



**Wendron Parish
Neighbourhood
Development Plan
2025 to 2030**

EVIDENCE

BASELINE

REPORT

No.3 HOUSING

Document Control		
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IMPORTANT NOTE: THIS IS A 'LIVE DOCUMENT' THAT IS CONTINUOUSLY UPDATED AS NEW DATA BECOMES AVAILABLE. THE VERSION ON THE NDP WEBSITE WILL BE UPDATED REGULARLY.

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WENDRON PARISH NDP EVIDENCE OVERVIEW REPORT

No 3: HOUSING

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1. Planning Policy Background

National Planning Policy Framework 2024

1.1 Key messages from the National Planning Policy Framework (NPPF) 2024 include –

- Neighbourhood Plans should not promote less development than set out in the strategic policies for an area (Para 30).
- To support the Government’s objective of significantly boosting the supply of homes, planning should ensure that sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay (Para 61).
- Plans should provide for a mix of housing catering for different groups (Para 63). These should include, at least:
 - those who require affordable housing (including Social Rent);
 - families with children; looked after children;
 - older people (including those who require retirement housing, housing-with-care and care homes);
 - students;
 - people with disabilities;
 - service families;
 - travellers;
 - people who rent their homes and people wishing to commission or build their own homes.
- Where an affordable housing need has been identified, plans should. specify the type of affordable housing required (Para 64)
- Strategic Plans should set NDP housing requirements which reflect the overall strategy for the pattern and scale of development and any relevant allocations. Once the strategic

policies have been adopted, these figures should not need re-testing at the neighbourhood plan examination, unless there has been a significant change in circumstances that affects the requirement (Para 69). Where this is not possible, indicative figures should be given which takes into account factors such as the latest evidence of local housing need, the population of the neighbourhood area and the most recently available planning strategy of the local planning authority. (Para 70).

- Mixed tenure sites can provide a range of benefits, including creating diverse communities and supporting timely build out rates, ... Mixed tenure sites can include a mixture of ownership and rental tenures, including Social Rent, other rented affordable housing and build to rent, as well as housing designed for specific groups such as older people's housing and student accommodation, and plots sold for custom or self-build (Para 71).
- Small and medium sized sites can make an important contribution to meeting the housing requirement of an area and are often built-out relatively quickly. At least 10% of the housing requirement should be on sites no larger than one hectare (Para 73).
- Neighbourhood planning groups should consider allocating small and medium-sized sites of no larger than 1ha suitable for housing in their area (Para 74).
- Where an allowance is to be made for windfall sites as part of anticipated supply, there should be compelling evidence that they will provide a reliable source of supply (Para 75).
- Plans should consider the case for setting out policies to resist inappropriate development of residential gardens, for example where development would cause harm to the local area (Para 75).
- Development of exception sites for community-led development¹ on sites that would not otherwise be suitable as rural exception sites should be supported (Para 76).
- A 5 year supply of deliverable sites must be maintained including an additional buffer of deliverable sites of 5% to ensure choice and competition in the market for land; or 20% where there has been significant under delivery of housing over the previous three years (Para 78).
- In rural areas, planning policies and decisions should be responsive to local circumstances and support housing developments that reflect local needs, including proposals for community-led development for housing. Local planning authorities should support opportunities to bring forward rural exception sites that will provide affordable housing to meet identified local needs, and consider whether allowing some market housing on these sites would help to facilitate this (Para 82).

¹ Community-led development: A development taken forward by, or with, a not-for-profit organisation, that is primarily for the purpose of meeting the needs of its members or the wider local community, rather than being a primarily commercial enterprise. The organisation should be created, managed and democratically controlled by its members, and membership of the organisation should be open to all beneficiaries and prospective beneficiaries of that organisation. It may take any one of various legal forms including a co-operative society, community benefit society and company limited by guarantee. The organisation should own, manage or steward the development in a manner consistent with its purpose, potentially through a mutually supported arrangement with a Registered Provider of Social Housing. The benefits of the development to the community should be clearly defined and consideration given to how those benefits can be protected over time, including in the event of the organisation being wound up.

- Housing should be located where it will enhance or maintain the vitality of rural communities. Planning policies should identify opportunities for villages to grow and thrive, especially where this will support local services. Where there are groups of smaller settlements, development in one village may support services in a village nearby. (Para 83)
- New isolated homes in the countryside should be avoided unless there are special circumstances which includes meeting the needs of rural workers; enabling development to secure the future of heritage assets; the development would reuse redundant buildings; involve the sub-division of an existing property, or where the building's design is of exceptional quality that would reflect the highest standards of architecture, help raise standards of design in rural areas, significantly enhance its immediate setting, and be sensitive to the defining characteristics of the local area. (Para 84).
- Good design is a key aspect of sustainable development, creates better places in which to live and work and helps make development acceptable to communities (Para 131).
- Plans should, at the most appropriate level, set out a clear design vision and expectations, so that applicants have as much certainty as possible about what is likely to be acceptable (Para 132).
- Design policies should be developed with local communities so they reflect local aspirations, and are grounded in an understanding and evaluation of each area's defining characteristics. Neighbourhood planning groups can play an important role in identifying the special qualities of each area and explaining how this should be reflected in development, both through their own plans and by engaging in the production of design policy, guidance and codes by local planning authorities and developers (Para 132).
- Design guides and codes can be prepared at an area-wide, neighbourhood or site-specific scale, and to carry weight in decision-making should be produced either as part of a plan or as supplementary planning documents (Para 134).
- Making effective use of land is also strongly encouraged (Paras 124 to 130)

Rural exception sites:
 Small sites used for affordable housing in perpetuity where sites would not normally be used for housing. Rural exception sites seek to address the needs of the local community by accommodating households who are either current residents or have an existing family or employment connection. A proportion of market homes may be allowed on the site at the local planning authority's discretion, for example where essential to enable the delivery of affordable units without grant funding.

Cornwall Local Plan 2016

- CLP Objective 4 aims Meet housing need by providing for new homes over the plan period that provide everyone in the community with the opportunity of living in an appropriate home, supported by local community facilities.
- The CLP spatial strategy under Policies 2, 2a and 3 directs most development to those areas capable of sustaining it.
- The adopted CLP sets a minimum target of 52500 homes in Policy 2a. Of this it 'apportions' 2,300 dwellings to the Helston and South Kerrier Community Network Area, of which Wendron Parish is part. This CNA also includes: Breage, Crowan, Cury, Germoe, Grade-

Ruan, Gunwalloe, Gweek, Helston, Landewednack, Manaccan, Mawgan-in-Meneage, Mullion, Porthleven, Sithney, St Anthony in-Meneage, St Keverne, and St Martin-in-Meneage

- Of this requirement, 1,100 were apportioned to the rural parts of the Network. However, the CLP gives no more specific guidance as to the ‘share’ of the requirement to be taken up by each Parish, saying only that ‘Co-ordination will be needed amongst the remaining parishes within the CNA to ensure that housing needs are met’.
- The remainder of the apportionment, 1,200 dwellings was to be delivered through the Site Allocations Development Plan Document. The designated area for this DPD covers part of Wendron Parish, but no allocations were made.
- As at 1st April 2024 no further homes were needed in Wendron Parish to meet the Parish baseline requirement under the Cornwall Local Plan, the housing apportionments being significantly exceeded by that date [See Figure 1 below].

HELSTON & LIZARD COMMUNITY NETWORK AREA

HELSTON	TOTAL	REST OF CNA (HELSTON & LIZARD)	TOTAL
LOCAL PLAN TARGET	1,200	LOCAL PLAN TARGET	1,100
COMPLETIONS: Small sites <10	169	COMPLETIONS: Small sites <10	878
COMPLETIONS: Large Sites 10+	468	COMPLETIONS: Large Sites 10+	378
PERMISSIONS: Small sites with planning permission <10 units*	40	PERMISSIONS: Small sites with planning permission <10 units*	435
PERMISSIONS: Large sites with planning permission 10+ units	641	PERMISSIONS: Large sites with planning permission 10+ units	105
SUBJECT TO S106: Large sites (10+)	0	SUBJECT TO S106: Large sites (10+)	70
CLI SITES without permission	0	CLI SITES without permission	0
WINDFALL: Small sites <10	14	WINDFALL: Small sites <10	50
LOCAL PLAN SITE ALLOCATIONS	0	LOCAL PLAN SITE ALLOCATIONS	0
NEIGHBOURHOOD PLAN SITE ALLOCATIONS	0	NEIGHBOURHOOD PLAN SITE ALLOCATIONS	0
SURPLUS	132	SURPLUS	816

Figure 1: Housing Delivery Progress as at 31st March 2024. Source: Cornwall Monitoring Report.

- Neighbourhood Plans can provide detailed guidance on which settlements outside the town are appropriate for infill and rounding off to meet local needs and support community sustainability at a scale appropriate to its character and role (Para 1.64 to 1.68).
- CLP Policy 6 requires that sites of 10 dwellings or more should include a mix of house size, type, price and tenure to address identified needs and market demand and to support mixed communities. On sites of 200 dwellings or more, additional specialised housing (including extra care housing) should be considered where demand exists, to meet specialist needs.
- CLP Policy 7 restates NPPF Para 84 in more precision.
- Affordable Housing Policy 8 requires that on sites of 11 or more dwellings at least 40% [depending on the local ‘value zone’ set in the CLP] should be affordable housing (of which a portion should be for rental and a portion for rental/sale at a price affordable to a typical local household – se Para 1.4 below). In the rural area including all of Wendron Parish, the threshold at which affordable provision is required is set at 6 or more dwellings, and the value zone is 4, where the target level of affordable housing is 30%.
- CLP Policy 9 allows for ‘exceptions sites’ on the edge of smaller towns, villages and hamlets where at least 50% of the housing is affordable.
- CLP Policy 10 deals with viability.

- Cornwall Local Plan Policy 12 provides guidance on design expectations generally across Cornwall.
- NOTE (1): in addition to rural exception sites, a Ministerial Statement in May 2021 allows for ‘First Home Exception’ sites that primarily deliver ‘First Homes’ [further details are given below].

1.2 Cornwall Council has also produced an Affordable Housing Supplementary Planning Document which was adopted in February 2020. This gives detail as to how Cornwall Local Plan policies will be applied².

1.3 In September 2022 the Council implemented a Chief Planning Officer Advice Note (CPOAN) ‘Addressing Affordability’³ to address the increasing pressure of a lack of homes that are rented at an affordable level throughout Cornwall. This CPOAN that the Council has implemented amends the tenure split in the Cornwall Local Plan. It means that more homes are now required to be at a social rent rather than an affordable rent. The typical expected tenure split has now been adjusted from the previous 70/30 tenure split (70% affordable rent 30% intermediate sale) to the following: In Zones 1 and 2: 60% social rented and 40% intermediate housing and In Zones 3, 4 and 5: 50% social rented and 50% intermediate housing.

1.4 Cornwall Council have also produced a useful toolkit to help communities to bring forward Affordable Housing.⁴

IMPORTANT UPDATE. In December 2024, the National Planning Policy Framework (NPPF) was updated, introducing a new method for Local Planning Authorities to calculate their housing requirements. This revised approach resulted in a significant increase to Cornwall’s housing targets. On 9 January 2025, Cornwall Council (CC) announced that its current Local Plan (covering the period to 2030) would be unable to meet these new targets. As a result, the Local Plan’s housing supply Policy 2a – Key Targets along with parts 1 and 2 of Policy 3 – Role and Function of Places is now considered ‘out of date.’

However, policies 2 and 3 parts 3 and 4 of the Local Plan continue to provide clarity on how decision-makers should determine the most sustainable locations for growth. This has been described in the Interim Planning Policy Position Statement issued by Cornwall Council. In summary this says that:

- a) Policies 2 and 3 of the Local Plan continue to provide clarity on how decision-makers should determine the most sustainable locations for growth. Policy 2 states that this is intended to “maintain the dispersed development pattern of Cornwall and provide homes and jobs based on the role and function of each place.”
- b) While Policy 3 is considered out of date in terms of restricting growth to certain named settlements, the approach to understanding the role and function of place remains an important factor in decision-making. This ensures that the scale and type of development are

² <https://indd.adobe.com/view/d6991b3d-474f-4b3a-953a-77b4d812c222>

³ <https://www.cornwall.gov.uk/media/d3jpszano/chief-planning-officer-note-addressing-affordability.pdf>

⁴ <https://www.cornwall.gov.uk/housing/affordable-housing/affordable-housing-enabling-toolkit/>

appropriate to meeting the housing needs of each settlement, with *more sustainable locations* accommodating a greater proportion of housing needs.

- c) The Interim Statement explains that Sustainable locations are typically characterised by settlements that offer a wider range of services, facilities, and employment opportunities. To maintain vibrant local communities and support essential services, it says that growth and investment will be directed towards larger, well-connected settlements, reinforcing their role as hubs for employment, community, leisure, and retail activities. These include both the named towns formerly identified in Policy 3 of the Local Plan and other larger settlements with a strong mix of shops, services, and facilities.
- d) In contrast, the Interim Statement says that smaller and more rural settlements, with fewer services and limited access to active travel options, will accommodate proportionately less growth. However, meeting local housing needs remains a priority in these areas. To support this, development will focus on affordable-led rural exception sites and community-led housing schemes. These will deliver a mix of affordable and market homes in line with Policy 9 of the Local Plan and paragraphs 73, 76, 82 and 83 of the NPPF. Any development in these settlements must be appropriately scaled to ensure it remains in proportion to the existing community.

2. Baseline

House Price and Affordability

2.1 An examination of trends in prices can be revealing about the local housing market as they provide an indication of the level of demand for homes within an area. The relationship between house prices and incomes determines whether housing is affordable to local households and, to a large extent, what tenure, type and size of home they occupy. Specific parish-wide data is unavailable for house price. However data from the ONS for the Middle Super Output Area that includes Wendron Parish (and also Crowan, Gwinear-Gwithian, and Stithians Parishes) shows that the lower quartile and median house prices over time have both increased substantially (see Figure 2).

FIGURE 2: CHANGE IN LOWER QUARTILE AND MEDIAN HOUSE PRICES OVER TIME (WENDRON, CROWAN, GWINEAR-GWITHIAN, STITHIANS PARISHES)

Expression	Dec-95	Dec-01	%change	Dec-11	%change	Mar-24	%change	%change 95/24
Lower quartile[1]	£41,875	£72,000	72%	£166,875	132%	£283,750	70%	578%
Median Quartile[2]	£55,000	£89,950	64%	£195,000	117%	£332,500	71%	505%

[1] Lower Quartile For a set of data, a number for which 25% of the data is less than that number.

