

## Social Housing in Cornwall

### Key points:

- On 22nd March 2021 there were 14,985 households on the Homechoice Housing Register.
- There were 2,525 social and affordable tenancies started in 2019/2020, with around two thirds let through the Homechoice partnership.
- There are approximately 33,000 social and affordable homes in Cornwall, making up an estimated 11% of the overall housing stock.
- The availability of social homes varies between communities in Cornwall.
- Demand for Social Housing outstrips supply. Since the new system was introduced in January 2018 only 17% of households that registered have achieved a letting in Cornwall.
- Households in higher bands of need are more likely to achieve a letting.

### Social Housing Providers in Cornwall

There are two types of social housing provider, local authority ('Council' housing), and housing associations.

- Local authority housing is run by Cornwall Housing Ltd. (CHL) on behalf of Cornwall Council. On 1<sup>st</sup> April 2021, there were 10,310 social and affordable rented homes managed by Cornwall Housing. Councils have a legal duty to house those in highest need<sup>1</sup>.
- Housing Associations are independent, non-profit organisations. Housing Associations are also referred to as Private Registered Providers.

There are also different types of tenancies:

- Social rent – typically 50-60% of open market rents.
- Affordable rent – usually 80% of the open market median rent.
- Intermediate rent - rent is charged at a reduced rate to enable the occupier to save for a deposit.
- Sheltered accommodation – designed to allow older people to live independently, often with shared communal areas and 24-hour help from a dedicated warden or scheme manager.
- Housing for Older People – housing which has a restriction on the ages that can live there, typically 55 and over.
- Extra Care housing – similar to sheltered accommodation, but with additional support available.
- Supported housing – designed to help young adults with specific needs to live independently, for example those with learning difficulties.
- Rent to Buy – similar to intermediate rent, designed to help people save to buy a home by charging a reduced rent. Homes are available to rent with a short-term lease (this can be anywhere from 6 months to 5 years) with the option to buy at the end of the tenancy.

<sup>1</sup> Housing Act 1996 Part VII (as amended by the Homelessness Act 2002 and Localism Act 2011)

## Homechoice Partnership

Homechoice is a partnership of the following local housing providers:

Landlord	Type of Provider	Lettings through Cornwall Homechoice partnership 2019/20
Cornwall Council (properties managed by Cornwall Housing Ltd on behalf of Cornwall Council)	Local Authority	565
LiveWest	Large non-profit	404
Ocean Housing	Large non-profit	240
Sanctuary Housing	Large non-profit	133
Westward Housing Group	Large non-profit	127
Guinness Partnership	Large non-profit	73
Aster Communities	Large non-profit	39
Plymouth Community Homes	Large non-profit	17
Cornwall Rural Housing Association	Small non-profit	12
Cornwall Housing Limited (owned by Cornwall Housing)	Small non-profit	8
Place for People Homes	Large non-profit	6
Habinteg Housing Association	Large non-profit	2
Hastoe Housing Association	Large non-profit	1

Source: Cornwall Housing Homechoice

Homechoice Partners use the same rules about who can go onto Homechoice, how they decide who is prioritised for a home.

The Homechoice partnership has a single register and website [www.cornwallhousing.org.uk](http://www.cornwallhousing.org.uk). Having a single portal makes it easier for people to search for a social or affordable rented property in Cornwall and enables choice and transparency and homes can be rented to those most in need.

Not all housing associations and registered providers are part of the Homechoice Partnership. In 2019 there were 44 housing social housing providers operating in Cornwall<sup>2</sup>, including Coastline Housing which is a large provider with around 4,000 homes in Cornwall.

## Social Housing Register Waiting Lists

When households register with Cornwall Homechoice, their housing need is assessed, and the household is given a priority banding, and eligible date, and the type and size of property they can apply for. This allows the household to bid on suitable properties.

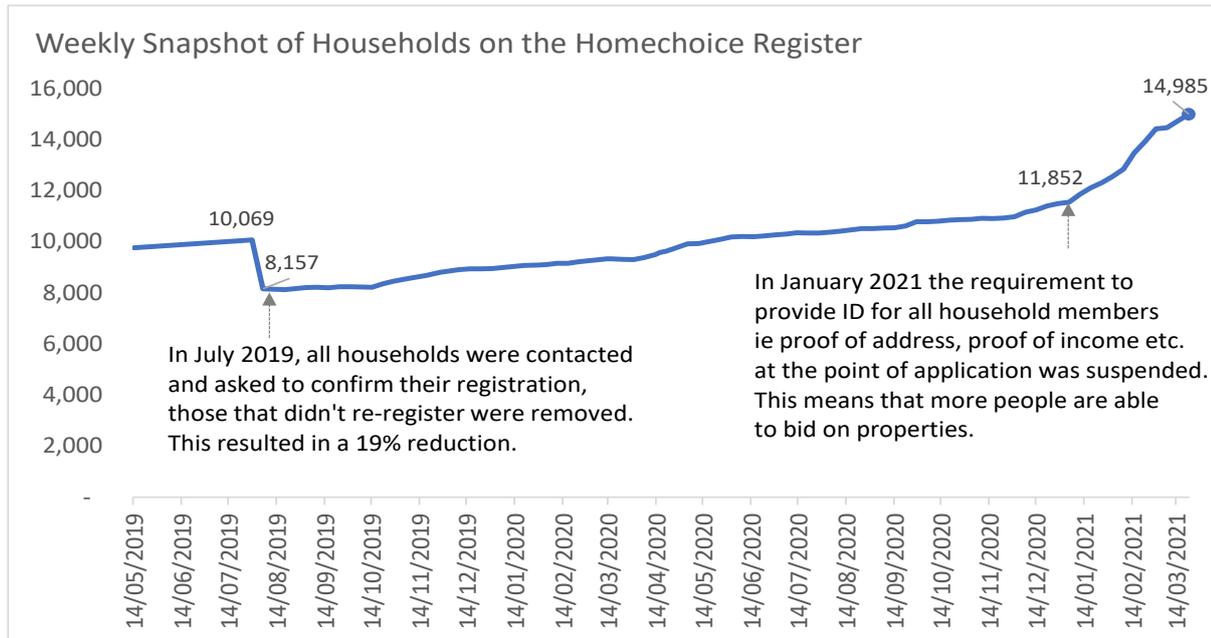
It is not possible to compare social housing waiting list data for Cornwall with other authorities in any meaningful way. Each authority applies different rules and policies and operate different systems with different providers and partnership structures. The policy we apply within Cornwall can radically change

<sup>2</sup> A list of providers and their stock levels can be accessed via the [Statistical Data Return](#) (PRP geographic lookup tool).

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numbers registered, so this is only one way to measure social housing demand and needs to be put into the context of lettings to understand the balance of supply and demand.

**14,985** households registered with Homechoice, snapshot 22<sup>nd</sup> March 2021

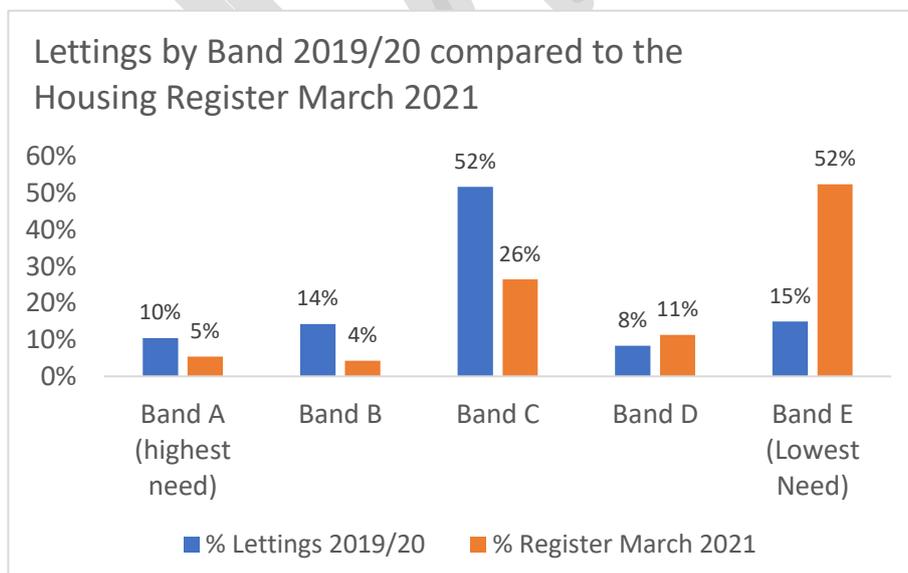


### Social Housing Lettings

In 2019/20 there were 2,525 social and affordable rented tenancies for Cornwall<sup>3</sup>, 1,629 (around two thirds) of these were let through Cornwall Homechoice. Of the 2,525, 75% were to social rent, and 25% were to an affordable rent.

