Homes where people can thrive

Strategic Housing Framework
Our Strategy for Cornwall 2014 - 2019

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» Homes where people can thrive
Foreword

Welcome to our new Strategic Housing Framework, setting out Cornwall’s vision and plans for housing in our county for the next five years. We know that our communities see it as a priority to make sure that everyone in Cornwall has somewhere safe, warm and affordable to live, and as a Council we are committed to achieving this.

We have already made good progress, with Cornwall delivering the fourth highest number of new homes in the country last year, and completing 2,227 new affordable homes in the last 3 years. We have radically restructured how we deliver aids and adaptations to people with disabilities meaning that we can help people more quickly and more efficiently.

Since September 2010, we have brought 721 long term empty properties back into use, not only providing additional homes but also improving local neighbourhoods. We are improving quality standards in the private rented sector by licensing over 250 of our larger, highest risk houses of multiple occupation, and we have successfully prosecuted several private landlords who have repeatedly failed to fulfil their responsibilities.

However, we do not underestimate the challenges ahead and we will need to work creatively and collaboratively with our partners in order to make progress against the challenging targets which we have set ourselves. On a national level, we are also aware that we are in a state of continuous change and although this framework reflects the world in which we live today and the foreseeable developments on the horizon, we know that we will see further political, legislative and social changes over the lifetime of this work. This document therefore sets out the framework within which we will ensure that we are focused on the right priorities for Cornwall, and make the very best use of the limited resources we have, while also providing enough flexibility to ensure that we can respond to new situations and take advantage of new opportunities as they arise in order to deliver the right homes in the right place to best meet local needs.

The Council and our partners all remain mindful that the reason for this document and this work is ultimately to improve the health, wellbeing and quality of life for our local residents. I look forward to seeing the successful delivery of the work that we have set ourselves for the next five years, and in particular the benefits that this will bring to the people and communities of Cornwall.

A. C. Brown

Strategic Housing Framework
Introduction

A person’s home is a central factor in determining whether or not he or she is able to achieve his or her potential in terms of health, wellbeing, education, employment, and participation in the community and society. The world in which we live has changed over the past few years and we are now facing some significant challenges to ensuring that everyone in Cornwall has a safe, good quality and affordable home to live in.

At a household level, budgets are being squeezed from all directions. Cornwall’s housing costs have been high in relation to earnings for many years. More recently, the higher cost of fuel, food and transport have all added to the cost of living which is further compounded by an increase in the number of smaller households and a reduction in household income due to the recession and welfare reform. Cornwall’s issues here are increased by limited access to the mains gas network and a higher proportion of harder to treat properties.

Together with our partners, we are determined to rise to meet these challenges. We will forge a new approach to delivering services, proactively seeking opportunities for innovation and remaining absolutely focused on our vision and priorities. This framework sets out what we are seeking to achieve and how we will work together to get there.

Why do we need a strategic housing framework and who is it for?

Ourselves
The local authority has a broad role to play in supporting and regulating the housing sector.
Between Cornwall Council and our managing agent, Cornwall Housing Limited, our work includes housing advice and homelessness, empty properties, development of affordable housing, regulation of the private rented sector, social housing, aids and adaptations and more.
The purpose of this Strategic Housing Framework is to provide a structure to make sure that each of these services complements and supports each other and set out how they will work together to achieve our goals.

Our partners
Tackling our housing crisis is not something that one service or organisation can achieve alone. Everyone’s budgets are under pressure, with demand for services on the increase.
It is more important than ever to have solid, effective partnerships built on a foundation of trust and mutual respect.
This Framework will help us to make sure that we are working with the right partners and that we are each supporting each other to achieve our goals.

Our communities
We want to make our services simple to access and provide support that really works. At the same time, we need to be realistic about the challenges that we face and prioritise the limited resources that we have.
We want to use this document to help people to help themselves by making sure that people know what we do and what they can expect from us.
Housing in Cornwall: Key Facts

**Supply**
- 2,000 social housing lettings each year
- 2,227 new affordable homes completed in the last 3 years
- 29,000 units of social and affordable housing for rent.
- 3,486 households living in caravans or other mobile or temporary structures, more than 3 times the national average.
- Only 12 direct access bedspaces for rough sleepers
- Over 3,000 long term empty properties
- 5% of dwellings (almost 14,000) second homes, with up to 40% of homes in some areas as second homes and as low as 0.7% in others.

**Demand**
- 9,000 applications to the Homechoice Register each year
- 2,240 new affordable homes needed each year
- 28,000 households registered on Cornwall Homechoice.
- Population of 532,300, an increase of 6.7% since 2001

**Type**
- Owner Occupation is still the highest tenure type at 68%, although decreasing
- 11% social rented compared to a national average of 18%
- 18.5% privately renting and increasing
- An estimated 27,300 (12.6%) of occupied homes have at least one resident with a limiting long term illness
- By 2031, 1 in 4 people in Cornwall will be aged 65 or older
- **Circa £5m** cost to Cornwall Council of adapting properties for people with disabilities each year, with each grant costing an average of £5,900

**Quality**
- 93,380 non decent properties which require a £637m investment.
- 36% of homes in poor condition
- 10.1% of dwellings in fuel poverty in Cornwall, compared to 10.8% nationally
- 54% of disabled people do not have any aids or adaptations
- 35% of properties have solid walls and are harder to heat and insulate
- 43% (97,530) properties are off mains gas
Economy

Registered Providers contributed £82.3m to the economy in Cornwall between 2011-15

Registered providers directly employ over 900 people in Cornwall and support many jobs and local businesses through their supply chains

An estimated 20% of the working age population in Cornwall earn less than the ‘living wage’ of £7.45 per hour.

Median gross annual pay in Cornwall is £22,068 compared to England at £26,165 (2011)

26% of households in Cornwall are at risk of poverty, within the top 5% of areas in the UK

Cost

Average house price in Cornwall (Nov 2013) was £180,885

£37,273 income needed to buy a lower quartile house

£25,680 income needed to rent a 2 bed private home

£15,541 income needed to rent a 2 bed social home

More households receiving a benefit than nationally (28% compared to 17%)

More households with an income of less than £15,000 than nationally (35.6% compared to 25.1%)

Health

300 people die each year from excess cold

£20,241,800 annual cost to the NHS of preventable health problems caused by poor housing

£4m investment to prevent falls on stairs would save the NHS £16m alone

Average life expectancy of 47 years for a homeless man compared to 77 for the general population

300 people die each year from excess cold

£20,241,800 annual cost to the NHS of preventable health problems caused by poor housing

£4m investment to prevent falls on stairs would save the NHS £16m alone

Average life expectancy of 47 years for a homeless man compared to 77 for the general population
Changes to National Policy and Our Local Response

Reforms in national housing and welfare policies are triggering significant changes within the housing sector; we need to update local policies to reflect these changes and mitigate the risks faced by our communities and organisations to ensure delivery of the Strategic Housing Framework.

The Localism Act

The Localism Act 2011 and subsequent policy announcements have far reaching implications for social and private landlords. As a result of these changes, we have seen the following changes in Cornwall:

- Registered providers are now using fixed term and flexible tenancies as an alternative to the traditional assured tenancy. Cornwall Council and Cornwall Housing Ltd is not using this new type of tenancy at this time but we are closely monitoring what our local partners and other areas are doing in order to evaluate whether it might be appropriate to introduce flexible tenancies for some properties.

- We are updating our Allocations Scheme to assess which freedoms and flexibilities are appropriate in Cornwall.

- Local authorities are now permitted to discharge homelessness duty by providing good quality private rented homes with a minimum fixed term of 12 months. We have started to use this route where it is possible and appropriate for us to do so, and we are seeking to develop appropriate infrastructure to enable us to make greater use of this option in the future.

Welfare Reform

As a result of the Welfare Reform Act and further government announcements relating to the welfare and benefits system, households in Cornwall are experiencing significant changes to their finances and entitlements, including the following:

- From April 2013, a limit on the amount of housing benefit working age tenants in social housing can claim, now covering only the size of property that they are judged to need, also known as the ‘bedroom tax’. Similar conditions have been in place in the private sector since 2008. 8% of social housing tenants in Cornwall are affected by the bedroom tax, with 61% of these households in arrears by December 2013. Although this proportion of tenants is not increasing, those who do owe money are not managing to reduce their arrears. We have updated our Allocations Scheme to reflect the changes in bedroom eligibility, and together with our partners we are actively supporting people who are affected to downsize to a smaller home. To date, no tenants in Cornwall Council properties have been subject to court action for rent arrears based solely on the under-occupancy charge.

- From April 2013 the single-room rate entitlement was increased from 25 to people aged 35 and under.

- A cap to the overall amount of benefits that can be claimed by any individual household. When it was implemented in July 2013, 112 households were affected, although by December this had reduced to 93 households.

- Abolishing Council Tax Benefit. As a result of this measure, Cornwall Council took the decision to set the threshold at 25%, meaning that households in Cornwall now have to pay a minimum of 25% of the council tax on their home. About a third of people in Cornwall who have seen their council tax contributions increase since April 2013 were in arrears at the end of q3, although this is lower than levels at the end of q2.
From 2014 government grant to local authorities (previously known as the Social Fund) and in Cornwall is called the Crisis and Care Award Scheme will be cut. If this type of scheme is to remain, it will have to be paid for from within other council budgets, which given the scale of other pressures is not feasible at this time.

Other Policy Changes

Right to Buy
Right to Buy has been reinvigorated and encourages more tenants to exercise their ‘Right to Buy’, by increasing the maximum discount to £75,000 or 70% of the value of the property. Around 40 homes were sold in 2013-14 and the Council predicts that the upward trend in the number of homes sold will continue into future years. The Council has signed an agreement with the Department for Communities and Local Government to retain the additional capital receipts generated from Right to Buy sales, which will be used to develop new affordable housing in Cornwall.

Affordable Rent
Eligibility for government funding to invest in building new affordable homes is now conditional upon charging ‘affordable rent’ which is up to 80% of market rental rates in a particular area. Registered providers in Cornwall have incorporated this into their business plans and are delivering homes under this new funding arrangement. Cornwall Council is considering developing its own bids for funding based on an affordable rent model.

However we also recognise the importance of ‘social rent’ and the other pressures on household budgets and seek to deliver homes which are efficient to run and which people can afford to live in.

A summary of the different types of affordable housing is available at Appendix C.

Help to Buy
Although only 40 people in Cornwall had taken up the government’s new Help to Buy scheme in the first six months to September 2013, it is worth noting the perceived risk that the scheme is helping to inflate house prices even further. This also coincides with the end of the government’s mortgage rescue scheme in March 2014. It is likely that interest rates on mortgages will start to rise within the lifetime of this document, and without a safety net such as mortgage rescue in place, there could be higher numbers of households at risk of homelessness due to defaulting on their mortgages.

Looking forward

• Universal Credit will combine Housing Benefit with several other existing benefits into a single monthly payment to be paid to the ‘head of the household’. Timescales for the introduction of Universal Credit are not currently clear, although the Council understands that it will not now reach Cornwall until 2016 at the earliest. The government also intends that the majority of Universal Credit transactions will take place online.

• Universal Credit has the potential to disrupt tenancies across all tenures as households move from several smaller benefit payments spread throughout the month and paid on a four-weekly cycle, to a single payment once a month. Vulnerable tenants who currently have their Housing Benefit paid directly to their landlord will also have to be responsible for managing their rental payments themselves.

• All housing providers across the public and private sectors will have to work together to indentify and support people at risk of budgeting problems and rent arrears to adapt to this change.

• The Chancellor’s Autumn Statement announced a range of new measures relating to housing and we will be watching closely as further details are released in order to evaluate the impact of these initiatives and take advantage of any new opportunities for Cornwall.
The government has made a preliminary announcement following consultation of its intention to require social housing tenants earning more than £60,000 to declare their income and pay higher rents.

The government is considering removing eligibility to claim housing benefit for anyone under 25.

What does this mean for Cornwall?

The cumulative impact of these measures is already being felt in Cornwall. The housing sector has seen an increase in rent arrears as household incomes have reduced and their outgoings have increased. Housing providers and other partners are working closely together to monitor the impact of Welfare Reform and ensure that people are being supported to cope with the effects. Each organisation has already remodelled their business plans to reflect the increased risk they now face, however there are other implications which we will need to ensure that we take into account when planning services for the future:

- Greater demand for one and two bedroom properties
- Need for budgeting, computer skills and internet access for all households
- Need to safeguard advice and support services in the face of funding pressures in the public and voluntary sectors
- Need to understand and remove barriers to downsizing, whether through help to find a suitable property, practical help to move, or support with the cost of moving

The Funding Context

In addition to the changes to benefit entitlements as outlined above, it is well known that public sector funding has faced significant challenges over the past four years, and that these will continue for the foreseeable future.

By 2019, the government will have cut Cornwall Council’s funding by half what it was in 2009. This means that the Council needs to save £196m by 2019, including new savings of £24m in 2014-15, on top of £19m that was already identified within the existing Medium Term Financial Strategy.

While there have been some opportunities afforded by increased or new funding streams, the housing sector overall has seen a significant reduction in the amount of public funding coming in.

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<th>Increase/New</th>
<th>Decrease/Cut</th>
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<tr>
<td>£3m Right to Buy receipts for investment in new homes</td>
<td>£74m (74%) reduction in funding for new affordable homes to £26m for the 2011-15 programme</td>
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<td>£159k one-off grant to support rough sleepers as part of the Devon and Cornwall Rough Sleeper Partnership</td>
<td>£6.25m (44%) reduction in funding for housing-related support (previously the Supporting People programme) to £7.75m in 2013</td>
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<td>£566k (91%) reduction to the Winter Wellbeing Fund to £50k in 2013-14</td>
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In many cases, the Council and our partners have responded positively, developing new investment models, for example, the Council provides land for development upfront, with the cost paid by the developer upon completion of the new homes. Cornwall’s success in continuing to deliver in spite of the challenges we face is evident in the county’s recent...
award of £12,496,327 New Homes Bonus from the government, the 4th highest settlement in the country and the only one in the top six outside a major urban area.

Following the Localism Act, Cornwall Council bought itself out of the Housing Revenue Account subsidy system which means that we can now keep all our rental income and use this to deliver services to tenants within our own housing stock. The government is consulting on whether the borrowing threshold should be increased, and we are considering whether Cornwall should take advantage of an increase in borrowing through this route.

There is no doubt that more challenges lie ahead, and we must continue to be proactive and innovative in our approach to finance. Greater reliance on private investment, new partnerships and more efficient use of funding will all be needed if we are to have the resources required to deliver our plans.

The Local Context

Housing has an impact on, and is affected by, a broad range of other agendas. It is important for us to understand these relationships and work closely with our colleagues in these other services and organisations to ensure that we are supporting each other’s work.
Growth, Economy and Infrastructure: The Local Enterprise Partnership and the Local Plan

Over the next 7 years, the Local Enterprise Partnership (LEP) will be responsible for determining how £592m European Union funding is spent (with match funding leverage) in line with the economic strategy for Cornwall. We will be working closely with the LEP to ensure that the role of the housing sector in Cornwall’s economy is recognised not only as a key part of the essential infrastructure needed to ensure a thriving economy; but also as an economic sector in its own right and as part of an individual household’s economic wellbeing.

The Local Plan sets out broadly where and how much new development we are will see in Cornwall during this time. It sets new housing development in the context of other infrastructure developments including community facilities, shops and employment. The Local Plan and this Strategic Housing Framework could be considered as partner documents both setting out how housing will deliver the economic strategy, with the Local Plan focusing on the places and this document focusing on the people and communities who live there.

Health and Wellbeing

Living in poor or inappropriate housing has a significant impact on an individual’s health, and the housing sector is keen to work even more closely with our partners in the health and wellbeing sector to deliver better preventative services and more co-ordinated approaches to issues such as cold homes; preventable accidents; care and support services; aids and adaptations; telehealth and telecare; and more. The new Health and Wellbeing Board will be an important forum through which we engage with the sector and develop solutions which will improve the health and wellbeing of our communities while also delivering significant savings to public sector budgets.

The housing sector fully recognises the importance of a preventative approach to health and care issues, and this is increasingly being driven through government with the emphasis on prevention in the forthcoming Care and Support Bill.

Services commissioned as part of the Cornwall Council Wellbeing, Early Intervention and Prevention Strategy are critical to the success of much of the work undertaken within the housing sector, whether by providing individual budgets to people with long term support needs; providing assistive technology to enable people to live independently; or by providing specialist support and accommodation for people with complex needs including mental health, substance misuse or an offending history.

Unfortunately resources for this area of work are coming under increasing pressure, partly due to the removal of the ring-fence around the old Supporting People funding, and partly due to demand for care provision which the Council has a statutory duty to provide. If the Strategic Housing Framework is to have any chance of success, it is vital that the housing sector works closely with commissioners to ensure that an integrated preventative approach is placed at the heart of all housing, health and care services in Cornwall.
Where we want to be

Our challenge

Our housing challenge is to make sure that there is enough accommodation of the right type, in the right places, and of good quality which people can afford to live in.

The national Picture mixed with local issues creates some specific challenges for Cornwall so we will

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<td>Increasing and ageing population</td>
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<td>Welfare reform:</td>
<td>Homelessness and rough sleeping</td>
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<td>less money paid in a different way</td>
<td>Geography and settlement pattern</td>
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<td>Legislative change:</td>
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Our Vision

Our vision for Cornwall is:
‘to provide homes where people can thrive’

We are strongly committed to our vision, and we are realistic about the challenges that we face in trying to achieve this. We won’t be able to solve all of our housing problems overnight, but we can make sure, along with our partners in, that we are moving towards our vision over the lifetime of this framework. The framework identifies five key priorities and associated outcomes which, when measured, will show we are making a difference. We will work with our partners to:
Our priorities

Our ability to achieve our vision will depend on how successfully we manage to address all of our priorities together. Each element has a relationship to the others: for example building new homes not only helps to increase the supply of housing; it also improves quality by providing modern, thermally efficient homes; and reduces the cost of living to the individual.

1. Increase Supply: Create More Balanced Communities

Cornwall has a special and varied physical environment that has been moulded over centuries by the way we have used its resources. Our communities are constantly adapting to new ways of living and working. More than anything, Cornwall continues to have thriving communities with distinct and diverse cultural identities. We are mindful of the need to support this diversity and understand that different approaches are required in rural and urban areas.

New housing development in towns must help to support employment and infrastructure development and maintain their roles as service centres for surrounding communities. In rural communities, more organic development which is appropriate to their local needs and opportunities will help to secure their future sustainability.

A particular challenge in rural and coastal areas is the second home and holiday let market which limits the supply of housing and pushes up prices. It also has an impact on the sustainability of the community, making it more difficult for local amenities such as schools, shops and pubs to thrive. While second and holiday homes affect housing supply on the open market, Right to Buy presents similar difficulties for our social housing stock. The Council is keen to explore options to plug both these outlets and ensure that our efforts to increase the supply of housing are not undermined by reducing the pool of housing through a different route.

Good quality, affordable homes are the cornerstone of every successful community and housing plays an important role in bringing investment into communities and regenerating neighbourhoods. We know that we need more of all types of housing, and our newly published Local Plan sets out in detail how we will use new development to increase our overall supply of housing between now and 2020. We will also seek to maximise the supply of homes within our existing housing stock, for example by bringing empty properties back into use.

Outcomes: How we will know we are there

Create more balanced communities

- there will be more homes built where they are needed
- 130 empty properties will be brought back into use each year
- there will be a choice of homes and tenures which meet a range of housing needs
- there will be consistent and robust evidence to tell us where new homes are needed
- there will be agreement between stakeholders on housing need and site identification

To get there we will:

- maintain capital investment levels of a further £18m of Council resources from 2016-2020 to support the delivery of 1,000 new affordable homes
- develop a pipeline of opportunities for a further 2,500 homes for the period 2016-2020 which can support bids to the HCA for £20m (together with Council funds of £18m as above)
- support 200 Community Land Trust homes through the continuation of the revolving loan fund of £4m
- use the above investment to deliver a total of 4,000
new affordable homes as set out in our Housing Investment Plan, with 70% for rent and 30% for sale

- use Council assets and work with partners to identify suitable public sector land to build affordable homes
- explore ways to acquire land for affordable housing development now and in the future
- develop new funding models which will allow Cornwall Council to build more homes
- invest receipts from right to buy sales in new affordable housing delivery
- provide 105 new Gypsy and Traveller pitches as set out in our Gypsy and Traveller Strategy
- commence implementation of our new Local Plan which aims to deliver 47,000 homes by 2020
- work with the construction industry to explore ways to improve the supply chain through efficiencies and volumisation to increase the supply of new homes
- work with the construction sector to explore the use of new technology and innovation such as modular construction in order to increase the supply of new homes
- develop and implement a strategy which will set out how we will target empty properties and what measures we will use to bring them back into use
- explore how we could seek to supply new homes to rent at market rate to increase the supply of quality rented accommodation with better security of tenure
- seek investment to provide housing solutions which are suitable for older people and other vulnerable groups
- continue to refine our understanding of the housing market in Cornwall to ensure that we are able to best meet existing and future needs
- seek advice and compile a case to limit or suspend Right to Buy in Cornwall
- lobby government to introduce measures to manage the second home market in areas where it has a disproportionate negative impact on local communities


Although increasing supply will help to meet demand, we also need to remove barriers which people face in accessing and remaining in their accommodation.

We know that households face difficulties with things like rent in advance and deposits; letting agent fees; and lack of security in the standard 6-month tenancy period in the private rented sector. At the extreme end of the scale, we know that Cornwall has one of the highest rates of rough sleeping in the country. Based on 2012 estimates, Cornwall’s rate of rough sleeping per head of population is higher than overall rates in London.¹

For some years now, housing and support services have been taking a prevention-based approach to homelessness, whether through advice and guidance; mediation with family or landlords; financial support to move; or our ‘mortgage rescue’ scheme. This philosophy will remain central to our approach over the next five years because preventing homelessness not only saves temporary accommodation costs and huge costs in terms of health and wellbeing, education, unemployment, and community safety; but more importantly, prevents a household going through a traumatic and disruptive experience.

¹ Cornwall’s rate of rough sleeping is 0.09 per 100,000 people, compared to 0.07 for London overall. However, some individual London boroughs have higher rates than in Cornwall. Source: ONS
Outcomes: How we will know we are there

Where people can find and keep
- there will be tailored advice and guidance for people on the housing options available to them
- there will be better security of tenure in the private rented sector
- there will be support and guidance for vulnerable people to find and keep a home
- there will be a more straightforward and transparent system to access affordable homes of all types
- there will be a better understanding of the types of properties available and the demand for them
- there will be fewer instances where people refuse a home that is offered to them
- there will be less homelessness and rough sleeping

To get there we will:
- provide a simpler pathway to access advice on all types of housing needs by developing our online self-help facilities
- improve our homelessness prevention service and achieve the best practice Homelessness Gold Standard
- work with partners in the health and wellbeing sector to provide appropriate and effective housing related support for vulnerable people
- improve access to the private rented sector by developing Stepping Stones to Homes and other specialist access schemes
- explore suitable measures to support households to sustain tenancies in the private rented sector
- work with landlords to increase the number of tenancies in the private sector with a minimum term of 12 months
- work with partners to help people overcome digital inclusion barriers such as internet access and computer literacy which prevent them from finding or keeping a home
- update our Allocations Scheme to ensure that we have a system which is easy to use and which prioritises social and affordable housing for those in the community who need it most
- develop a register of adapted and accessible properties to make it easier for people with disabilities to find a home that meets their needs
- work with trading standards and estate/letting agents to develop a recognised logo for adapted and accessible properties for rent and for sale in the private and public sectors
- closely monitor the impact of welfare reform to both households and housing sector income and seek to minimise negative consequences
- explore the role of the Council in supporting individual household finances and provide support to households to access housing of any tenure where appropriate and feasible to do so
- seek investment to increase the number of bedsplaces available to rough sleepers
- know who is sleeping rough and work assertively to support them off the street
- provide information to the public which allows them to better understand what homes are available and how much demand there is for them
3. Improve Quality: A Safe, Good Quality Home

The need to build more homes is not in doubt, but we also need to make the most of what we already have. The consequences of living in poor quality accommodation can be as serious as not having a home at all. The Council and registered providers have invested in improving their stock and all social and affordable homes meet the government’s Decent Homes Standard. Quality of accommodation in the private sector, however, is a significant issue for Cornwall. The Cornwall House Condition Survey found that 50% of private sector housing fails to meet the Decent Homes Standard, in most cases due to failure to meet thermal comfort standards. However, we also know that £103m of Housing Benefit is paid into the private rented sector in Cornwall each year. In this situation the public sector has a responsibility to consider the extent to which it is supporting poor standards through Housing Benefit payments, and we will be exploring ways to divert this flow of money away from the worst properties.

Bringing all private homes up to the required standard would cost an estimated £637m, but improving standards is not a task which we can shy away from as the benefits for individual household wellbeing and achievement are clear. Investment in this area also presents good value for money: a £4m investment to prevent falls on stairs and level surfaces, and deal with excess cold would save the health service £16m alone.

Outcomes: How we will know we are there

**A safe, good quality home**

- there will be an increase in the number of homes in good condition in the private rented sector
- there will be fewer empty properties
- there will be appropriate quality standards for all tenures
- there will be improved thermal efficiency across all tenures

To get there we will:

- ensure that all homes owned by the Council meet the Cornish Housing Standard by investing £56m
- develop a set of minimum quality standards tailored to a range of different tenure types
- work with landlords in the private sector to improve quality by introducing a landlord registration scheme and providing training
- target our work with landlords to those properties in receipt of housing benefit to ensure they meet minimum quality standards
- take enforcement action in all cases where rented properties fall short of minimum standards and continue to prosecute landlords who consistently fail to resolve serious hazards in their properties
- support tenants and remain firm in situations where a landlord attempts a retaliatory eviction
- work with the Housing Benefit department to ensure that claimants understand their own and their landlords rights and responsibilities with regard to quality of accommodation and can access useful information and support when they need it
• undertake a review of the quality of management of houses of multiple occupation (HMOs) in the private rented sector to establish whether there is a need for additional licensing for some types of HMOs
• work to promote opportunities for community energy generation
• work to improve thermal efficiency across all types of homes
• invest £0.5m in improving the thermal efficiency of park homes through the provision of grants and loans
• invest £0.75m in improving Gypsy and Traveller sites owned by the Council and seek to secure a sustainable future for investment in site maintenance
• work with partners in the health and wellbeing sector to reduce health inequalities resulting from poor housing
• improve and update our understanding of the condition of the housing stock in the public and private sectors and use this information to target our resources where they are most needed
• seek investment and identify priority areas in need of regeneration

4. The Right Type: Which is appropriate for them

The question of what is appropriate for a household has been influenced quite considerably by many of the policy and legislative changes introduced by central government over the past four years. This has resulted in some changes to what people are entitled to, or what they can expect, for example in what is a ‘reasonable offer’ of accommodation to a homeless household. In other cases, it has meant a need to challenge local or national application of new criteria, for example when taking into consideration the bedroom requirements of a person with a disability.

Other factors are also at play in shaping our understanding of what is ‘appropriate’ accommodation, meaning that it is now different to what it was ten or even five years ago: the likelihood of obtaining social housing; high house prices; smaller household sizes; increasing household running costs; longer life expectancy and greater independence later in life; the desire for greater mobility due to work; developments in technology.

While this undoubtedly presents challenges, there are also great opportunities within these changes: new technology means that people who previously would have been unable to live independently can now remain in their own homes for longer; greater independence and higher expectations means that sheltered housing is no longer suitable as the main or only type of accommodation on offer for older people.

As a result of these (and no doubt other) factors, we are moving away from the idea of living in the same home for one’s whole adult life towards the idea of choosing which community to live in but moving around different accommodation types and tenures within that community, or moving to a new community, depending on the household circumstances and needs at the time.
Outcomes: How we will know we are there

Which is appropriate for them
- there will be better use of our existing housing stock
- there will be more adapted properties let to people who need them
- there will be increased mobility between homes and tenures
- there will be more homes suitable for each stage of life
- there will be the right mix of house sizes and types to meet Cornwall’s needs

To get there we will:
- build more of the right type of homes across all tenures, including smaller properties and homes that are attractive to older people wishing to downsize
- manage our Disabled Facilities Grant budgets to ensure that we can help as many people as possible by working with partners to ensure that adapted properties remain adapted in perpetuity
- work with health to ensure a fair deal for DFG funding and explore routes to best manage these budgets
- work with registered providers to ensure that people with disabilities are allocated the appropriate bedroom eligibility
- work with partners to make the most of new technology to enable people with support needs to live safely in their homes
- maintain an up to date Strategic Tenancy Policy which sets out how the Council will use fixed term and flexible tenancies to ensure a mutually beneficial match between property size and tenure
- ensure that our Allocations Scheme enables mobility among tenants
- ensure that our Allocations Scheme enables better use of the housing stock
- work with the health and wellbeing sector to proactively plan for the future needs of our population and develop cost-effective solutions
- expect people to downsize where it is appropriate and feasible for them to do so
- seek to understand and tackle tenancy fraud
5. Minimise Cost: And which they can afford to live in

The cost of housing is an interplay of many factors and not a straightforward calculation. In Cornwall, some costs such as council tax and social rents are generally in line with or below the national average. Other costs, most notably house prices, are higher than average. This must also be set in the context of lower than average wages, lower than average numbers of social homes, higher than average transport costs, reducing support through benefits, and increasing cost of fuel.

26% of households in Cornwall have been identified as being ‘at risk of poverty’. These households are in work but suffering high levels of financial stress and have stated that they are finding it difficult to cope with their current income. It is important to recognise that these households may emerge as a priority group should the economic situation worsen and the cost of living increase. Other than claiming housing benefit, households that fall into this profile tend to make few demands on social service departments and benefit from strong local networks. While there is no doubt that households already experiencing poverty and deprivation should remain a focus for support, we also need to ensure that support is available to these households to prevent a crisis from arising.

Cornwall has a relatively lower proportion of social homes compared to regionally and nationally. This often means that these homes are rationed to the most vulnerable groups and that in Cornwall we must look to the private sector to meet need.

As a result we need to ensure that we are tackling issues of affordability across all tenures and providing support to people to access and maintain housing on the open market, as well as doing our utmost to increase the supply of social and affordable housing.

Considering that the cost of heating and running a home is increasing and will continue to do so for the foreseeable future, we also need to ensure that our efforts to minimise the cost of housing takes into account utility costs, and that better information is provided to households about the overall running costs for each of their housing options.

Outcomes: How we will know we are there

And which they can afford to live in

- more people will be able to live in the areas in which they want to live
- there will be more low cost housing relative to income and need
- people will have access to the right information to enable them to make an informed choice

To get there we will:

- work with partners to build more affordable homes
- work with the Credit Union to develop savings, banking and lending options for tenants and vulnerable households
- work with partners to ensure that it is standard practice to provide information to enable households to make informed decisions about the overall cost of a tenancy
- work with partners to minimise overall housing costs taking into account additional factors such as energy costs
- develop innovative construction approaches which lowers the overall cost of housing
- support people with the initial costs of establishing a tenancy such as rent in advance and deposits
- support people to take action early to prevent a crisis and thus reduce the cost to individual households and the services which help them
Partnership Arrangements
Cornwall Council is in a unique position as the only organisation at the local level with a cross cutting remit and the democratic legitimacy to intervene in and ensure effective operation of all aspects of the local housing market. However, we are aware that we cannot tackle our housing challenges alone. We rely on working closely with our delivery and management partners; our local communities; large and small private sector bodies ranging from developers and construction companies to private landlords; the broader public sector; and our local third sector.

We recognise that we are all working to achieve the same goals and that it is in everyone’s interests for Cornwall to have homes where people can thrive. However, we also understand that each of our partners will have their own considerations to take into account and that we may not all take the same route to achieve our goal. However, considering the scale of the challenges we all face, it is more important than ever to have solid, effective partnerships built on a foundation of trust and mutual respect.

We have worked with Registered Providers to develop a set of common operating principles for the housing sector (at Appendix D). The next step is for us to work with all our partners to review our working arrangements and make sure that they support the successful delivery of this Framework.

Performance and Governance
We will review the framework on an annual basis and will monitor the actions and measures set out in the delivery plan on a quarterly and annual basis. A steering group of members and partners will be responsible for governance and monitoring of our delivery plan.

Delivery Plan
We will prepare a detailed delivery plan each year setting out our targets for that year, key projects and activities, and how we will measure our progress. Delivery against the plan will be reported to Members and Partners and an annual update will be available on our website.
Appendix A

Evidence Paper

Introduction
This paper provides a summary of the headline evidence to support the development of the Strategic Housing Framework. These key points are part of a wider evidence base used to develop housing policy, plans and procedures and in the Local Plan.

To access detailed evidence please visit: http://www.cornwall.gov.uk/default.aspx?page=35792

Current demand for social housing

Challenges the related evidence base:

- Supply ✔
- Demand ✔
- Quality
- Type
- Cost

- There are 28,000 households on the Cornwall Homechoice register, and 2,000 lettings per year. Less than 1 in 10 registered will be successfully housed.
- There are around 9,000 new registrations on the Cornwall Homechoice Register per year, indicating increasing demand.
- The total number of social houses available for rent in Cornwall is 29,000.

- The housing register numbers are influenced by the policy we apply to allocating housing and prioritising need, but there is a strong indication of a mismatch between supply and demand.
- Households joining the register are assessed according to their need. Bands A-D refer to have a ‘reasonable preference’ with band A being the highest priority. Band E is generally classed as ‘adequately housed’, although there may be households with circumstances where their housing need can escalate, for example those in arrears in privately rented accommodation.

Number of households registered on the Cornwall Homechoice Register, 1st April 2014

<table>
<thead>
<tr>
<th>Band</th>
<th>Number of Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>162</td>
</tr>
<tr>
<td>B</td>
<td>2,804</td>
</tr>
<tr>
<td>C</td>
<td>6,470</td>
</tr>
<tr>
<td>D</td>
<td>3,705</td>
</tr>
<tr>
<td>E</td>
<td>14,817</td>
</tr>
</tbody>
</table>
Future demand for social housing

Challenges the related evidence base:

- Supply
- Demand
- Quality
- Type
- Cost

- The population has increased by 7% between 2001 and 2011. The Office for National Statistics estimates that the population will continue to increase.

- Increase in population leads to increased demands on housing across all sectors; owners, shared ownership, social rented and private rented.

- The population in Cornwall is predicted to continue to grow older, with significant increases in the over 65 age group. This is in line with national trends, largely due to anticipated increases in life expectancy and birth rates. Older age groups have specific housing needs, for example accessible housing. Providing suitable accommodation for the needs of this age group will need to be considered.

ONS Population Projections for Cornwall 2011-2021

- 2011 Census Population: 532,273
- 2021 Estimated ONS population projection: 585,500

Strategic Housing Framework
In January 2014 the average price of a property in Cornwall was £180,797, 8 times the average (median) income of £22,246.

2,262 affordable houses were completed in 2010-13, and the Strategic Housing Market Assessment identifies the need for a further 2,240 to be built over the next five years.

Some communities in rural and coastal areas have further pressures due to high levels of second home ownership.

Issues of housing affordability, population growth, and the lack of affordable housing in the rented sector can be influenced by increasing supply. Too few houses results in house prices increasing and can contribute to homelessness, overcrowding, outward migration and skills shortages.

For a definition of affordable housing: www.cornwall.gov.uk/affordable-housing
Housing Advice, Homelessness and Rough Sleepers

Challenges the related evidence base:

- Supply
- Demand
- Quality
- Type
- Cost

- Demand for housing advice services remains high. Cornwall Housing provides advice and support to around 9,000 people annually. Of these households approx 80% feel they are threatened with homeless, of these households on average we prevent homeless for 20% of those households.

- Cornwall has one of the highest rates in the country of rough sleeping per head of population.

- Nationally homelessness rates are increasing, however locally we have seen a 70% reduction in homelessness acceptances, from 148 in September 2012 to 45 September 2013. It is unclear whether this is influenced by changes in policy.

- It is not possible to predict whether this trend will continue, or whether Welfare Reform will result in increased demand on housing services, however the consistent levels of housing advice services indicate that there are a significant number of households at risk of homelessness that require support.

Number of Housing Advice Approaches Q1 2012 - Q2 2013

Number of Homelessness acceptances Homelessness Acceptances Q1 2012 - Q2 2013

- Housing advice approaches
- of which felt threatened with homeless
- of which LA prevented homeless

- Homelessness acceptances
Poor Quality Accommodation in the private sector

Challenges the related evidence base:
- Supply
- Demand
- Quality
- Type
- Cost

Cornwall also has a high proportion of privately rented accommodation, 93,000 (around 50%) of which do not meet the Decent Homes Standard. It has been calculated that it require £637m of investment for these homes to meet the standard.

Fuel poverty is also an issue for Cornwall, with latest data from the Department for Energy and Climate Change (2011) estimating that 19% of households are in fuel poverty. Cornwall has a high proportion of property types that are hard to insulate, which contributes to this indicator.

A household is said to be fuel poor if it needs to spend more than 10% of its income on fuel to maintain a satisfactory heating regime (usually 21 degrees for the main living area, and 18 degrees for other occupied rooms).

Fuel Poverty Estimates 2011

- Cornwall: 19%
- England: 15%

326 local authority areas
Appropriate Housing

Challenges the related evidence base:

- Supply
- Demand
- Quality
- Type
- Cost

Cornwall Homechoice Register: Adapted Property requested, 1st April 2014

- 18% of households on the Cornwall Homechoice register have requested adapted properties.
- This presents challenges in management of housing stock, for example demand for disabled facilities grants and matching people with specific needs to appropriate houses.
- Cornwall Homechoice lettings to date reveal that 29% of households had a need for a property with some form of adaptation. Only 2% of all properties advertised were categorised as “adapted need only”. This equates to 8% of those households allocated accommodation in the period with an identified need being met.

Cornwall Homechoice Lettings to date

- 29% of households with an identified adapted need
- 2% of properties let with an adapted need label
- 8% of households with a need allocated a property with adaptations

18% of households on the Cornwall Homechoice register have requested adapted properties
Unoccupied properties

Challenges the related evidence base:

- There are 2,000 empty properties in Cornwall, some of which could be brought back into use to relieve housing demand.
- In some coastal and rural areas, second home ownership levels can be as high as 42%. This has an impact on sustainability and affordability.

258,883 dwellings in Cornwall (2011 Census)

2,000 empty homes (approx. Empty Homes Register 2013)

14,000 second homes (approx. Council Tax Register May 2012)

Social Housing Stock

Challenges the related evidence base:

- The total number of social houses available for rent is 29,000.
- Historically Right to Buy has presented challenges for housing provision as it reduces the pool of stock available.

Right to Buy Sales 1998-99 to 2012-13

- In recent years Right to Buy Sales have reduced, largely due to increasing house prices. The current Government has promoted the policy which has the potential to reinvigorate right to buy sales.
<table>
<thead>
<tr>
<th>Glossary</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordable housing/rent</td>
<td>Please refer to Appendix C</td>
</tr>
<tr>
<td>Allocations policy/scheme</td>
<td>The way in which homes owned by the local authority and registered providers are let. The scheme sets out who will be prioritised for these homes and how they will be allocated.</td>
</tr>
<tr>
<td>Balanced community</td>
<td>A community in which the mix of housing types and tenures is appropriate to the size, character and function of the area and will therefore be different depending on the community in question.</td>
</tr>
<tr>
<td>Cornwall Homechoice</td>
<td>The Council’s Allocations Scheme</td>
</tr>
<tr>
<td>Cornwall Housing Ltd</td>
<td>The company owned by Cornwall Council which is responsible for managing the council’s housing stock and Gypsy and Traveller sites, and delivering housing advice and homelessness services.</td>
</tr>
<tr>
<td>Decent Homes Standard</td>
<td>Quality standard for public sector housing designed to ensure minimum standards for kitchens, bathrooms, heating and general repair.</td>
</tr>
<tr>
<td>Fixed term and flexible tenancies</td>
<td>New types of tenancies for social or affordable housing which were introduced from April 2012 and which landlords have the option to use instead of the secure tenancies which have traditionally been used in the sector. Where a secure tenancy lasts indefinitely, a fixed term or flexible tenancy will be reviewed after a set period of time and may not be renewed.</td>
</tr>
<tr>
<td>Fuel poverty</td>
<td>A term used to refer to households with high heating costs relative to income. In 2013 the government changed the definition and methodology used to calculate fuel poverty although the basic principle remains the same.</td>
</tr>
<tr>
<td>Health and Wellbeing Board</td>
<td>A statutory forum in which leaders from the health and care sectors in Cornwall work together to improve the health and wellbeing of the population and reduce health inequalities.</td>
</tr>
<tr>
<td>Help to Buy</td>
<td>A government scheme offering mortgage guarantees or equity loans for people who want to buy a home.</td>
</tr>
<tr>
<td>Homes and Communities Agency (HCA)</td>
<td>A government agency with responsibility for housing and regeneration including providing investment for new housing development and acting as the regulator for social housing providers in England.</td>
</tr>
<tr>
<td>Housing Investment Plan</td>
<td>A plan setting out the Council’s financial investment proposals for housing in Cornwall.</td>
</tr>
<tr>
<td>Housing Revenue Account</td>
<td>The rental income that Cornwall Council collects from its housing stock.</td>
</tr>
<tr>
<td>Local Enterprise Partnership (LEP)</td>
<td>A partnership between the public and private sectors in Cornwall with responsibility for economic growth.</td>
</tr>
<tr>
<td>Local Housing Allowance</td>
<td>The type of Housing Benefit paid to people who rent their home from a private landlord. The rate is calculated based on how many bedrooms the household needs. It does not apply to people renting from a registered provider.</td>
</tr>
<tr>
<td>Local Plan</td>
<td>The key document setting out the strategic policies upon which local planning decisions will be based with regard to new housing, community facilities, shops and employment.</td>
</tr>
<tr>
<td>New Homes Bonus</td>
<td>A grant paid to councils by the government for increasing the number of homes in their areas, including new builds, conversions and long-term empty properties which have been brought back into use.</td>
</tr>
<tr>
<td>Registered Provider</td>
<td>A term used to refer to any Registered Provider of Social Housing, also known as Registered Social Landlords (RSLs). The local authority, housing associations and charities are all examples of Registered Providers.</td>
</tr>
</tbody>
</table>
Right to buy
Households in local authority housing who have held a tenancy for at least five years have the right to buy their council home at a discounted rate. This does not usually apply to tenants of houses owned by agencies other than the council.