[2] Median is the middle value in a data set

Sources: House prices by middle layer super output areas – HPSSA Datasets 4, 2, 9, 10.

<https://www.ons.gov.uk/peoplepopulationcommunity/housing>

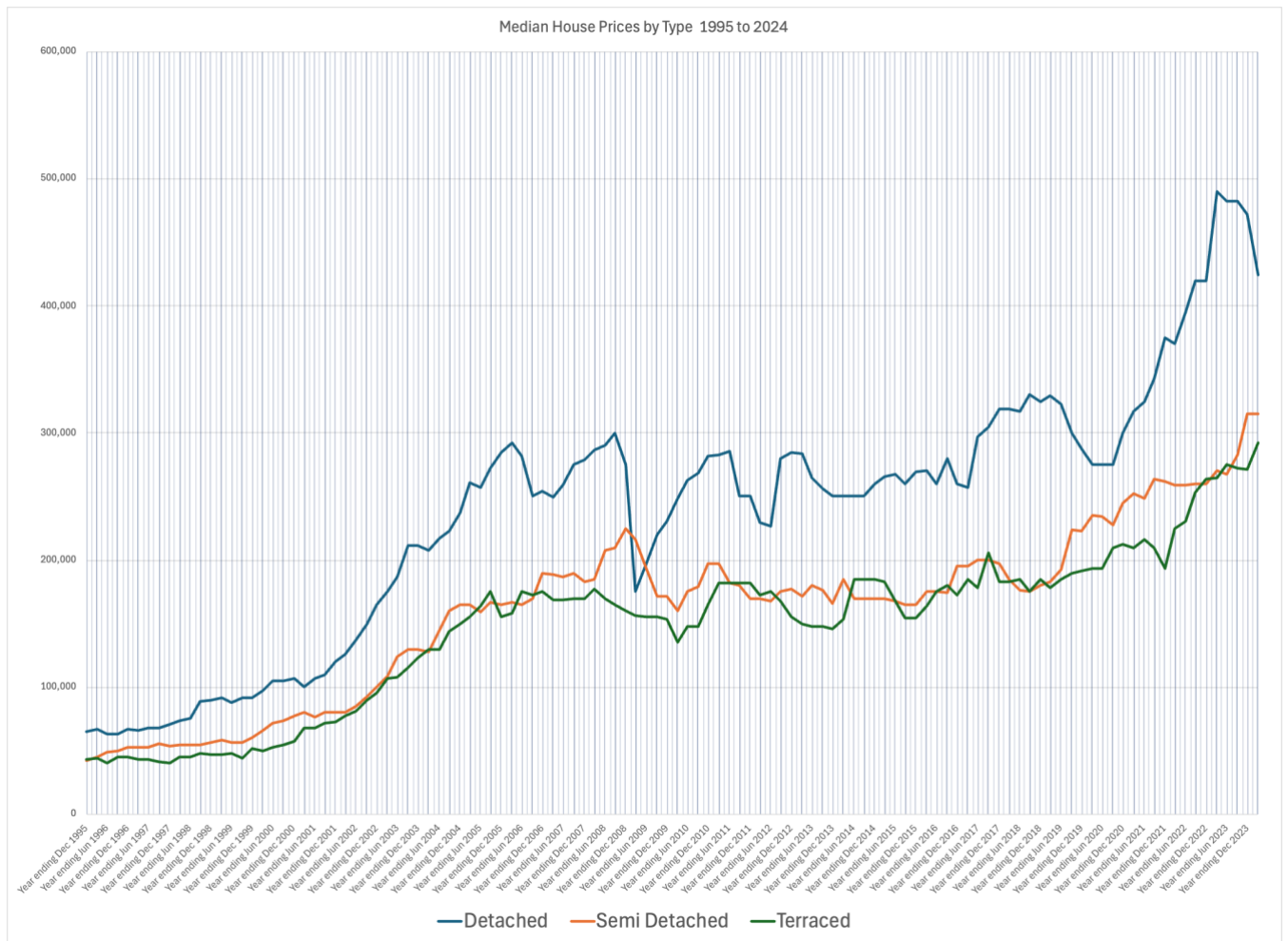
2.2 NOTE: People often talk about ‘average’ house prices. However ‘average’, otherwise known as the ‘mean’ is not a very good measure of typical house prices in an area. Because it captures the average of all house prices, both high and low, the few outlying data points on the high end (i.e. a few very much more expensive or very cheap homes) the resultant figure can be misleading. Instead the ‘median’ is used, which is the middle number when you sort the data from smallest to largest. It lies in the lower range of values (where more of the house prices are), giving a better sense of typical house prices in an area.

2.3 Figure 3 below breaks down house prices by type and quartiles since 2014. It shows that while the price of homes has grown overall (66%), prices of terraced houses have grown the most, followed by the price of detached and semi-detached homes.

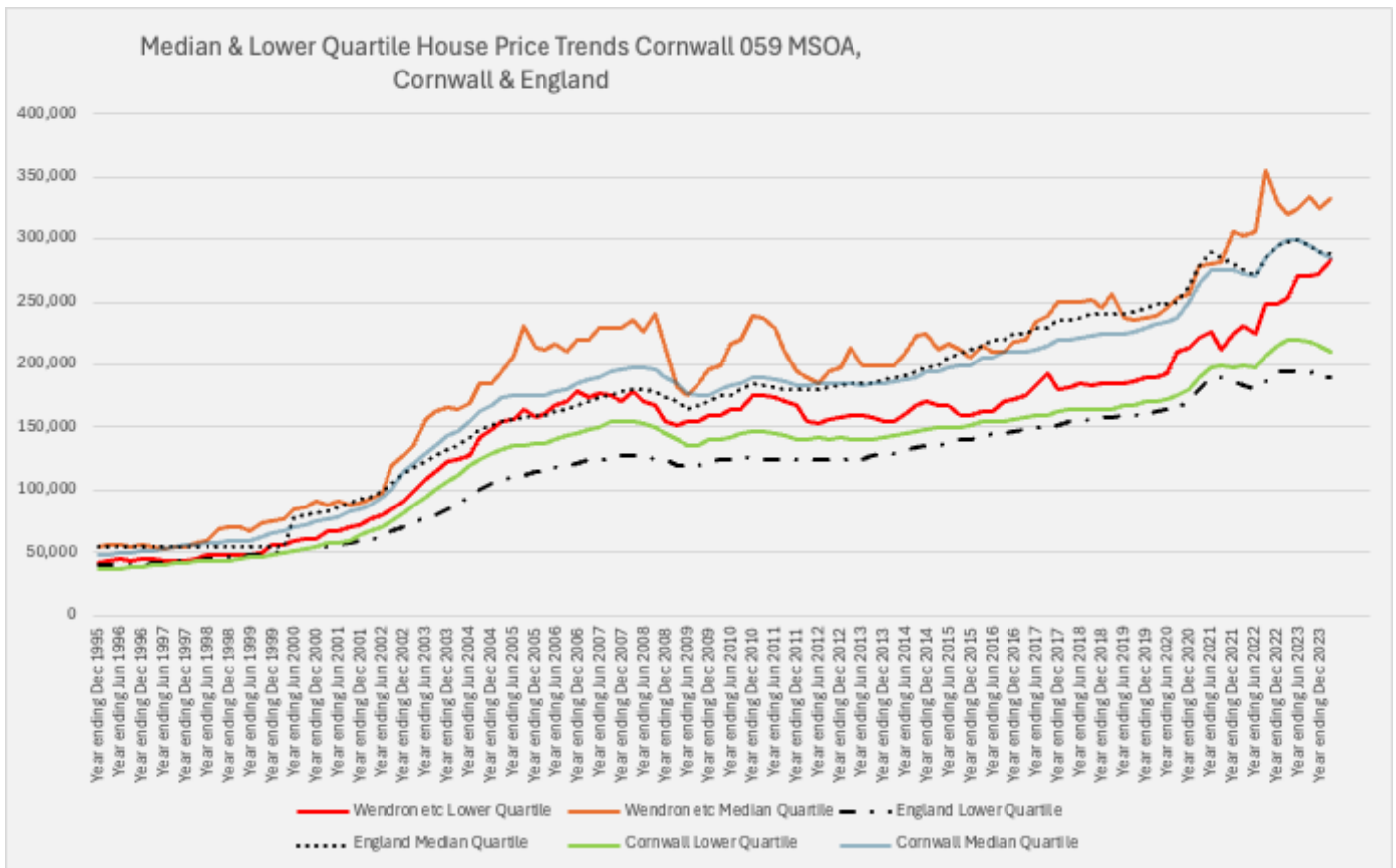
FIGURE 3: MEDIAN HOUSE PRICES BY TYPE 2014 TO 2024 (WENDRON, CROWAN, GWINEAR-GWITHIAN, STITHIANS PARISHES) Sources: House prices by middle layer super output areas – HPSSA Datasets 4

TYPE	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	GROWTH
Detached	£250,000	£266,047	£270,000	£257,500	£270,000	£329,000	£275,000	£317,500	£370,000	£490,000	£424,500	70%
Semi-Detached	£185,000	£169,950	£175,000	£195,000	£175,000	£183,250	£235,000	£252,498	£259,250	£270,000	£315,000	70%
Terraced	£153,000	£182,500	£164,000	£185,000	£164,000	£178,500	£193,000	£210,000	£225,000	£265,000	£292,500	91%
ALL	£199,975	£211,750	£215,000	£219,975	£250,000	£255,975	£238,750	£279,000	£302,500	£320,000	£332,500	66%

2.4 Figure 4 below tracks the changes in house prices over the last 25 years, illustrating how the differential in price between detached, semi-detached and terraced housing has continued to increase.



2.5 Figure 5 below shows the change that has occurred in comparison to Cornwall and England. This shows that median house prices in the Parish are now well above those in Cornwall and England generally, whilst lower quartile prices in the Parish are similar to median prices in Cornwall and England.



Affordability Thresholds

2.6 To gain a clearer understanding of local affordability, it is necessary to get an understanding of what levels of income are required to afford different tenures amongst the housing available in the Parish. This can be done using ‘affordability thresholds’: i.e. the estimated amount of annual income required to cover the cost of rent, or a mortgage, given local housing prices, and comparing that to the incomes available locally

2.7 Several assumptions are made in assessing the affordability of different tenures. Key assumptions are that:

- the maximum percentage of household income that should be spent on rent is 30%.

Why are Loan to Income Ratios important?

- In the UK mortgage market, the loan-to-income (LTI) ratio is a key metric that lenders use to assess a borrower’s ability to repay a loan. It represents the multiple of a borrower’s income that can be borrowed. For example, an LTI ratio of 4.5 means a borrower can obtain a mortgage up to 4.5 times their annual income. To promote financial stability, the Bank of England’s Financial Policy Committee (FPC) implemented a recommendation in 2014 that limits the proportion of high LTI mortgages. Specifically, lenders are restricted from extending more than 15% of their total number of new residential mortgages at LTI ratios of 4.5 or higher. This means that the availability of LTI mortgages greater than 4.5 is limited.
- Some lenders have adjusted their offerings to accommodate higher LTIs:
 - Nationwide, the UK’s largest building society, now offers some first-time buyers mortgages up to six times their income, with a 95% loan-to-value (LTV) ratio. This allows, for example,

- that mortgage financing will be offered at a maximum of 4.5 times household income, and
- a deposit of 10% of the value to be purchased is available.

2.8 It is therefore emphasised that ‘affordability thresholds’ are essentially a tool that gives an impression of the nature and degree of difficulty local people may have in accessing housing. There will be many variations in and individual’s or household’s circumstances that make their situation far easier or far worse.

a couple earning a combined £50,000 to borrow £300,000.

- Similarly, Lloyds and Halifax have increased their LTI caps to 5.5 times income for some first-time buyers
- Whilst this helps some, it means that competition for higher than 4.5 ratio loans is high, so in effect only those first-time buyers with the higher end of incomes, best financial record and strong savings are likely to be eligible for a mortgage.
- Therefore, the calculations which follow are very much a ‘best case’, and that the actual situation may in reality be much worse

Income

2.9 Household incomes determine the ability of households to exercise choice in the housing market, and consequently the level of need for affordable housing products. Two sources of data are used to examine household incomes in Wendron Parish.

2.10 The ONS’s ‘Income estimates for small areas, England and Wales’ is limited to the overall **average household income** (i.e. it does not provide the average income of lower earners). The average household income in the Parish before housing costs locally was £31,400 in 2020. Assuming that this figure increased by the same percentage as the ONS data below, **by 2024 this would have been £39,343**. There will be many households earning below this figure

2.11 The ONS’s annual estimates of UK employee earnings provides median and lower quartile average earnings but it is only available at the Local Authority level (i.e. all Cornwall). It also relates to individual earnings, not households. Cornwall’s **individual lower quartile gross annual earnings**⁵ were **£24,995 in 2024**. To estimate the income of households with two lower quartile earners, this figure is **doubled to £49,990**. For the UK the equivalent figures were £28,070 [£56,140].

2.12 The individual median quartile gross annual earnings in Cornwall were **£31,964 in 2024**. To estimate the income of households with two median quartile earners, this figure is **doubled to £63,928**. For the UK the equivalent figures were £37,630 [£75,260]⁶.

2.13 It is clear from this data that there is a large gap between the spending power of *average* earning households in the Parish [£39,343] and the average household made up of the *lowest 25%* of earners across Cornwall [£49,990], and an even bigger gap with the median household earnings

⁵ [the lower quartile is the value below which 25% of jobs fall]

⁶ Note that income data is ‘workplace based’ as this indicates the likely gross earnings of local people employed in Cornwall, as against ‘resident based’ which may be skewed upwards as it also includes earnings from people working outside of Cornwall.

across Cornwall [£63,928]. Where the households in question have one earner only, the gap will be even more significant.

Market Housing

2.14 **As of March 2024** the median house price in the area was **£332,500**. After deducting a deposit of 10%, the mortgage value would be £299,250, **requiring an income of £66,500**.

2.15 The equivalent figures for a lower quartile house price would be £283,750 price, £258,250 after 10% deposit, requiring £57,389.

Affordable Home Ownership

2.16 Affordable home ownership tenures include products for sale and sale/rent provided at below market levels. The three most widely available are:

- Discounted market housing (a subset of which is the First Homes product),
- Shared ownership, and
- Rent to buy.

Discounted ownership or 'First Homes'

2.17 Whether to treat discounted market housing as affordable or not depends on whether discounting of the asking price of new build homes of a size and type suitable to first time buyers would bring them within reach of people currently unable to buy market housing.

2.18 First Homes are subject to a discount offered by the developer which can, if local circumstances justify, be as high as 50%. Cornwall Council has done an assessment of the housing market across Cornwall and now requires that all First Homes provided at the maximum 50% discount.

2.19 For Wendron Parish, the effect of this can be calculated with reference to the median house price in the Parish (£332,500) which is a good proxy for the price of new build entry-level housing (i.e. assuming that new build entry-level homes will cost around the same as a median existing home, because of the premium usually associated with new housing). As of March 2025, **a First Home with 50% discount**, after deducting a deposit of 10%, would have a mortgage value £149,625, **requiring an income of £33,250**

2.20 Unfortunately, discounted market sale homes may be unviable to develop if the discounted price is close to (or below) overall development costs. Build costs typically include construction costs, professional fees, statutory consents and a contingencies sum. In Cornwall construction costs range from £1,800/m² to £3,000/m², to which might be added 15% to cover professional services, including architects, engineers, and project managers, and 8% for statutory consents and contingencies. Thus, the build costs for a two-bedroomed dwelling of 70/m² might be:

- Lower Estimate: £126,000 (construction) + £18,900 (professional fees) + £10,080 (consents/contingencies) = £154,980
- Upper Estimate: £210,000 (construction) + £31,500 (professional fees) + £16,800 (consents/contingencies) = £258,300

2.21 These figures do not take into account initial groundworks, finishes and specifications, land purchase and developer profit. An alternative form of provision, such as shared ownership, is

therefore likely to be far more attractive to a developer than is discounted ownership. In fact **it is considered highly unlikely that First Homes will have any role to play in the Parish.**

Shared Ownership

- 2.22 Shared Ownership allows buyers to purchase a part-share of a home (usually 25–75%, though now as low as 10%), paying a mortgage on their owned share and rent on the remaining share. It's supported by major mortgage lenders and commonly delivered by Registered Providers or Local Authorities. In Cornwall, due to high property values, annual rent on the unowned portion is capped at 2.5% of its market value.
- 2.23 Buyers can gradually purchase additional equity shares through a process called 'staircasing,' or, in exceptional financial hardship, decrease their ownership share. Shared Ownership is accessible to first-time buyers, previous homeowners, and tenants of councils or housing associations with good credit and household incomes under £80,000.
- 2.24 Affordability calculations assume households spend no more than 30% of their income on the rental element, which is capped at 2.5% of the value of the unowned share per year.
- 2.25 As of March 2025, based on the median house price of £332,500, **a 50% equity share** on the basis of the assumptions above, the total income required to cover rent and mortgage payments would be **£47,104**. For a **40% share** the income requirement would be **£43,225**, for 25% equity share the income requirement would be £37,406, and for 10% it would be £31,588.
- 2.26 At the lower end of the market, based on the lower quartile house price of £283,750 a 50% equity share on the basis of the assumptions above, the total income required to cover rent and mortgage payments would be £40,198. For a 40% share the income requirement would be £336,888. For a 25% equity share the income requirement would be £31,922 and for 10% it would be £27,666.

Rent to buy

- 2.27 Rent to buy is a relatively new and less common tenure, which through subsidy allows the occupant to save a portion of their rent to build up a deposit to eventually purchase the home. It is therefore estimated to cost the same as private rents – the difference being that the occupant builds up equity in the property with a portion of the rent, but this portion is still a monthly outgoing for the occupant. Rent to buy requires no deposit, thereby benefitting those with sufficient incomes but low savings. It is more attractive than renting but results in a much slower accumulation of the funds that can provide an eventual route to ownership than the other tenures.

Market Rents

- 2.28 Affordability thresholds for rented and affordable housing are determined by assessing whether annual rent exceeds 30% of a household's gross annual income. This 30% benchmark is deliberately conservative, as higher thresholds could unfairly exclude households facing particular financial constraints—an issue increasingly relevant given the post-COVID cost-of-living pressures.

2.29 Rental values for properties within the Neighbourhood Plan area have been identified through analysis of local property listings. The most reliable data comes from properties available within an 8 to 10-mile catchment area of the parish, reflecting the local housing market accurately. The larger geographical scope also provides a larger sample size, enhancing the robustness of the findings.

2.30 This area includes the Parish, the surrounding rural area, Helston, parts of Redruth and Camborne, Falmouth and Penryn, where rentals are influenced by tourism and to some extent the commuter catchment of Truro. As of March 2025 a total of 24 rental properties were available in this area:

2.31 **Using the assumptions set out above we see that an entry level 1 bedroom home would need an income of £23,000, a 2 bedroom home £36,500 and a family 3/4 bedroom home £51,000.**

FIGURE 6: MARKET RENTS AND THRESHOLDS IN WNDRON PARISH MARKET CATCHMENT

BEDROOMS	TOTAL	%AGE	MEDIAN RENT PM	MEDIAN RENT PA	INCOME THRESHOLD
3/4 bed	12	50.00%	£1,275	£15,300	£51,000
2 bed	8	33.33%	£913	£10,950	£36,500
1 bed	4	16.67%	£575	£6,900	£23,000
ALL	24	100%	£1,050	£12,600	£42,000

Affordable rent

2.32 Affordable rented housing is typically owned and managed by Registered Providers who must be registered with the Regulator of Social Housing, unless the property is part of a Build to Rent scheme. Such homes are let to households eligible for social rented housing, with rents (including service charges, where applicable) capped at either 80% of open-market rents or the published Local Housing Allowance (LHA) for the property type—whichever is lower.

2.33 To further ensure affordability, Registered Providers may impose additional rent caps, particularly for households reliant on housing benefit. Under Universal Credit, total benefits received by working-age households are currently capped at £20,000 per year.

2.34 However, even an 80% discount on market rents may not guarantee affordability, especially for benefit-dependent households. Consequently, Registered Providers in some locations apply further reductions, particularly for larger properties, resulting in rents closer to 50-60% of market levels rather than the standard 80%.

2.35 The most accurate local affordable rent data is derived from the same sources used for social rent levels in Wendron. Again, affordability calculations assume households spend no more than 30% of their gross income on rent, with an average figure adopted for planning purposes.

FIGURE 7: AFFORDABLE RENT LEVELS (£) IN WENDRON PARISH MARKET CATCHMENT

Size	1 bed	2 beds	3 beds	4 beds	All
Average affordable rent per week	£103.33	£127.23	£147.79	£177.22	£131.53
Annual average	£5,373	£6,616	£7,685	£9,215	£6,840
Income needed	£17,911	£22,053	£25,617	£30,718	£22,799

2.36 [Source: Table 11 of Regulator of Social Housing Geographic Look-Up Tool 2022 Final]

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1112647/GEO_PRP_TOOL_2022_FINAL_LOCKED.xlsx

Social rent

2.37 Social rented housing is generally owned and/or managed by local authorities or Registered Providers, for which ‘Target Rents’ are determined through the national rent regime. Social rents are typically lower than affordable rents.

2.38 Rents in socially rented properties reflect a formula based on property values and average earnings in each area, resulting in substantial discounts to market rents. Although the rent will vary depending upon location and house type, typical social rents are equivalent to 45-55% of open market rents. As such, this tenure is suitable for the needs of those on the lowest incomes and is subject to strict eligibility criteria.

2.39 To determine social rent levels, the Statistical Data Return Look-Up Tool from the Regulator of Social Housing is used, referring to General needs (social rent) table. This data is only available at the LPA level so must act as a proxy for Wendron Parish. This data is presented in Figure 5 below.

Figure 8: Social rent levels (£) [Gross] IN WNDRON PARISH MARKET CATCHMENT

Size	1 bed	2 beds	3 beds	4 beds	5 beds	6 beds	All
Average social rent per week	£80.97	£89.76	£98.09	£108.42	£115.15	£157.53	£91.55
Annual average	£4,210	£4,668	£5,101	£5,638	£5,988	£8,192	£4,761
Income needed	£14,035	£15,558	£17,002	£18,793	£19,959	£27,305	£15,869

[Source: Table 9 of Regulator of Social Housing Geographic Look-Up Tool 2022 Final]

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1112647/GEO_PRP_TOOL_2022_FINAL_LOCKED.xlsx

Analysis and Key Insights from the Affordability Threshold Table:

2.40 Figure 9 below presents the affordability analysis of different housing tenures in relation to various income levels. It evaluates whether different types of housing (market housing, affordable home ownership, and affordable rented housing) are financially accessible to households earning around:

- Local mean household income: £39,343
- Lower quartile single income: £24,995
- Lower quartile dual income: £49,990

2.41 The analysis reviews whether each tenure is “affordable” (marked green in the table), marginally affordable (amber), or unaffordable (red).

1. Market Housing is Generally Unaffordable

- **Median house prices (£299,250)** require an income of **£66,500**, significantly above local median and lower quartile household incomes, making homeownership inaccessible for average-income households.
- Even the **lower quartile house prices (£283,750)** require **£57,389** of income, still unaffordable to households below median incomes.
- **Median market rent (£12,600 annually)** requires an income of **£42,000**, affordable only for households with incomes around twice the lower quartile level.
- **Entry-level market rents** for 1- and 2-bedroom properties (£6,900 and £10,950 annually respectively) present limited affordability, predominantly benefiting those at or above median income.

2. Affordable Home Ownership Options Vary

- **First Homes (50% discount)** offer better affordability, requiring an income of **£33,250**, making homeownership accessible for median-income households but still out of reach for lower-quartile earners.
- **Median shared ownership schemes** at higher equity (40-50%) remain largely unaffordable to median and lower-income groups. However, schemes with lower equity shares (10-25%) significantly improve accessibility.
- **Lower Quartile shared ownership schemes** offer improved affordability for median-income households, particularly at lower equity shares (10-25%), thus better addressing local housing needs.

3. Affordable Rented Housing is the Most Accessible Option

- **Affordable rent (£6,840 annually)** and **social rent (£4,761 annually)** are accessible to all assessed income groups, including the lowest income households, reinforcing their critical role in addressing local housing needs.

Implications and Significance:

- Wendron Parish faces substantial affordability challenges within its market housing sector, severely limiting access for local residents on median and lower incomes.
- There is a clear need for targeted intervention through affordable ownership schemes and particularly through affordable rented housing.
- Lower equity shared ownership and First Homes initiatives represent vital intermediate solutions, enhancing access to homeownership for middle-income households.

- The data highlights a critical reliance on affordable and social rented housing options as the only universally accessible solutions for households across the full spectrum of local incomes.
- To address the identified affordability crisis, policy interventions in Wendron Parish should prioritise affordable rented housing and support low equity shared ownership opportunities to promote a balanced, sustainable local housing market.

Tenure	Mortgage Value (£k) after deposit	Rent (£k)	Income required (assuming 4x multiple)	Affordable on local mean HH incomes?	Affordable on Lower Quartile x 1 incomes?	Affordable on Lower Quartile x 2 incomes?
				£39,343	£24,995	£49,990
Market Housing						
Median House Price	£299,250	-	£66,500	No	No	No
Lower Quartile House Price	£283,750	-	£57,389	No	No	No
Median Market Rent	-	£12,600	£42,000	No	No	Yes
Entry Level Market Rent [1 bedroom]	-	£6,900	£23,000	Yes	Yes - Just	Yes
Entry-level Market Rent [2 bed]	-	£10,950	£36,500	Yes	No	Yes
Entry Level Market Rent [Family]	-	£15,300	£51,000	No	No	No
Affordable Home Ownership						
First Homes (50%)	£149,625	-	£33,250	Yes	No	Yes
Median Shared Ownership (50%)	£149,625	£4,156	£47,104	No	No	Yes
Median Shared Ownership (40%)	£119,700	£4,988	£43,225	No	No	Yes
Median Shared Ownership (25%)	£74,813	£6,234	£37,406	Yes	No	Yes
Median Shared Ownership (10%)	£29,925	£7,481	£31,588	Yes	No	Yes
Lower Quartile Shared Ownership (50%)	£127,688	£3,547	£40,198	Yes - Just	No	Yes
Lower Quartile Shared Ownership (40%)	£102,150	£4,256	£36,888	Yes	No	Yes
Lower Quartile Shared Ownership (25%)	£63,844	£5,320	£31,922	Yes	No	Yes
Lower Quartile Shared Ownership (10%)	£25,538	£6,384	£27,666	Yes	No	Yes
Affordable Rented Housing						
Affordable Rent	-	£6,840	£22,799	Yes	Yes	Yes
Social Rent	-	£4,761	£15,869	Yes	Yes	Yes

NOTES

[1] The affordability thresholds are designed to provide a robust indication of the costs of various housing tenures to support Neighbourhood Plan policy development. They rely on existing data (sometimes on a 'best fit' basis) and broad assumptions, so it is not possible to capture every possible scenario. The specific location, condition, and other characteristics of individual properties can significantly affect actual costs. These conclusions should therefore be interpreted flexibly.

[2] Median house prices in the NA are used as the best proxy for the cost of a newly built, entry-level home. This reflects the local market and accounts for the price premium typically associated with new builds, bringing the estimated price closer to that of median existing homes than to the cost of older, entry-level properties.

[3] Loan to Income Ratio of 4.5 is used to reflect most common rates.

[4] To determine the income required, it is assumed that spending more than 30% of income on rent may be unaffordable. This assumption, while useful for broad analysis, does not supersede or reflect Affordable Housing eligibility criteria at the Local Authority level. The average rent for all property sizes

FIGURE 9: AFFORDABILITY THRESHOLDS WENDRON PARISH MARCH 2024

Tenure

- 2.42 The pattern of home ownership, private renting and affordable/social renting are largely determined by the characteristics of the resident population. These include age and patterns of income and wealth which influence whether households can afford to rent or buy and whether they need subsidy to access housing.
- 2.43 There were 1335 households paying Council Tax in the Parish as at January 2025 [Source: Cornwall Council].
- 2.44 According to the 2021 Census the proportion of owner/occupier households in the Parish is 82.1%, compared to 61.3% for England and 66.2% for Cornwall, whilst shared ownership accommodation was 0.7%. Social rented housing was only 2.7% compared to 17.1% in England and 12.8% in Cornwall. Private rented was 14.5% compared to 20.5% in England and 19.7% Cornwall. [Source Census 2021, Table TS054].
- 2.45 In January 2025 there was 43 units of social housing, representing only 3% of the housing stock, compared to the average for Cornwall parishes of 8%. [Source: Cornwall Council].

Household Size

- 2.46 Average HH size in Wendron was 2.5, rather higher than the England and Cornwall data. However, the Parish has a lower proportion of 1 person households (21.3%) and a higher proportion of two person households (41.8%) than the average for England (30.1% and 34%) and Cornwall (30.7% and 38.4%). It also had higher numbers of 4 to 8 person HHs (21.1%) compared to England (19.7% and Cornwall (16.5%). [Source: Census 2021 Table TS017].

