



Town Planning

Submitted to
St. Endellion Parish Council

Submitted by
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My Community The logo for 'My Community' features the words 'My Community' in a bold, purple, sans-serif font. To the right is a teal speech bubble containing the word 'locality' in a white, lowercase, sans-serif font.

Neighbourhood Plan Housing Needs Advice

St. Endellion Parish Council

August 2015
Final Report

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Executive Summary

The 2011 Localism Act introduced neighbourhood planning, allowing parishes or neighbourhood forums across England to develop and adopt legally binding development plans for their neighbourhood area. As more and more parishes and forums seek to address housing growth, including tenure and type of new housing, it has become evident that developing policies need to be underpinned by robust, objectively assessed data.

In the words of the National Planning Practice Guidance (NPPG), establishing future need for housing is not an exact science, and no single approach will provide a definitive answer. The process involves making balanced judgements, as well as gathering numbers and facts.

This objective and independent housing needs advice note follows the NPPG approach where relevant. This ensures our findings are appropriately evidenced. The NPPG advises that assessment of development needs should be thorough but proportionate and does not require planners to consider purely hypothetical future scenarios, only future scenarios that could be reasonably expected to occur.

This housing need advice note has been prepared for St Endellion parish in Cornwall, whose largest settlement is Port Isaac.

To inform the quantum of housing required at St Endellion, we have calculated a range of four possible housing projections over the proposed Neighbourhood Plan period¹ based on:

- A figure derived from the (currently emerging) Cornwall Local Plan, building in the Inspector's Preliminary Findings into the Plan (which gives **82 dwellings**)
- The Government's 2012-based household projections, extrapolated to St. Endellion and translated from households to dwellings on the basis of the Inspector's Preliminary Findings (which gives **94 dwellings**)
- An unconstrained projection forward of dwelling completion rates 2001-2011 (which gives **108 dwellings**)
- An unconstrained projection forward of dwelling completion rates 2011-2015 (which gives **47 dwellings**).

Each of these sources can help planners understand how the parish housing need translates into a numerical range of dwellings to be planned for.

A range of factors relevant to St. Endellion derived from a range of other demographic and economic sources can then be applied to this range to move the recommended figure of housing need up or down. We have summarised these factors in our concluding chapter.

Our approach is to provide advice on the housing required based on need and/or demand rather than supply. This is in line with the NPPG, which states that *'the assessment of development needs should*

¹ Throughout this report, we have assumed that the Neighbourhood Plan will cover the period 2011-2030, i.e. the same period as the emerging Cornwall County plan, which is the approach we recommend.

be an objective assessment of need based on facts and unbiased evidence. Plan makers should not apply constraints to the overall assessment of need, such as limitations imposed by the supply of land for new development, historic under performance, viability, infrastructure or environmental constraints.'

For this reason, we advise that the conclusions of this report should be assessed against available spatial capacity (including, for example, factors such as the Cornwall AONB, secondary education, transport infrastructure, landscape constraints, flood risk and so on) as a separate and follow-on study².

Based on the data summarised on the quantity of dwellings required and the market factors affecting those quantities, AECOM recommends that housing need for the parish in the period 2011-2030 should be in the range of 90 to 100 net additional dwellings. This is a need higher than the Core Strategy-derived figure (which has supply-side constraints already built into it), broadly in line with DCLG household projections, but lower than the 2001-2011 completions-derived figure. This judgement is based on the following factors:

- The rebasing process (see Chapter 3) shows that the household and population projections for Cornwall are, so far, highly accurate (this is certainly not the case for all locations), and this gives added weight to a dwelling target broadly in the range they would suggest.
- Affordable housing need is a significant local issue, resulting from higher than average local house prices (due to demand for retirement and second homes in an attractive coastal location) and the relatively low local incomes (a function of the economic remoteness of the parish). This pushes the overall need figure up, including through our recommendation for an affordable housing exception site, which, as the name suggests, is based on need additional to that captured by the projections. The affordable housing need figure as of July 2015 is only a snapshot in time and if current trends continue, more households will fall into affordable housing need over the plan period and hence additional affordable dwellings will be needed.
- The ageing population also acts as a significant driver of housing numbers, as not only does it indicate a need for smaller units for independent living, but also a need for specialist accommodation. Both of these must be provided if older people have indicated they wish to stay in the parish, as they will be occupied at different life stages. Note the Housing LIN estimate (Chapter 3) of 67 units needed for specialist care for older people. Although it is unlikely that these would all be provided within the parish, there will be a significant degree of overlap between the 67 and the dwelling target selected.
- We have selected a range slightly lower than the highest projection (108 units) to reflect the fact that there are also some important local factors constraining housing demand. Chief among these are economic projections. The 108-unit projection is derived from a period when economic growth in Cornwall was higher than it is projected to be over the plan period. Additionally, the economic growth forecast for the plan period is in locations and sectors remote from the parish.
- Under-occupation of existing housing also acts to constrain demand to some extent (i.e. there is not a significant demand from concealed households) but this has a lesser constraining effect compared to the remoteness from economic growth sectors as under-

² Such an approach, clearly separating housing need assessment from dwelling capacity assessment, was recently endorsed by the Government for calculating housing need at local authority level in the ministerial statement and press release 'