Council will secure the first and future occupation of the affordable homes to those with a housing need and local connection to the settlement or parish in line with the Council's adopted local connection policies". Whereas other affordable housing will come forward on large site which have mainly been allocated in the Cornwall Allocations Development Plan Document (DPD) sites. These sites, which are usually provided through extensions to towns, are planned to meet our strategic need to accommodate growth in Cornwall and affordable housing requirements are set out in Policy 8 which establishes that "affordable housing should be provided for eligible local households". We apply different affordable housing cascades to these sites, so they are flexible and able to meet our Cornwall wide affordable housing need.

## Cascade Process

The Council's approach to defining local connection cascades is purposefully flexible. Exception sites, considered under Policy 9 of the Adopted Cornwall Local Plan, as well as development permitted under Policy 8 in **rural** areas (except for exceptions set out below), operate a 'three tier cascade' in terms of the local connection eligibility, this is, in order of priority:

1. Primary Parish – household should have a local connection to the Parish in which the site is located;
2. Secondary Parish – households should have a local connection to the parishes directly surrounding the Primary Parish;
3. Cornwall connection – households should have a local connection to the county of Cornwall;
4. Minimum local connection – households should have a minimum local connection to the county of Cornwall (in the case of Affordable Homeownership Dwellings).

For schemes in urban areas, as identified in Policy 3 of the Cornwall Local Plan, the following cascade is applied, in order of priority:

1. Town – household should have a local connection to the town in which the site is located;
2. Cornwall Connection – households should have a local connection to the county of Cornwall;
3. Minimum local connection – households should have a minimum local connection to the county of Cornwall (in the case of Affordable Homeownership Dwellings).

There are exceptions to these cascades; where a scheme is in a rural area but the adjoining parish/town is an urban area, the town is not typically included by the Council within the Secondary parish cascade. This is due to the often comparatively large number of applicants in high need categories on the Homechoice (Homechoice is the choice-based system for letting council and housing association homes to rent in Cornwall) register in urban areas compared to rural areas. For example, a rural exception scheme in Gwinear-Gwithian Parish would not typically include the town of Hayle within the secondary parish cascade.

A further exception relates to sites permitted under Policy 8 of the Cornwall Local Plan that are considered extensions of major urban settlements (e.g. sites allocated within the Cornwall Allocations DPD) but that are technically located within a rural parish (this is a consequence of some tightly drawn parish boundaries which inevitably means that strategic town growth will sometimes

happen in adjoining, more rural parishes), typically feature a joint primary cascade that includes the rural parish and the urban town.

The Cornwall Housing Supplementary Planning Document (SPD) provides further explanation on defining local need stating that “housing need will always be considered at the parish level (if a site is in a parish) or town level (if a site is in a town). The SPD explains further “new affordable homes are, in the first instance, typically only available to households with a local connection to the parish or town in which the site is located. If an insufficient number of households with a primary local connection choose to let or buy the homes, the homes ‘cascade’ out and become available to eligible households with a secondary connection, i.e. a location connection to the adjoining or surrounding parishes. If, having considered all eligible households with a primary or secondary local connection, affordable homes are still available on a site, the cascade is further widened to include any household with a connection to Cornwall. This will be explicitly stated in the Section 106 agreement for the development.”

The criteria are consistent with the Council’s Cornwall Homechoice policy, which may change from time to time and consequently this note, and other guidance may need to be updated.

## Further Information

Further information is available on the Council’s website as follows:

Housing SPD [Housing | Supplementary Planning Document \(adobe.com\)](#)

S106 template [Affordable housing policy - Cornwall Council](#)

Cornwall Council Affordable Home Ownership  
<https://www.cornwall.gov.uk/housing/affordable-housing/>

Cornwall Homechoice Policy [Council allocation scheme - Cornwall Council](#)