Occupancy Rates

- 2.47 Whether a household's accommodation is overcrowded, ideally occupied or under-occupied is calculated by comparing the number of bedrooms the household requires to the number of available bedrooms. The number of bedrooms the household requires is calculated according to the Bedroom Standard, where the following should have their own bedroom:

1. married or cohabiting couple
2. single parent
3. person aged 16 years and over
4. pair of same-sex persons aged 10 to 15 years
5. person aged 10 to 15 years paired with a person under 10 years of the same sex
6. pair of children aged under 10 years, regardless of their sex
7. person aged under 16 years who cannot share a bedroom with someone in 4, 5 or 6 above

- 2.48 An occupancy rating of:

- -1 or less: implies that a household's accommodation has fewer bedrooms than required (overcrowded)
- +1 or more: implies that a household's accommodation has more bedrooms than required (under-occupied)
- 0: suggests that a household's accommodation has an ideal number of bedrooms

2.49 Levels of overcrowding are lower in Wendron than in comparison to Cornwall, regional and national averages, affecting 2.3% of households compared with 4.3 % in England and 2% across Cornwall. On the other hand there is a higher-than-normal level of ‘under-occupation’ of dwellings, at 80.7% compared to 75% for Cornwall and 68.8% for England.

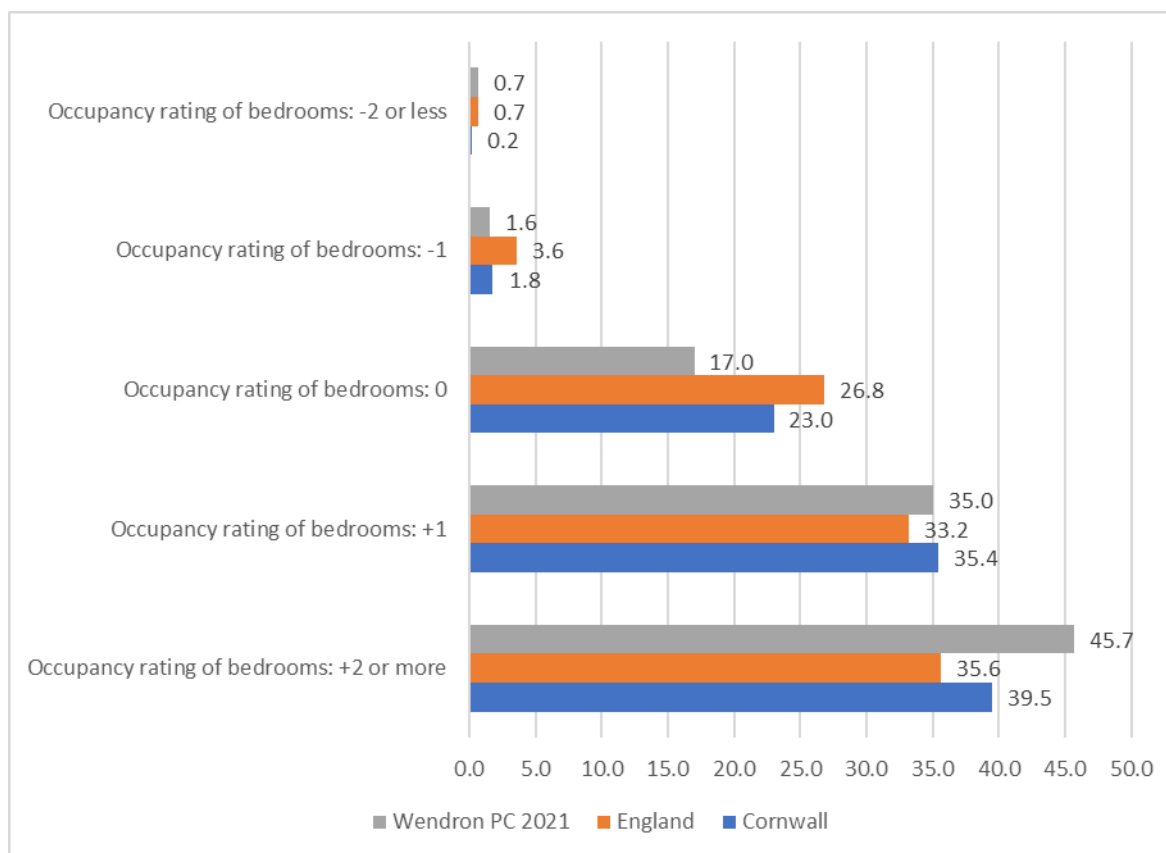


FIGURE 10: OCCUPANCY RATING [%age of HHs]. SOURCE CENSUS 2021 TABLE TS052.

Dwelling & Household Size Match

2.50 By comparing dwelling size and household size (see figure 11) an unbalanced housing stock is revealed. The proportion of the population in 1 person households [21.3%] were matched by only a small proportion of 1 bedroom dwellings [5.1%], whilst the 63.1% of people in 1 and 2 person households were matched by only 29.2% of dwellings that were 1 and 2 bedrooms. This reflects the significant level of ‘under occupation’ of larger dwellings that is occurring. At the other end of the scale, 3 and 4+ person households [36.8% of the total] are matched by 70.7% of dwellings being in the 3 or more bedroom range. This pattern may be a function of greater wealth, whereby more of the local population are able to afford a larger dwelling than they actually need, but it could also indicate that there are older people (‘empty nesters’) who may need to downsize for health reasons to a smaller more easily managed dwelling but cannot, and younger people forced to buy more expensive accommodation in order to continue to live locally.

Dwelling Size				Household Size			
1 bedroom	5.1%	29.2%	65.2%	1 person	21.3%	63.1%	57.5%
2 bedrooms	24.1%			2 people	41.8%		
3 bedrooms	41.1%	70.7%		3 people	15.7%	36.8%	
4+ bedrooms	29.6%			4+ people	21.1%		

Figure 11: Dwelling Size and Household Size Balance 2021

[Source: Census 2021 Tables TS 017 and TS 050)

Second Homes

- 2.51 There is currently no way to accurately report numbers of second homes, however there are several sources that provide an indication of communities with higher levels of second home ownership. These include the 2011 census table identifying unoccupied homes, which show that 82 dwellings, or 7.1%, were unoccupied in the Parish which is also below the average for Cornwall (11.2%) but well above that for England (4.3%). [Source: Cornwall Council 2018 and Census 2011 Table KS401EW].
- 2.52 The 2021 census will eventually publish information on dwellings which are identified as ‘second addresses’ by census respondents usually resident outside the Parish. In the meantime, it is possible to compare the number of dwellings in the Parish recoded in the census with the number of usually resident households to give an indication of the number of unoccupied dwellings that might be second homes. This indicates that about 8.3% of dwellings might be second homes (see Figure 12 below). This may be considered to be below the level where there will be impact on local services, community cohesion and residential amenity [c20%].

Figure 11: Second Homes Estimate 2021				
2021 output area	Dwellings	Households	Empty Dwellings [Implied 2 nd Homes]	
Trewennack and Helston Fringe	232	214	18	7.8%
Rame East	175	167	8	4.6%
Burras Rural and Polkerris	171	158	13	7.6%
Penmarth and Rural North	154	141	13	8.4%
Carnkie West	137	132	5	3.6%
Polkerris, Halwin and Rural	158	138	20	12.7%
Wendron and Rural West	154	140	14	9.1%
Wendron and Rural Mid Parish	160	140	20	12.5%
	1,341	1,230	111	8.3%
Source: Census 2021 Tables TS041 and RM204				

Housing Need in Wendron Parish

- 2.53 Affordable housing need evidence for Wendron Parish was reviewed using the latest available parish-level housing needs data (January 2026), which identifies a total of 73 households in housing need across the categories recorded (A, B, C and General Housing Need) [see Info Boxes 8 and 9]. This indicates an increase of 14.1% compared with the January 2025 HomeChoice snapshot (64 households) and continues to demonstrate a clear and ongoing need for affordable housing provision within the parish. [Homechoice is the choice-based system for letting council and housing association homes to rent in Cornwall].
- 2.54 The January 2026 evidence shows that the greatest need remains for 1-bedroom accommodation, with 35 households (approximately 47.9% of all recorded need), followed by 2-

bedroom homes (18 households, approximately 24.7%). Need is also recorded for larger homes, including 10 households requiring 3-bedroom homes (approximately 13.7%), and 8 households requiring 4-bedroom homes (approximately 7.6%), 2 households requiring larger homes (approximately 2.8%). See Figures 12 and 13 below.

Figure 12: HomeChoice Register Requirement January 2026 affordable housing need by category and bedroom need.							
Category	1 Bed	2 Bed	3 Bed	4 Bed	4-5 Bed	5 Bed	Total
A	2	1	0	0	0	0	3
B	3	0	1	1	0	0	5
C	11	5	6	6	1	1	30
General Housing Need	19	12	3	1	0	0	35
TOTAL	35	18	10	8	1	1	73

Figure 12A: Homechoice Lettings by calendar year						
0	1	3	0	0	2	1
Local Provision January 2025, Wendron Paris						

2.55 The requirement is therefore as set out in Figure 13 below.

Figure 13: Current [January 2026] Housing Need in. Wendron Parish		
Bedrooms Needed	Households	% of total
1 bed	35	47.9%
2 bed	18	24.7%
3 bed	10	13.7%
4 bed	8	11%
4 - 5 bed	1	1.4%
5 bed	1	1.4%
TOTAL	73	100.0%

2.56 The largest single component of identified need falls within the General Housing Need category, accounting for 35 households. Within this category, the strongest requirement is again for smaller dwellings, particularly 1-bedroom (19 households) and 2-bedroom (12 households) accommodation, with more limited need for 3-bedroom (3 households) and 4-bedroom (1 household) homes.

2.57 While applicants in this category may have a lower priority than households in Bands A to C for the purposes of allocating affordable rented homes, they are nevertheless qualifying households in housing need and remain eligible to bid for affordable homes through HomeChoice. Their lower priority reflects relative urgency within the allocations framework, not an absence of need.

- 2.58 For the avoidance of doubt, General Housing Need applicants are households whose needs have been assessed and recognised within the HomeChoice system, but who have not been awarded the higher priority banding applicable to households with more acute or urgent housing circumstances. This distinction is important in interpreting the evidence and understanding the full scale and nature of local housing need.
- 2.59 Examples of households likely to fall within General Housing Need may include, but are not limited to:
- young adults, with or without children, living with parents, family members or friends, who are unable to secure private rented accommodation or purchase on the open market,
 - households in private rented accommodation who are unable to sustain rents over the longer term, including those facing affordability pressures and, in some cases, insecurity of tenure.
- 2.60 Such circumstances are not uncommon in Cornwall, where local incomes are often insufficient to access market housing or sustain private sector rents, particularly in areas experiencing strong house price and rental pressure.
- 2.61 In policy terms, the General Housing Need group may include households whose needs could potentially be met through intermediate housing products, including Low-Cost Homeownership options such as Shared Ownership or Discount Market Sale, subject to eligibility, affordability and scheme availability. Appraising General Housing Need in this way provides a broader and more complete understanding of local housing pressures, including intermediate need, as part of the overall housing needs assessment for the parish.
- 2.62 The distinction between bandings becomes particularly relevant where the number of locally qualifying households exceeds the supply of available affordable homes. In these circumstances, priority is given to those assessed as being in the greatest housing need. Accordingly, even where affordable homes are delivered, there may still be insufficient supply to meet all locally arising needs at any one time, and households in lower priority bands may wait longer despite being in genuine housing need. This underlines the importance of considering both affordable rented provision and intermediate housing products as part of a balanced response to local housing need.
- 2.63 In the spring 2024 community survey 14 of the 26 respondents [53.8%], to the question ‘How many members of your household, including previous members, would like to live independently in the Parish now if suitable accommodation was available locally?’ indicated that at least one person in their household, or a previous member of it, would like to live independently in the Parish at that time. On a minimum-count basis, these responses point to at least 25 people needing separate accommodation locally. This is a significant indicator of both suppressed ‘hidden household’ need [see Info Box 10], and emerging local housing need, particularly as the question refers to people who would live independently now if suitable homes were available.
- 2.64 The different approaches available to meet this need are shown in Figures 14 to 16 below.

FIGURE 14: DEFINITIONS 1. LOCAL CONNECTIONS

A **Local Connection Applicant** must demonstrate that they, or a member of their household meet one of the following criteria:

- Have lived in Cornwall for the last 3 years and that residence was of their choice. (NB residence in a hospital or prison does not form a local connection by residence);
- Are employed in permanent employment in Cornwall (permanent employment is regarded as 16 hours or more per week for a continuous period of 3 years. (NB This must be their actual place of work, not where their head office is situated);
- Has close family (normally mother, father, brother, sister, son or daughter) that have resided in the area for a minimum of the past 5 years and the applicant has a need to give or receive support for the foreseeable future/ on an ongoing basis;
- Has lived in Cornwall for 10 of the first 16 years of life;
- Has an exceptional need to move to Cornwall. Examples include but not limited to: those needing to move closer to specialist medical/support facilities; applicants accepted as homeless and owed a full housing duty by Cornwall Council; and Cornwall care leavers living outside of the County.

Usually, a **Planning Legal Agreement also applies** that requires for example that occupiers should come from the local Parish area, but that if no such person comes forward within 28 days of advertising of a vacancy, that occupiers can come from a wider area (such as the surrounding Parishes).

FIGURE 15: DEFINITIONS 2. BANDING

Cornwall uses a **four-level priority structure** for applicants on the Homechoice register, following changes introduced in 2025. **Bands A to C** cover households with a recognised “reasonable preference” or urgent housing need, while **“Non-Banded”** is the general housing need category for households who do not meet those higher-priority criteria. The Council says the change was made to better reflect the statutory requirement to prioritise those in the greatest need.

Band A is the highest priority. It covers the most urgent cases, including emergency relocation where there is a risk of serious harm, urgent welfare cases, applicants needing adapted or accessible housing, some care leavers, people who cannot return home after hospital, care home or nursing home discharge, and tenants who are under-occupying social housing and want to move to a smaller home.

Band B is for applicants with a clear and urgent need to move, but not at the exceptional level of Band A. It includes high welfare need, more severe overcrowding, serious disrepair involving Category 1 hazards or major damp and mould risks, people accepted under the move-on scheme, emergency decants and redevelopment moves, and households accepted by Cornwall Council under the main statutory homelessness duty.

Band C is for households with a recognised housing need, but at a lower level of urgency. It includes homelessness prevention cases, medium welfare need, less severe overcrowding, a need to move to access support or specialist facilities, and a need to move for work or training, including some key workers.

