2. Housing

14 by reference to the Cornwall Homechoice register

The bands are:
A Emergency Housing Need
B High Housing Need
C Medium Housing Need
D Low Housing Need
E No Housing Need

Issues

Policy TOR/1 requires the delivery of 350 dwellings in the period 2010 to 2030 in the Neighbourhood Plan area. As set out in Section 2, Torpoint has experienced a suppressed level of growth since the year 2000. This has continued through the period since 2010 (i.e. the plan period), where there have only been 4 completions in the monitoring period 2010 to 2016.

The strategic Local Plan housing requirements infers an annual completion rate of 17.5 dwellings. Given the low rate of completions in the first six years of the plan, the annual requirement from 1st April 2016 has risen to 25 dwellings. Given the completions and commitments in the Local Plan, the neighbourhood Plan needs to identify sources of housing supply sufficient to deliver at least 314 dwellings. On the assumption that not all of the commitments will deliver dwellings, the housing target for Policy TOR/2 is 325 dwellings. Whilst the Local Plan assumes that there is little capacity for windfall development in Torpoint, it is apparent that there will be some delivery from windfall sites, by reference to current planning applications for around 70 dwellings within the existing settlement limit.

There are, in addition a number of opportunity sites where housing could be delivered. We have thus assumed a conservative number of units will be delivered within the existing built form. The residual figure is 255 dwellings, which this Neighbourhood Plan proposes, along with a mix of other uses, for the Northern Fringe allocation (Policy TOR/SS1).

With regard to affordable housing, Torpoint is identified within Value zone 4, where the affordable requirement is 30% of qualifying sites as set out in Policy 8 of the Local Plan. As at January 2017, the total affordable housing need in Torpoint[14] is defined as 283 households.

These are divided into Band A to E, with A being the most need and E being the least. The need across the bands is, at January 2017, set out below.

Band	No. of households in need
A	3
B	56
C	46
D	34
E	144

To fully meet the existing identified need, at the policy target of 30%, would require almost 1,000 new dwellings to be provided in Torpoint. There is an acknowledgement that the high need for affordable housing is endemic in Cornwall and that it highlights a need for urgent action to deliver housing, just to partially meet the overwhelming numbers of households in need of improved housing conditions. Delivery of 4 dwellings over the period 2010 to 2016 has not assisted in meeting the backlog of affordable housing need evident within the Neighbourhood Plan area. Delivery of some housing growth will, however, help to meet some affordable housing need.

Provision of affordable housing will be subject to viability as set out in Policy 10 of the Local Plan. This percentage will be imposed on the Northern Fringe allocation, but greater flexibility, relating to viability, will be given where the regeneration benefits outweigh the disbenefit of imposing a reduced affordable housing percentage. This will primarily be relevant for the regeneration site at the bottom end of town (the police station, NHS etc. site in the town centre).

Self/custom build is set out in Policy 6 of the Local Plan as being able to make a contribution towards meeting housing needs. Cornwall Council has a facility for those interested in a self build property

where they can register an interest[15]. Self build or custom build can provide a cost effective means of providing housing. This Neighbourhood Plan supports this as a matter of principle and expects some self/custom build to be incorporated in to the Northern Fringe allocation. Self or custom build sites elsewhere in the Neighbourhood Plan area will be supported, particularly affordable self or custom build, subject to normal housing and design policies.

Policy Aim
To ensure that the strategic policy requirement of at least 350 dwellings is delivered in the plan period (2010 to 2030).

15 https://www.cornwall.gov.uk/environment-and-planning/planning/planning-policy/cornwall-local-plan/cornwall-topic-based-evidence-base/self-and-custom-build/

16 as at 1st April 2016

17 ibid

Policy TOR/2

THE STRATEGIC HOUSING REQUIREMENT REQUIRED BY THE LOCAL PLAN WILL BE MET FROM THE FOLLOWING SOURCES OVER THE PLAN PERIOD

COMPLETIONS [16]	4
COMMITMENTS [17]	32
WINDFALLS	70
THE NORTHERN FRINGE	255
TOTAL	361

AFFORDABLE HOUSING PROVISION WILL BE SUBJECT TO A TARGET OF 30%, THOUGH VIABILITY INFORMATION CAN JUSTIFY A LOWER PERCENTAGE IN ACCORDANCE WITH POLICY 10 OF THE LOCAL PLAN: STRATEGIC POLICIES.

A LOWER AFFORDABLE HOUSING PERCENTAGE WILL BE POSSIBLE WHERE THE TOWN CENTRE REGENERATION BENEFITS OF THE PROPOSAL OUTWEIGH THE DISBENEFITS OF A REDUCTION IN AFFORDABLE HOUSING PROVISION. THE PRECISE REDUCTION WILL BE

SELF BUILD AND CUSTOM BUILD PROPOSALS WILL BE SUPPORTED WITHIN PROPOSALS WHERE POSSIBLE. A SPECIFIC SITE WIDE TARGET IS PROPOSED FOR THE NORTHERN FRINGE

Monitoring & Review
Progress against housing targets will form part of an Annual Monitoring Report as set out under Policy TOR/12. If it is found, through monitoring and review, that targets are likely to not be met, further sites should be made available to help meet the strategic housing requirement.