### Social Housing Lettings by Band

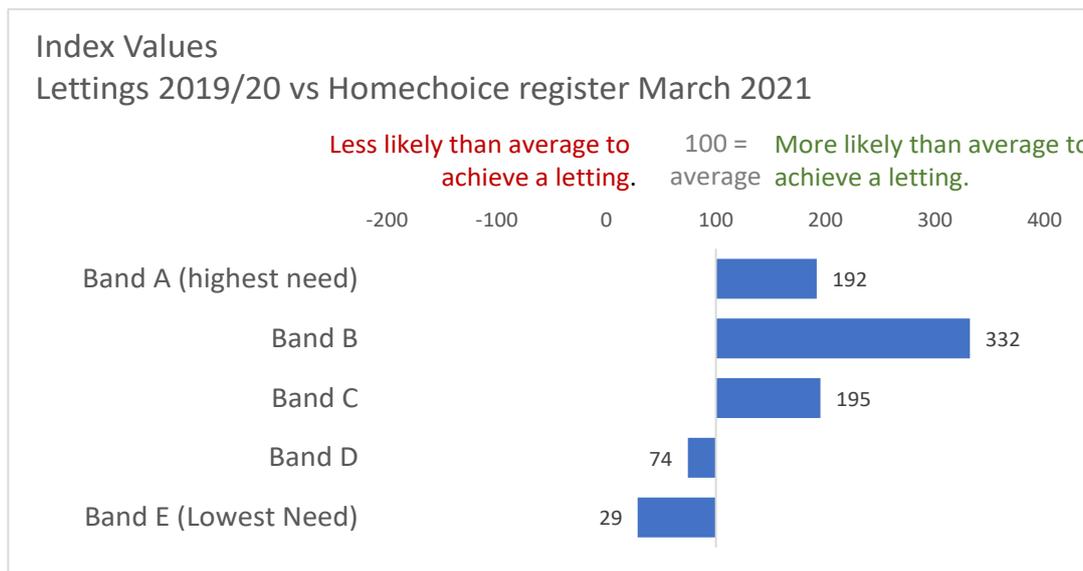
The chart below compares lettings for 2019/20 with the number of households in that band on the Homechoice Register in March 2021.



<sup>3</sup> <https://www.gov.uk/government/statistics/social-housing-lettings-in-england-april-2019-to-march-2020>

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By comparing the percentages directly, Band B is over 3 times more likely than average to achieve a letting, and Bands D and E are the least likely to achieve a letting.



### Social Housing Waiting times by Band

For those who achieve the letting (around 17% of those who register), the median time between application and tenancy start is 335 days, or 11 months, but varies greatly depending on circumstances. If households are in Band E, require specialist housing, wish to live in areas with low numbers of social housing, or require a 4 bedroom home the wait can be significantly longer.

### Social Housing and Local Connection

There are 2 main ways Cornwall Council and partners help ensure that local people are prioritised for homes;

- Restricting who can obtain a tenancy to those who can evidence a connection to Cornwall.
- Advertising a proportion of properties with priority to people from a certain geographical area.

Anyone can join the Homechoice Register, but only households with a local connection to Cornwall can qualify for a home, unless they are in an exemption category or if the property does not have a Section 106.

Examples of exempt groups include:

- An existing tenant of social housing who has agreed to a house swap under the Mutual Exchange Scheme<sup>4</sup>
- If you're a member of the armed Forces<sup>5</sup>

The full policy is available on the [Homechoice website](#).

In 2019/20 there were 1,629 lettings through Homechoice, 94% were let to someone with a Cornwall connection. Many social homes in Cornwall has a Section 106 or 'Local Letting Plan' which is a legal requirement that people with a connection to a local area (usually the parish or groups of neighbouring parishes) should get priority for a property.

<sup>4</sup> [https://england.shelter.org.uk/housing\\_advice/council\\_housing\\_association/tenancy\\_exchanges](https://england.shelter.org.uk/housing_advice/council_housing_association/tenancy_exchanges)

<sup>5</sup> Allocation of Housing (Qualification Criteria for Armed Forces) (England) Regulations 2012

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In 2019/20 50% of lettings went to someone with a connection to the parish.

### Links to further information

- Cornwall Housing Homechoice: [Homechoice Housing Register - Cornwall Housing](#)

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