Non-Banded covers households that Cornwall still accepts as being in housing need, but who do **not** fall within the statutory “reasonable preference” groups. Cornwall describes this as **general housing need** and notes that applicants in this category are much less likely to secure a home through Homechoice, so they may need to consider alternatives such as the private rented sector or shared ownership.

In practice, properties are generally allocated by looking first at the applicant's **band**, then **local connection**, then their **eligible band date**. The eligible band date is the date used to rank applicants within the same band, and it is not always the same as the date they first joined the register.

Local connection still matters, especially in rural areas, but Cornwall has adjusted the rules so that **housing need is given greater weight than local connection alone**. For locally connected properties, the order now generally runs from **Band A primary parish**, then **Band A secondary parish**, then Bands B and C in the same pattern, before moving down to general housing need and then Cornwall-wide applicants.

FIGURE 16: WHAT FORMS OF HOUSING WILL MEET THE HOUSING NEED?

Details on the various types of housing product that are available to address housing needs are explained at length in the Cornwall Council Supplementary Planning Document on Housing.

(<https://www.cornwall.gov.uk/environment-and-planning/planning/planning-policy/adopted-plans/planning-policy-guidance/housing-supplementary-planning-document/>)

In summary, these are:

- **Affordable Rented Housing** – Affordable rented housing is owned and rented by Registered Providers (unless part of a Build to Rent scheme) who need to be registered with Homes England. These homes should be rented out to households who are eligible for affordable housing. Rents (including service charges where applicable) are capped at up to 80% of open market rent or the published Local Housing Allowance (LHA)⁵ for the relevant property type (whichever is the lower).
- **Social Rented Housing** – Social rented housing is generally owned and/or managed by local authorities or Registered Providers. It offers tenants a secure form of housing with lower rents than the Affordable Rent product. Although the rent will vary depending upon location and house type, based on current evidence typical rents are equivalent to 45-55% of open market rents. This is important for ensuring the long-term affordability of housing to local people on low wages. Cornwall Council is seeking to increase the number of homes available in Cornwall at a social rent, but as the rental income is lower, it can impact on the economic viability of a scheme.
- **Shared Ownership** – enables households to purchase a part-share in a home with a mortgage, whilst paying a rent on the remaining unowned share. It is a common form of new affordable housing for sale and widely supported by the main mortgage lenders. It can be provided by either Registered Providers or the Local Authority. An initial share (usually between 25% and 75%) is bought and then rent is paid to the Registered Provider or Local Authority on the remaining unowned share. Shared ownership homes are common in Cornwall and are generally the Council's preferred product for affordable housing for sale. This model works best with houses and bungalows as there can be difficulties with lending on shared ownership flats.
- **Discounted Ownership** - also known as intermediate sale homes, and including 'First Homes' have been provided in large numbers in Cornwall over the last 10-15 years. Essentially, it means that a new property is sold by the developer at a fixed discount from market value to make it more affordable to local people. The discount varies across the county to take account of variations in average house prices and local incomes. The fixed discount is applied to all future re-sales to ensure it remains affordable for future households who meet our eligibility criteria. For Wendron Parish the current discount is set at 50% for 1 bed, 60% for 2 bed and 3 bed, and 65% for 4 bed homes.
- **Shared Equity** – housing is provided by way of an equity 'loan'. This is used to fund the difference between the full open market value and the appropriate level of discount (as defined by the Value

Zones set out in the Local Plan). It allows low-income households to purchase a home on the open market, with a repayable discount. This can reduce the requirements for a deposit and, potentially, improve the affordability of the dwelling.

- **Rent to Buy** - this approach effectively provides housing initially on an affordable rented basis, which may be converted to either outright ownership or shared ownership over time. To comply with provisions in the NPPF which requires that homes on rural exception sites must remain at an affordable price for future eligible households, Rent to Buy products must either convert to Shared Ownership over time, with suitable restrictions in place for all time; alternatively, the 'subsidy' element can be returned to the Local Authority to reinvest in other affordable housing accommodation in Cornwall. Similarly, use of grant funding for rent to buy homes will only be applicable on this basis.

[Cornwall Council's New Homechoice Housing Allocations Policy \(Effective 1st April 2025\).](#)

2.65 The Objectives of the changes are to

- Reduce homelessness and temporary accommodation use.
- Improve access for residents with acute housing needs.
- Address Cornwall's high proportion of second homes and holiday lets impacting housing availability.
- Align with the Climate Emergency Declaration by promoting sustainable housing.

The expected outcomes from the change include faster rehousing for emergency cases, aiming to reduce temporary accommodation stays by 30% by 2026, increased housing stability for key workers, addressing recruitment and retention issues in public services, and greater transparency in allocations, with a user-friendly online portal for applications and updates.

2.66 Cornwall Council's updated Homechoice Housing Allocations Policy, set to take effect on 1st April 2025, aims to address critical housing challenges in the region, including affordability, supply shortages, and the prioritization of vulnerable groups. The policy revision follows extensive public consultation and aligns with the council's broader Housing Strategy 2023–2030.

2.67 Key Changes from Previous Policy include:

- **Priority Groups Restructured:** Enhanced focus on homeless households, victims of domestic abuse, and those requiring adapted homes due to disabilities.
- **Local Connection Criteria Strengthened:** Applicants must demonstrate stronger ties to Cornwall (e.g., residency, employment) to qualify for social housing.
- **New Banding System:** A simplified four-tier banding system (Emergency, Gold, Silver, Bronze) replaces the previous points-based system, prioritizing urgent cases more effectively.
- **Support for Key Workers:** Nurses, teachers, and emergency service workers receive higher priority to retain essential workers in the county.

- Sustainability Measures: Incentives for energy-efficient homes and priority for applicants committed to reducing carbon footprints.

Market Demand

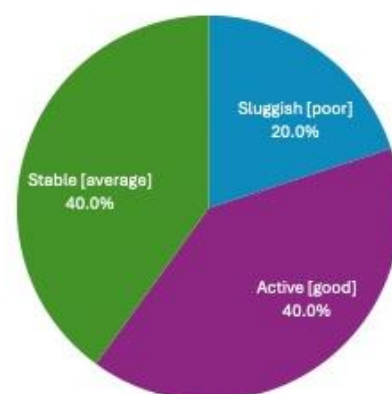
2.68 A survey of 5 estate agents active in the Partish was carried out in December 2024/January 2025 [See appendix 1]. Most thought that market demand in the area was ‘active’ and ‘stable’. The most frequent types of clients were first time buyers and those up-sizing, although healthy demand came from downsizers, retirees and those looking for good schools.

2.69 Favoured locations were Wendron village and Carnkie followed by Porkellis, Trewennack and Penmarth. Properties in the general countryside around the villages were also sought.

2.70 The most popular form of properties sought were building plots, traditional cottages, detached bungalows and modern detached houses, with lesser interest in moder semis and small holdings. Three and four bedroom properties were most sought followed by two bedroom accommodation.

2.71 In terms of other requirements, off-street parking and small gardens were preferred, with larger gardens, family connections and shops etc following in priority.

2.72 This pattern of market demand suggests that there is a combination of housing pressures, one being from first time buyers and downsizers, the other being from people seeking to improve their position, looking to find a better lifestyle in the countryside in bigger houses with larger gardens.



Community Led, Self and Custom build

2.73 NPPF 2024 encourages several routes to the delivery of sufficient affordable housing to meet local needs including what it describes as ‘Other affordable routes to home ownership’. This refers to housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent) and housing built by an individual, a group of individuals, or persons working with or for them, to be occupied by that individual. Another route is via a local Community Land Trust [CLT], which are democratic non-profit organisations that own and develop land for the benefit of the community. These can be set up by the local community, or a landowner, developer or Council.

2.74 Self and custom-build (self-build) housing is defined in the NPPF as housing built by an individual, a group of individuals, or persons working with or for them, to be occupied by that individual. Policy 6 of the Cornwall Local Plan says that self-build housing can be affordable, market housing or starter homes. Self-build can be more affordable than purchasing a home in the local market, especially where there is an element of ‘sweat equity’ (personal labour) which

can provide the equivalent of a 10% discount on the open market value of a property, so it may provide an “other affordable routes to home ownership” [NPPF definition] solution for those people whose needs may not be met by the market and who are unable to find a suitable affordable home in their area. This will help people to stay in, and support, their communities.

- 2.75 Developers and housing associations and Trusts can support self-build in the form of low cost serviced plots offered to self-builders in local housing need to be occupied by that individual, discounted serviced plots, watertight shell units or built units (in the case of self-finish proposals) or as an off-site financial contribution in lieu of on-site or part on-site affordable housing provision. Individuals or associations of individuals, applying for their own self-build plot(s), or community led projects.
- 2.76 Self-build can be provided on both CLP Policy 8 and CLP Policy 9 ‘exception’ sites in the form of:
- low cost serviced plots offered to self-builders in local housing need to be occupied by that individual;
 - discounted serviced plots;
 - watertight shell units or built units (in the case of self-finish proposals);
 - off-site financial contribution in lieu of on-site or part on-site provision.
- 2.77 The transferred plots or units should then be made available at lower cost to self-builders in local housing need and secured as affordable on all future resales and as primary residences through a planning obligation or covenant on the land exchange. This restricts the price at which they can be sold in the future (effectively becoming a discounted sale home) and requires that they are only sold to purchasers that fulfil the relevant local connection criteria.
- 2.78 There may be other models to bring forward small scale self-build housing on rural exception sites, such as Individuals or associations of individuals, applying for their own self-build plot(s), or community led projects.
- 2.79 To protect future affordability the maximum size of an affordable self-build unit would normally be no larger than the relevant Nationally Described Space Standard (NDSS) for that property type +10% and no larger than 3 bedroom homes. Planning proposals for larger affordable self-build units would require special justification. In some cases, to aid the delivery of affordable self-build units, the time periods used to cascade through the local connection criteria may be reduced and the covenants on the planning obligation may be allowed to take affect at the commencement of the development or the advertisement of the plots for sale, whichever is the sooner.
- 2.80 An accompanying Design Code for the whole self-build element of larger schemes may be produced in agreement between the landowner and the Council. This will help to provide a flexible planning permission and clarify and guide what forms of development are acceptable on a site, giving greater certainty to all parties. It is good practice for plot providers to seek to provide a mix of serviced plot sizes to meet the range of demand and affordability.

Housing for Older People

- 2.81 ‘Ready for ageing?’ the report of the Select Committee on Public Service and Demographic Change, warns that society is underprepared for the ageing population. The housing market is delivering much less specialist housing for older people than is needed with the result that many people need to move to suitable accommodation or care-homes away from their own neighbourhoods, families and friends. This is relevant to Wendron Parish which also has a rapidly ageing population. By 2021 the proportion of over 50’s in the Parish had increased to 47.8%, compared to 40.2% in 2001.
- 2.82 The proportion of elderly residents, likely to be disadvantaged through ill health and poor mobility, has increased notably. The proportion of young and working aged people has correspondingly reduced, although there is a cohort of 25 to 29 year olds moving through. Looking forward, the numbers of older people can be expected to continue growing, implying a need for more smaller accessible dwellings for people to ‘downsize’ into without needing to leave the Parish, and for the improvement of local support facilities [health, care and meeting places] which can contribute to meeting the needs of the elderly. As these people grow older the demand for age-appropriate forms of housing will increase dramatically. Ideally such housing allows older people to live in their own homes within a local environment through a range of stages of later life, causing less social and family disruption, and supporting improved mental health in old age. Other benefits include a positive impact on community resilience as people stay and remain part of the ‘place’ and are able to contribute to the longer-term sustainability of the local community facilities and businesses.

Working from Home and Home Based Businesses

- 2.83 Home based businesses are those that undertake most or all of their activity in the residential home and others that operate from the home, but a large proportion of their activity is conducted either at the client’s premises or at outdoor sites.
- 2.84 In Wendron Parish the 2021 Census suggests that up to 458 people work from home [29.5% of all those in employment]. There is a high prevalence knowledge-based and digital work involved. The data reflects a growing divide in work-from-home feasibility based on occupation, emphasizing that remote work opportunities are not evenly distributed across all sectors, but it demonstrates how important WFH activity is to the community, with important implications for social and economic well-being.
- 2.85 Working from Home has the potential to make local shops and other services more viable and by reducing travel to work have a positive impact on climate change, although the impact on supporting services in nearby business districts may be harmful. It can also enhance individuals’ work-life balance and help improve economic independence and well-being for people who have limited mobility.
- 2.86 The shift towards home working has been significant and is likely to continue. In 2019, 27% of working adults in the UK had experienced some form of home working. This figure rose to 37% during the COVID-19 pandemic. Post-pandemic, the trend has stabilized, with 41% of UK workers engaging in remote work at least part of the week as of October 2024; 28% adopted a

Figure 3: WENDRON PARISH AGE PROFILE CHANGE 2002 – 2011 - 2021

five (21%) private sector businesses reported they are either using or intending to use increased home working as a permanent business model going forward. Additionally, 85% of employees currently working from home expressed a desire to maintain a hybrid approach in the future.

- 2.87 Given these developments, it is anticipated that the prevalence of home-based businesses and remote working will continue to grow, driven by the recognised advantages and the evolving preferences of both employers and employees.
- 2.88 This trend places a greater focus on the ability of people to work from home and highlight the requirement for appropriate home office or work process space and sufficient broadband speeds. People may not have a suitable space within their home from which to run a business or 'WFH', or they may wish to distinctly and deliberately separate their work and living space. There could also be the need, on occasion, for ancillary workers such as managers, book-keepers or accountants to visit home workers. Thus, to maximise the opportunity for home run enterprises to be created and supported in the long term there is a need to support the construction of extensions, the conversion of outbuildings, and the development of new free-standing buildings in gardens from which businesses and home workers can operate.

Brownfield Land Register

- 2.89 No land in the Parish is on the Brownfield Land Register.

Local Plan Housing Requirement, Provision to Date and Target to 2030.