Rough sleepers
Homeless people who do not have anywhere to spent the night and end up sleeping rough. This could include urban streets, car parks etc, but in Cornwall also includes more remote and rural areas where people are less likely to be disturbed.

Single-room rate entitlement
The rate of Local Housing Allowance for single people with no dependents under the age of 35 who live in the private rented sector. It is based on the cost of renting a room in a shared house.

Social housing
A general term used to refer to any housing that is rented from the local authority, a housing association or other registered provider at a social or affordable rent. Appendix C offers a more complete guide to the types of social and affordable housing.

Telehealth and telecare
Services which use technology to enable people with long-term health conditions to live independently at home. It includes facilities such as personal alarms, motion sensors and health monitoring equipment.

Universal Credit
A new benefit being introduced to replace Jobseeker’s Allowance; Employment and Support Allowance; Income Support; Housing Benefit; and Tax Credits. It is anticipated that Universal Credit will not reach Cornwall until 2016 at the earliest.

Welfare reform
A term used to refer to a series of changes to the benefit system introduced by the government since 2012 including high profile changes such as the ‘bedroom tax’ and Universal Credit among many others.

Winter Wellbeing Fund
A programme run in Cornwall to help protect the health of older and vulnerable people by providing support with heating and fuel costs over the winter.

### Affordable Housing Definitions

**Affordable housing** is comprised of a number of different products. Each is aimed at meeting the needs of different groups with varying levels of income. In Cornwall these include affordable rent, social rent, intermediate rent and affordable home ownership products.

Affordable homes are defined by Government as housing units (or traveller pitches and bed spaces when describing a shared dwelling such as a hostel) provided to specified eligible households whose needs are not met by the market. Eligibility may be determined with regard to local authority allocations policies, local incomes and local house prices depending on the type of affordable housing. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.

**Affordable rented housing** is a new form of social housing, introduced in 2011 as the main type of affordable housing supply. It may only be delivered by local authorities or registered providers (typically these are housing associations). Affordable rented homes are let to households who are eligible for social rented housing. Affordable rent is subject to rent controls that require a rent of up to 80 per cent of the local market rent (including service charges, where applicable).

**Social rented housing** is rented housing owned and managed by local authorities and registered providers (housing associations), for which target rents are determined through the national rent regime. Service charges may be levied in addition to the rent.

**Intermediate affordable housing** is a general term for housing at prices and rents above those of social rent but below market price or rents, and which meet the criteria as set out in the Government’s definition of affordable housing. These can include equity loan products, shared ownership, low cost sale and intermediate rent.

- **a. Intermediate affordable housing: Equity Loans**
  - Under an equity loan scheme for affordable housing, the majority of the cost (usually at least...
70 per cent) is funded by the purchaser through a mortgage and savings (deposit). The remaining cost of the home is paid for by the government and the house builder through an equity loan. The equity loan is provided without fees for the first five years of ownership. The property title is held by the home owner who can therefore sell their home at any time and upon sale should provide the government and the house builder the value of the same equity share of the property when it is sold.

b. Intermediate affordable housing: Shared ownership

- Under a **shared ownership scheme** for affordable housing, the purchaser pays for an initial share of between 25 per cent and 75 per cent of the home’s value with the option to increase their ownership if they later choose and can afford to do so. The housing association owns the remaining share and rent is paid on the landlord’s share. In Cornwall, the rent is fixed at 2.5% of their share’s value to be paid annually. Shared ownership properties are always leasehold homes.

c. Intermediate affordable housing: Low Cost Homes for Sale

- In a low cost home for sale the purchaser buys the home outright (100%). However the purchase price is set as a percentage of open market value. The levels of discount from the open market can vary across Cornwall because house prices vary. The level of discount must be sufficient to ensure that an average local household with an average income could affordable to purchase. This results in discounts of between 20% and 50% from the open market value. A section 106 agreement controls the property’s resale which must be to a qualifying person at the same percentage of open market value. Homes are typically sold by a private housebuilder and can be either freehold or leasehold.

d. Intermediate affordable housing: Private Intermediate Rent

- Intermediate rented housing has effectively the same attributes as affordable rented housing but is delivered by private owners and developers. Intermediate rented homes are let to households who are eligible for social rented housing. The rent is limited within the section 106 legal agreement to up to 80 per cent of the local market rent (including service charges, where applicable). The Council also has the right to either nominate or approve occupiers. Nominees come from the Council’s housing register.

**Appendix D**

**Housing Sector Operating Principles**

**Customer Service**

- We will help people to help themselves
- We will have mature and realistic conversations with people about their housing options
- We will help people to get the right service for their needs
- We will support and protect vulnerable people

**Working Together**

- We will set a clear and robust vision for the sector in Cornwall
- We will put the interests of our communities above those of any individual service or organisation

- We will avoid ‘empire building’ and support each other to thrive
- We will resolve conflict in a professional manner through the appropriate channels
- We will operate on a basis of mutual respect and trust

**Delivering Services**

- We will work to achieve the Cornish Housing Standard across all tenures
- We will raise accommodation standards across all housing tenures
- We will increase the amount of affordable housing in Cornwall
- We will have a harmonised rent strategy with our partners
If you would like this information in another format or language please contact:
Cornwall Council, County Hall, Treyew Road, Truro TR1 3AY
Telephone: 0300 1234 100
Email: enquiries@cornwall.gov.uk
www.cornwall.gov.uk