- 2.90 In December 2024, the National Planning Policy Framework (NPPF) was updated, introducing a new method for Local Planning Authorities to calculate their housing requirements. This revised approach resulted in a significant increase to Cornwall's housing targets. On 9 January 2025, Cornwall Council (CC) announced that its current Local Plan (covering the period to 2030) would be unable to meet these new targets. As a result, the Local Plan's housing supply Policy 2a – Key Targets along with parts 1 and 2 of Policy 3 – Role and Function of Places is now considered 'out of date.'
- 2.91 By law, the Neighbourhood Development Plan (NDP) must demonstrate general conformity with the strategic policies of the adopted Local Plan to 2030, while also having regard to national policies and advice such as the updated NPPF (2024). Consequently, it cannot rely on out-of-date housing supply policies, but it must continue to align with those strategic Local Plan policies that remain consistent with the revised NPPF. In practical terms, this means the NDP must plan for increased housing figures, rather than relying on the superseded Local Plan policies, to ensure it meets the Basic Conditions.
- 2.92 To achieve this Cornwall Council were asked to provide an 'indicative figure' in accordance with Para 70 of the NPPF 2024. In response the Council calculated housing numbers for parishes based on the 'standard method' used by Government. The standard method is based on existing housing stock, giving a new homes target of 0.8% of existing housing stock per year, with a multiplier to adjust for relative affordability. The calculations are based on parish housing stock data using 2025 Council Tax records. Affordability data has been calculated by using median house sale prices within the local area over the last 5 years and workplace data on median

Cornish wages to give an affordability adjustment factor. The affordability factor means that places with more expensive homes will be expected to deliver relatively more new homes. **The indicative target for Wendron Parish derived from this method is 92 new homes.**

- 2.93 Deducted from this is the number of homes that already have planning consent and are expected to be built by 2030. **Current commitments are 431, leaving no new dwellings necessary to be delivered through the NDP.**
- 2.94 However despite the use of the ‘affordability factor’ described above, it is necessary to plan to assist in dealing with the known actual affordable housing need in the Parish. In January 2026 the HomeChoice Register showed **73 households with a valid local connection to the parish were looking for an affordable home.** In addition, the spring 2024 community survey identified **a further 25 ‘hidden households’ requiring accommodation.** The requirement is therefore for 98 new affordable dwellings by 2030, which to allow for some flexibility is rounded up to 100 dwellings.
- 2.95 Although much of the need for new market housing is likely to be met through the larger housing schemes adjoining Helston, it is also important to recognise the community’s **support for some new homes for sale on the open market** within the wider parish, particularly for families and for local households who are in a financial position to move to **a larger home but wish to remain in their community.** Some provision for market housing away from Helston is therefore justified.
- 2.96 Taking the evidence on housing need, demographics, the local market and community feedback together, the NDP housing strategy should seek to support the delivery of homes for around **115 local households** as summarised below, through an appropriate mix of sizes, dwelling types and tenures that reflects local needs.
- 2.97 This figure should be treated as a **minimum plan-making target** for the purposes of strategy and policy direction. Actual delivery may vary over time in response to changing circumstances, site availability, viability and the changing nature of local housing need.

Type	No.	Comment
Affordable Local Needs	100	Likely to be delivered through affordable housing rural exception schemes under CLP Policy 9.
Open Market	15	Likely to occur as infill, rounding off and development of ‘brownfield’ land at the settlements within the Parish
TOTAL	115	

3. Related Community Engagement Feedback

- 3.1 In the 2022 Community Survey, 29.7% of respondents said that more housing was needed, against 24.3% who called for no more development. When asked what development they would

like most to see in the Parish, 35.9% said Housing. In comments many noted the need for affordable small homes and key worker housing. When asked what types of housing they need currently or predict for future for immediate family within the parish, 54.9% said affordable housing, and 43.1% said homes for sale. Most said that sites for housing should be on brownfield land [72.5%] and between or adjacent top existing housing [47.1%]. When asked what qualities most attracted them when looking for a new house/home the top was parking [66.7%], and garden size [66.7%].

- 3.2 The Summer 2024 detailed community survey asked respondents what they thought were the most important types of new homes that are needed. The top three were [1] family homes, [2] affordable social rented or owner occupier homes, and [3] one & two bedroom homes for single people and couples.
- 3.3 When asked in what ways the necessary new homes should be delivered, the top three were [1] development on brownfield sites, [2] small scale rounding off on the edge of settlements, and [3] infill between existing dwellings.
- 3.4 The survey identified a potential 25 people currently or formerly living in the Parish [ie living with parents or relatives or had to move away to find accommodation] who would like to have their own accommodation in the Parish. These are known as ‘hidden households’.
- 3.5 A small number of people said they might want to move home in the Parish in the next few years, mostly seeking upgrades to detached houses and bungalows.
- 3.6 The top type of affordable housing people thought should be supplied were [1] starter homes, [2] shared ownership and [3] rent-to-buy.
- 3.7 On second homes, the top 3 impacts perceived were that they restrict the amount of housing available to local people, [2] they force house prices up beyond the reach of local people and [3] reduce local school rolls making them less viable. Most people supported the idea of restricting new properties so that they had to be used as new residents main home only.

4. Key issues and implications for the NDP

- 4.1 Figure 17 below summarises the key issues that have arisen in this analysis and the implications of them before recommending key objectives for the NDP and policy intentions that should support them.

Figure 17: Key Issues arising from the evidence base and implications for the NDP, with recommendations for policy areas and objectives.

Key Issues

- To be in conformity the NDP must plan for at least the level of housing that is advised by Cornwall Council in its ‘indicative figure’ issued 17th March 2025 and to provide for the identified affordable housing need of the area
- National and local policy is that:

- Housing should be located where it will enhance or maintain the vitality of rural communities.
- New isolated homes in the countryside should be avoided unless there are special circumstances
- Although Central Government policy is to significantly boost the supply of homes to meet the needs of present and future generations, the relative isolation and lack of physical infrastructure and social facilities mean that Wendron Parish is unsuitable for such growth.
- Median house prices in Wendron Parish have increased by around 500% since 1995.
- Affordability threshold calculations indicate that shared-ownership and low percentage shares and social rented accommodation are a priority,
- The current housing tenure mix in Wendron Parish is heavily biased in favour of owner/occupation compared to Cornwall generally, and much less on the private and public rented sectors
- Levels of overcrowding are lower in Wendron Parish than in comparison to Cornwall, regional and national averages.
- However, the proportion of under-occupation may indicate that there are elderly people who may be assisted if more smaller dwellings were available so that they could ‘downsize’ without having to leave the Parish.
- Looking ahead, the notably ageing population in the Parish will require appropriate housing provision which is suitable for older people.
- The proportion of second homes in Wendron Parish is lower than Cornwall and Community Network Area averages, and below the level that could trigger social and economic impacts that justify intervention.
- The Parish has a higher proportion of larger (4 to 5 bedroom) dwellings than has Cornwall and England, and a lower proportion of medium (2 to 3 bedroom) dwellings.
- However, household size is predominantly small (1 to 3 people) so there is a mismatch between dwelling and household size.
- The current level of housing need in Wendron Parish is for 91 dwellings, mainly in the form of 1 and 2 bedroom dwellings.
- Estate agents report that Wendron Parish housing market is ‘active’ and ‘stable’.
- No housing land allocations are needed to meet the Local Plan housing requirement.
- However, the NDP has a duty to address local housing needs and be responsive to the local housing market.
- To address the decline in the proportion of younger people, smaller affordable dwellings may be appropriate, including self-build.
- Strong community views were held that the majority of homes should be from brownfield land and infill.

Key Objectives for the Neighbourhood Development Plan

To enable the delivery of high-quality, small-scale housing that meets the diverse needs of the community, especially affordable homes for local people, accessible homes for older residents, and opportunities for

younger generations to remain in the Parish. New housing will be sensitively located, well-integrated within existing settlements, and designed to reflect the rural character and vernacular of Wendron.

Recommended Neighbourhood Development Plan Policy

- The Wendron NDP should NOT allocate land for new homes.
- The Wendron NDP should support the delivery of about 95 new dwellings over the period 2025 to 2030
- NDP policies should encourage continued infill, rounding off and PDL development on small sites, subject to criteria for design, to address market demand and the need for more affordable homes, including self-build proposals.
- Most affordable housing should be planned for through ‘exceptional permissions’ granted under CLP Policy 9, subject to a local NDP policy with criteria about location, scale, density and layout.
- The mix on these sites should favour small and family dwellings, with an emphasis on social rented.
- The NDP should include clear policy on the type of development that is permitted at settlements and outside settlements, including criteria for small settlements located in the general countryside.

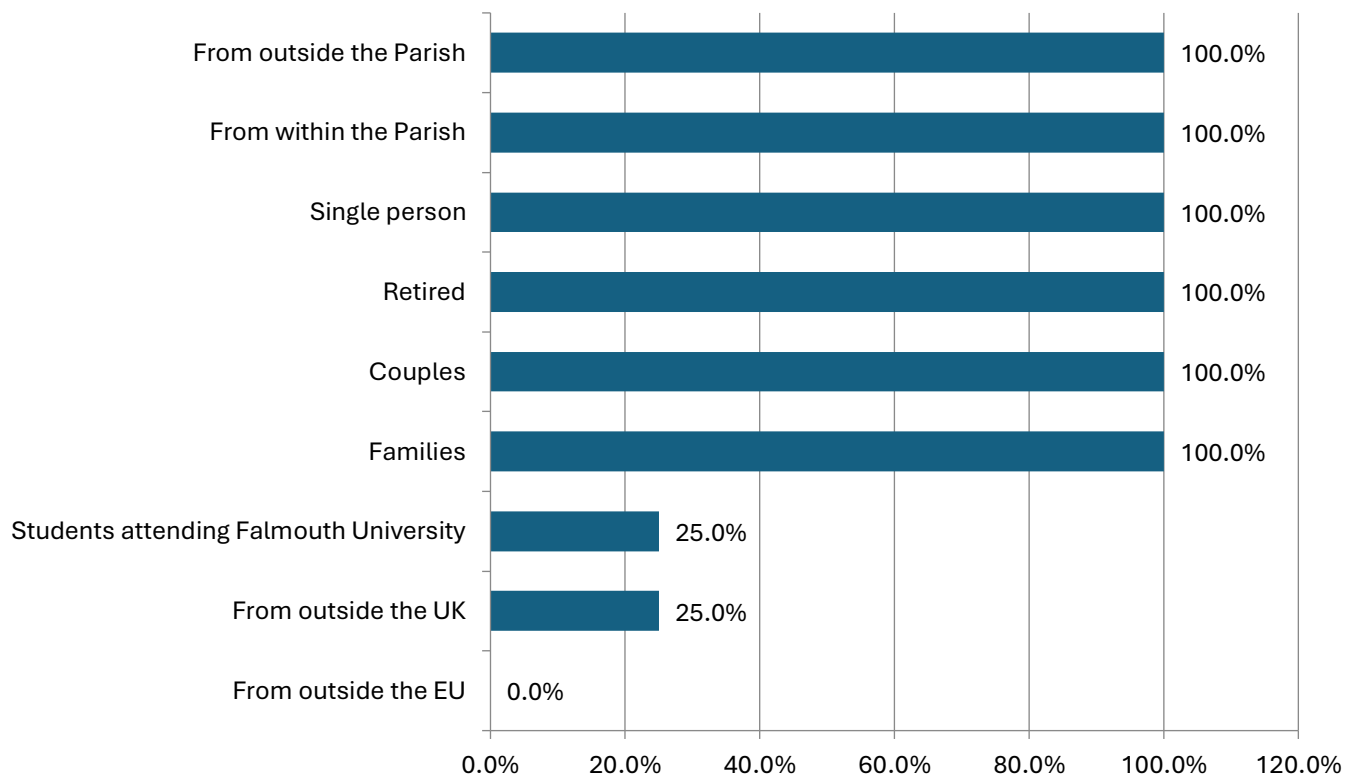
Appendix 1: WENDRON ESTATE AGENTS SURVEY 2025 - ANALYSIS

Note: Percentages represent the proportion of EAs agreeing with any particular answer choice.

1. My main client base is: [please tick all that apply]

Answer Choice		Response Percent	Response Total
8	From outside the EU	0.0%	0
7	From outside the UK	25.0%	1
9	Students attending Falmouth University	25.0%	1
1	Families	100.0%	5
2	Couples	100.0%	5
3	Retired	100.0%	5
4	Single person	100.0%	5
5	From within the Parish	100.0%	5
6	From outside the Parish	100.0%	5
		answered	5
		skipped	0

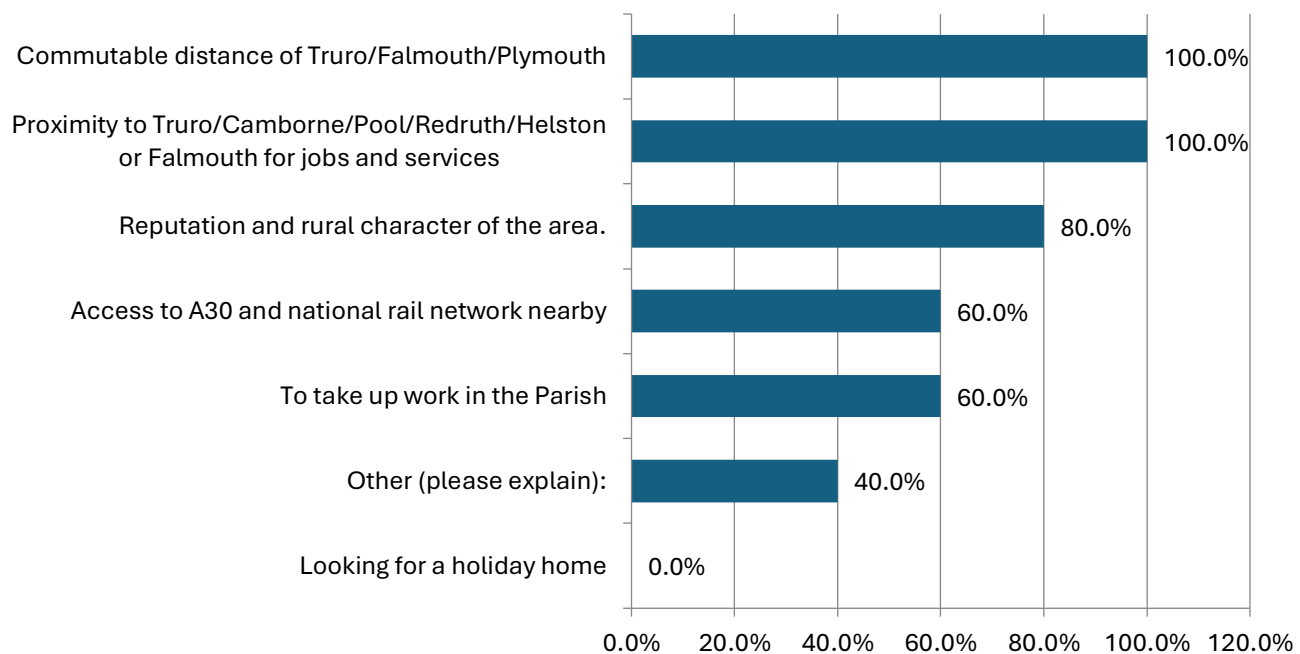
1. My main client base is: [please tick all that apply]



2. Do you consider that these locational factors influence/drive the housing market in the Wendron Parish/area: [please tick all that apply]

Answer Choice		Response Percent	Response Total
6	Looking for a holiday home	0.0%	0
7	Other (please explain):	40.0%	2
2	To take up work in the Parish	60.0%	3
4	Access to A30 and national rail network nearby	60.0%	3
5	Reputation and rural character of the area.	80.0%	4
1	Proximity to Truro/Camborne/Pool/Redruth/Helston or Falmouth for jobs and services	100.0%	5
3	Commutable distance of Truro/Falmouth/Plymouth	100.0%	5
		answered	5
		skipped	0

2. Do you consider that these locational factors influence/drive the housing market in the Wendron Parish/area:



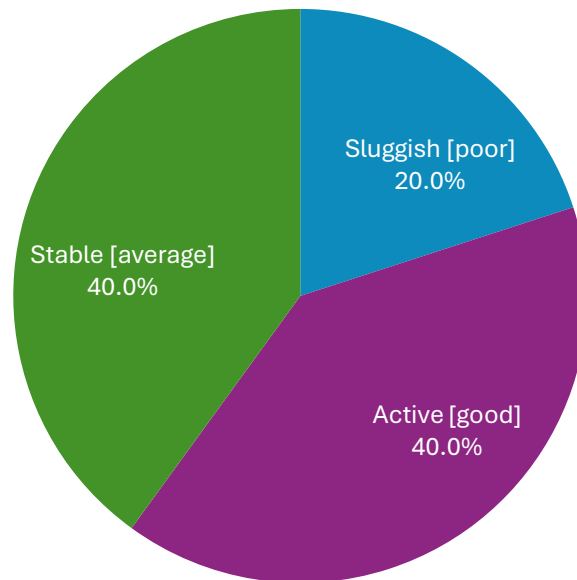
Other/Comments

- Access to reliable bus service to access schools and colleges
- I am sure there would be some people buying due to work in the immediate area, however I dont recall this happening in the past. As 'other' you would have people who see the perfect home and it just happens to be in the parish. The home is more important to them than the area. This is the case in many instances.

3. How would you describe the housing market in the Wendron Parish area?

Answer Choice		Response Percent	Response Total
1	Depressed [very poor]	0.0%	0
5	Robust [very good]	0.0%	0
6	Booming [excellent].	0.0%	0
2	Sluggish [poor]	20.0%	1
4	Active [good]	40.0%	2
3	Stable [average]	40.0%	2
		answered	4
		skipped	0

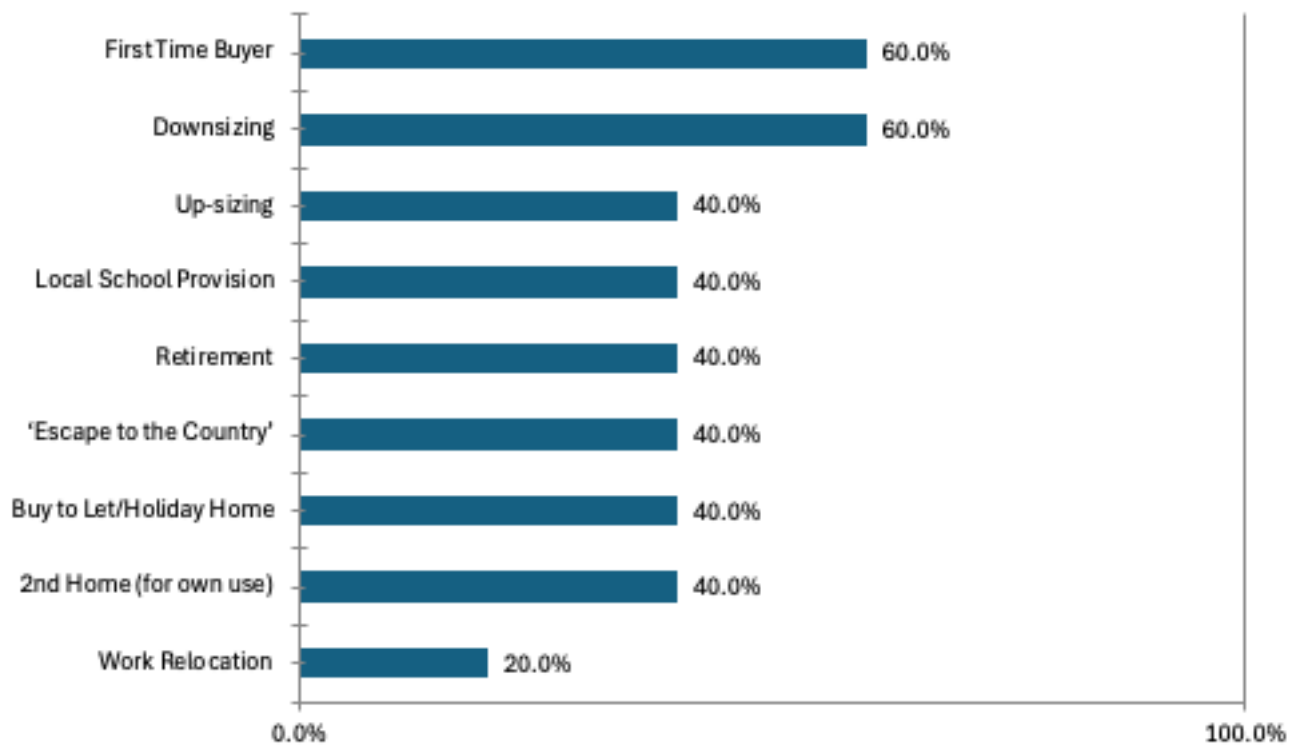
3. How would you describe the housing market in the Wendron Parish area?



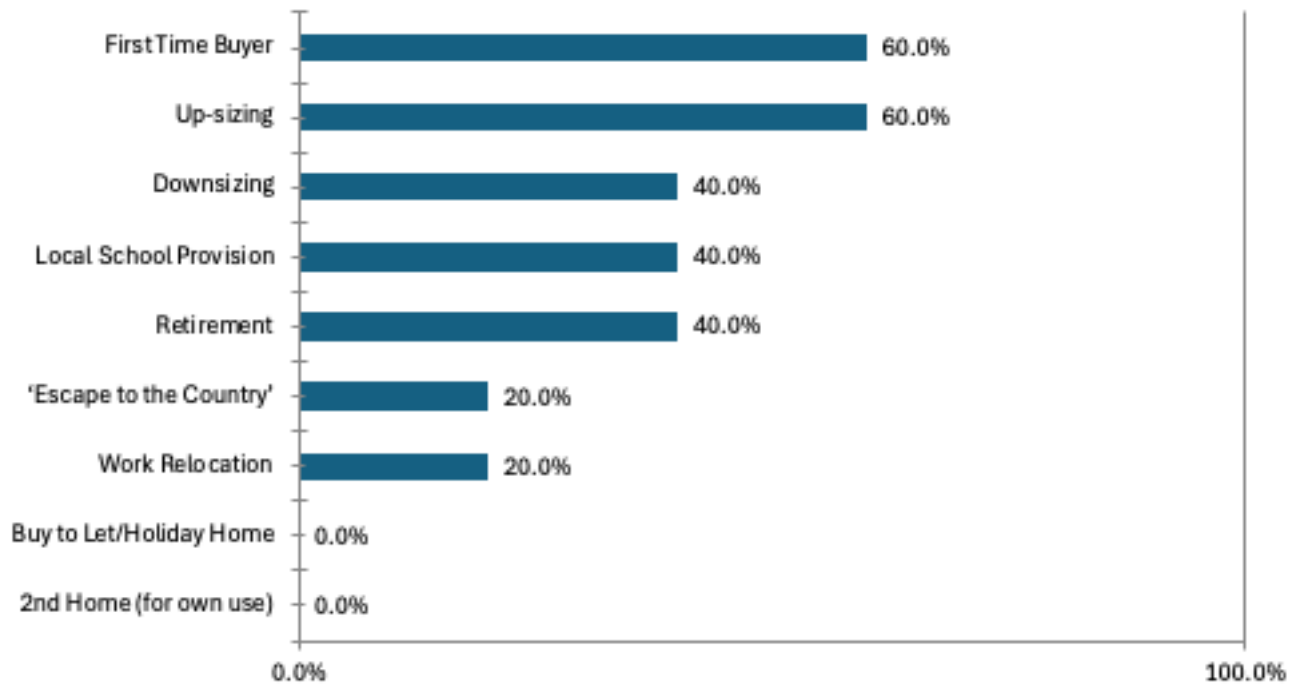
4. The main types of clients wanting to buy or rent are [please tick all that apply, and the most frequent type of clients]

Answer Choice	Main Types	Main Types	Most Frequent	Most Frequent
1 First Time Buyer	3	60.0%	3	60.0%
2 Downsizing	3	60.0%	2	40.0%
3 Up-sizing	2	40.0%	3	60.0%
4 Retirement	2	40.0%	2	40.0%
5 Local School Provision	2	40.0%	2	40.0%
6 Work Relocation	1	20.0%	1	20.0%
7 'Escape to the Country'	2	40.0%	1	20.0%
8 2nd Home (for own use)	2	40.0%	0	0.0%
9 Buy to Let/Holiday Home	2	40.0%	0	0.0%
Other [please specify]:			2	
			answered	5
			skipped	0

The main types of clients wanting to buy or rent are:



The most frequent types of clients wanting to buy or rent are:



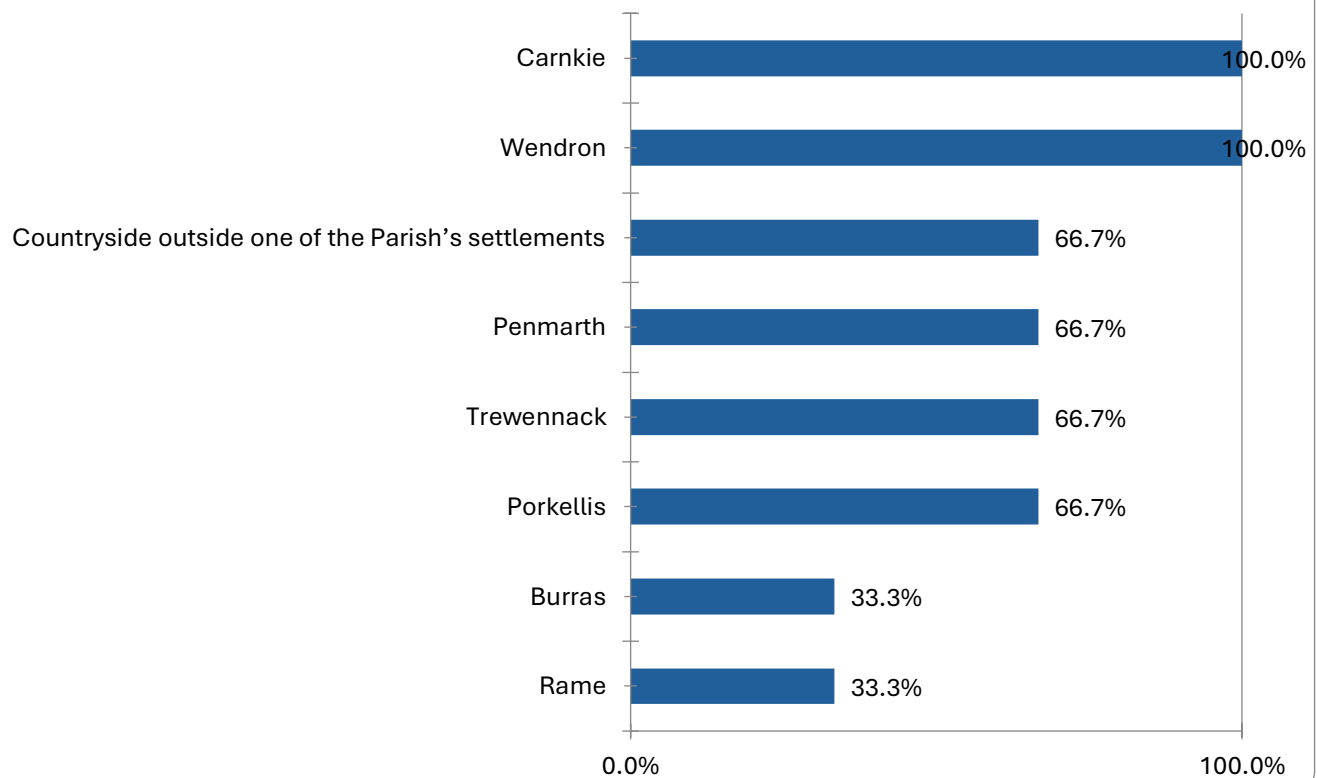
Other/Comments

- People who can't afford to live in Falmouth but want to be in the catchment area for Penryn College or work at the University
- The holiday home market is very slow presently. I don't recall selling a holiday home in the parish recently. This would have been different in the past.

5. Preferred locations are? [The most frequently requested]

Answer Choice		Most Frequent		
4	Rame	1	33.3%	
5	Burras	1	33.3%	
2	Porkellis	2	66.7%	
6	Trewennack	2	66.7%	
7	Penmarth	2	66.7%	
8	Countryside outside one of the Parish's settlements	2	66.7%	
1	Wendron	3	100.0%	
3	Carnkie	3	100.0%	
Other [please specify]				1
				answered 3
				skipped 2

5. Preferred locations are?

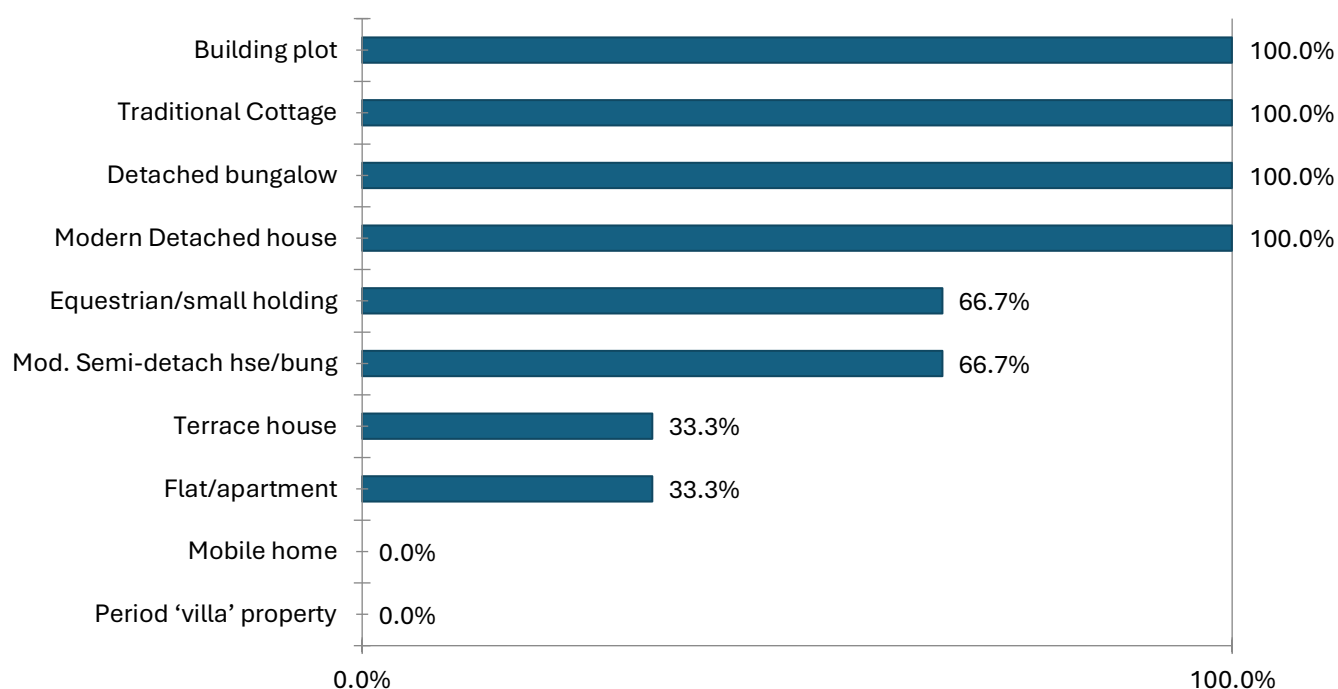


Other/Comments

- As an agent that covers a wide area its unusual for someone to be this specific. Most people who are interested would look within all of these areas.

6. Type of property sought? [The most frequently sought]					
Answer Choice			Most Frequent		
6	Period 'villa' property		0	0.0%	
8	Mobile home		0	0.0%	
7	Flat/apartment		1	33.3%	
4	Terrace house		1	33.3%	
3	Mod. Semi-detach hse/bung		2	66.7%	
10	Equestrian/small holding		2	66.7%	
1	Modern Detached house		3	100.0%	
2	Detached bungalow		3	100.0%	
5	Traditional Cottage		3	100.0%	
9	Building plot		3	100.0%	
Other [please specify]:					1
				answered	3
				skipped	2

6. Type of property sought?



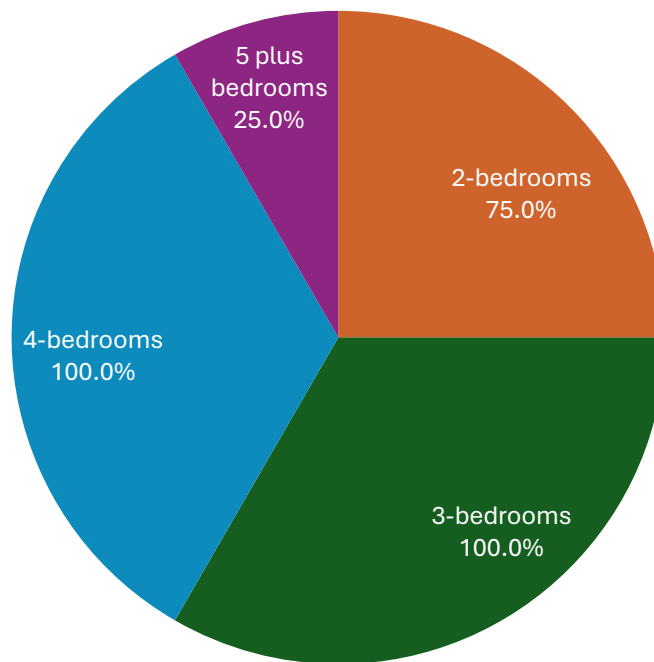
Other/Comments

- Again this is very difficult to determine - all of the above would have a demand from different buyers and a different cross section of the market. As an example a first time buyer would want something that's easy to mortgage, not expensive to heat / maintain, have parking and a small garden as a general rule but this will also vary significantly from person to person. I dont believe therefore its possible to complete this accurately as the cross section of buyer to property is too diverse.

7. Number of Bedrooms required? [please tick only the most frequently requested]

Answer Choice	Response Percent	Response Total
1 1-bedroom	0.0%	0
2 2-bedrooms	75.0%	3
3 3-bedrooms	100.0%	4
4 4-bedrooms	100.0%	4
5 5 plus bedrooms	25.0%	1
6 Other (please specify):	0.0%	0
	answered	4
	skipped	1

7. Number of Bedrooms required?

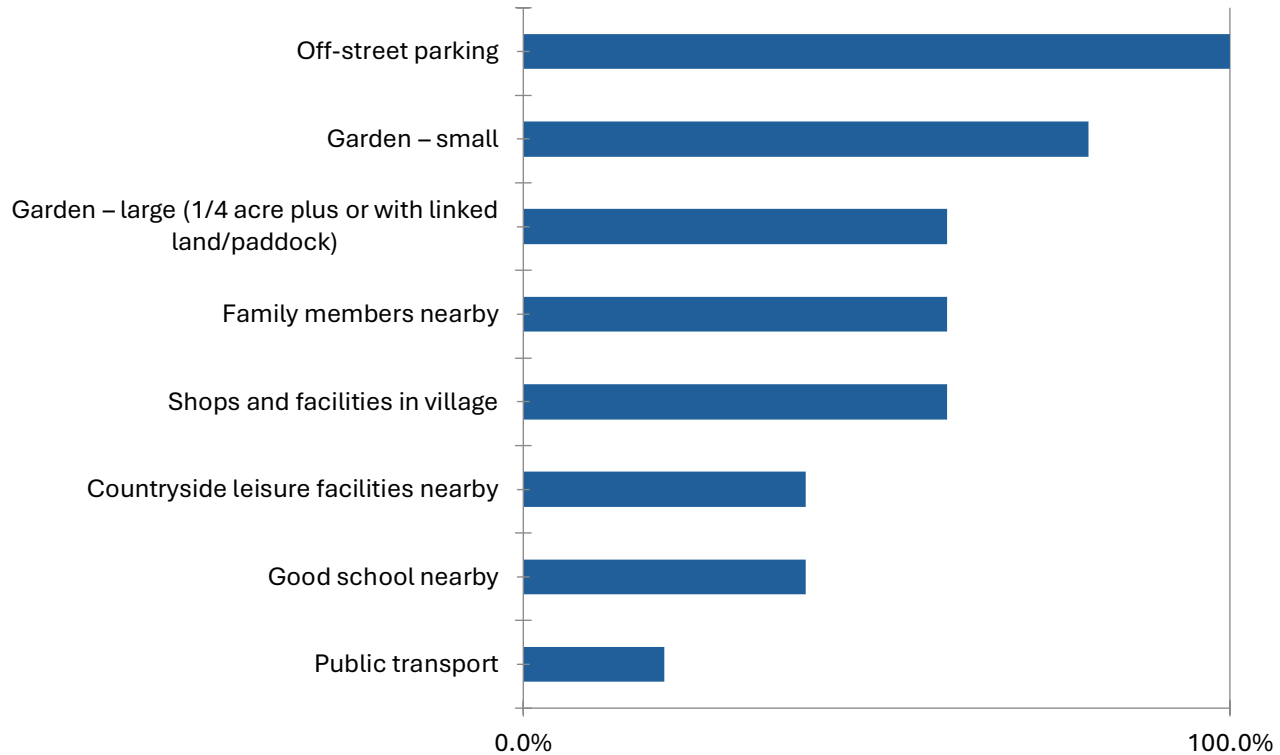


8. Other requirements [The most frequently requested]

Answer Choice		Most Frequent	Most Frequent
4	Public transport	1	20.0%
6	Good school nearby	2	40.0%
8	Countryside leisure facilities nearby	2	40.0%
5	Shops and facilities in village	3	60.0%
7	Family members nearby	3	60.0%
1	Garden – large (1/4 acre plus or with linked land/paddock)	3	60.0%
2	Garden – small	4	80.0%
3	Off-street parking	5	100.0%

Other [please specify]	1
<i>answered</i>	5
<i>skipped</i>	0

8. Other requirements?



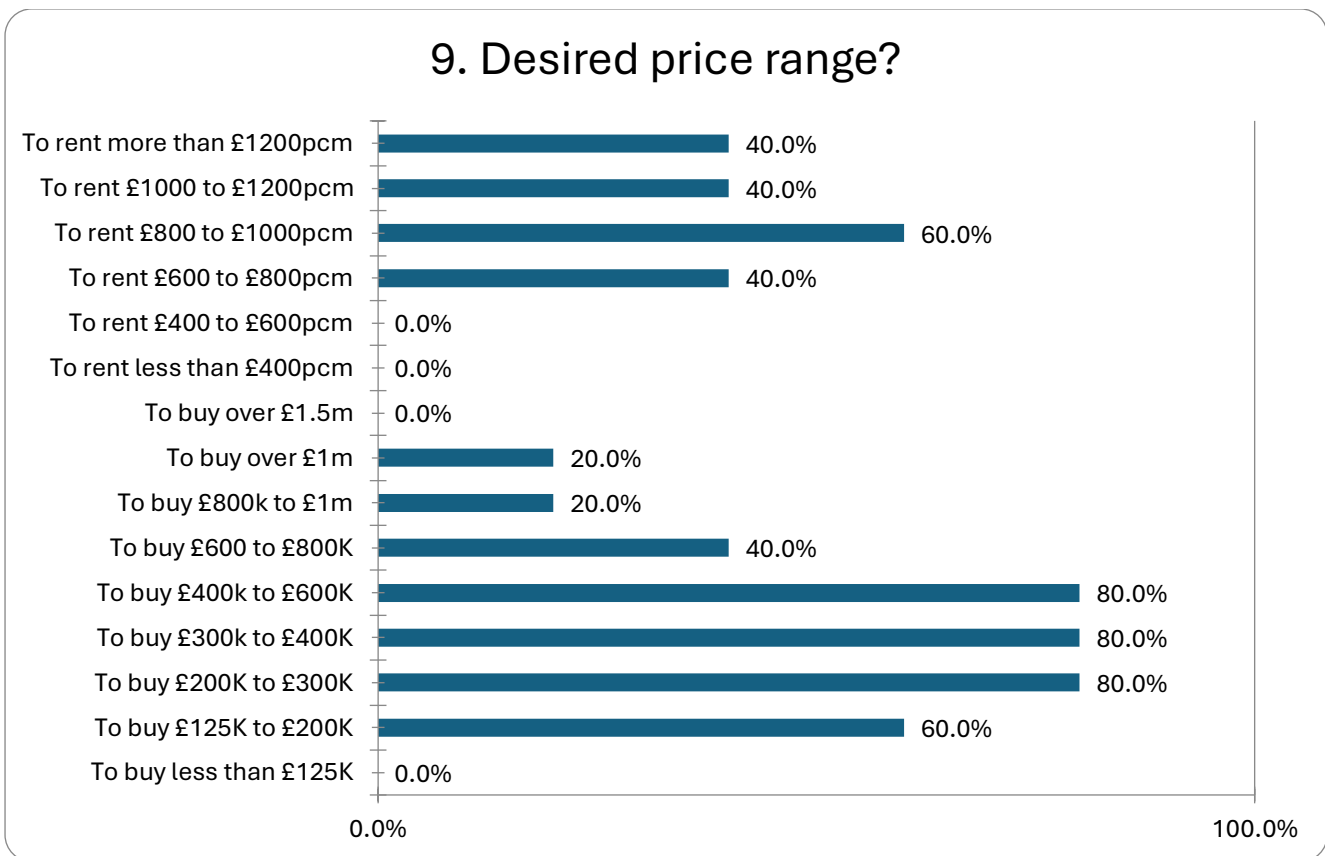
Other/Comments

- The ability to buy with a mortgage is also important.

9. Desired price range [The most frequently requested]

Answer Choice		Most Frequent	Most Frequent
1	To buy less than £125K	0	0.0%
2	To buy £125K to £200K	3	60.0%
3	To buy £200K to £300K	4	80.0%
4	To buy £300k to £400K	4	80.0%
5	To buy £400k to £600K	4	80.0%
6	To buy £600 to £800K	2	40.0%
7	To buy £800k to £1m	1	20.0%
8	To buy over £1m	1	20.0%

9	To buy over £1.5m		0	0.0%		
10	To rent less than £400pcm		0	0.0%		
11	To rent £400 to £600pcm		0	0.0%		
12	To rent £600 to £800pcm		2	40.0%		
13	To rent £800 to £1000pcm		3	60.0%		
14	To rent £1000 to £1200pcm		2	40.0%		
15	To rent more than £1200pcm		2	40.0%		
Other [please specify]:					1	
					answered	5
					skipped	0



Other/Comments

- Due to lack of supply particularly in the more village / rural areas people with pets are desperate for rental properties, town locations have even higher demand and less likely to accept pets

10. Is there any other information you can provide that may help us to plan what type of housing to provide and where it should be located?

- Unfortunately due to the Renters Reform bill coming in next year we are predicting less rental properties becoming available and more landlords selling up. Once the bill is in force because of various factors we are predicting less first time buyer / cheaper properties being available
- First time buyers getting onto the market expect to pay from £250k but most under this can only afford £180-250k if in a couple or by themselves single occupants £150-180k which is tough for them. I think the section 157 local schemes for Cornwall work well as there isn't enough of these as buyers like owning all of the property rather than the shared ownership schemes .

- To help with planning the type of housing and where it should be located, I thought I'd share some insights from our experience as a rural-focused agency.
- We have a lot of people on our books who are looking for land, especially between 0.5 and 7 acres. Most of our buyers in this area are looking for character properties with land, often because they want to upsize and move somewhere quieter—away from the hustle and bustle of Helston and Falmouth .(or downsize from larger local farms)
- One thing we've noticed recently is how important garages are to local buyers. For example, we listed two neighbouring properties in Carnkie with almost identical square footage and garden sizes. The one with a double garage, priced £50,000 more, has been incredibly popular with loads of viewings and offers. Meanwhile, the one without a garage hasn't had a single viewing, even though it's cheaper! So, including garages in your plans could make a big difference in attracting buyers and increasing profitability.
- Another big factor for buyers here is the setting. People want to feel like they're in the countryside, with nice views and a quiet atmosphere. Smaller, well-designed estates seem to fit the bill better than larger developments.
- I hope this gives you a better sense of what's working in the area.
- Discounted market for some properties always sell well in villages. To families, single people and couples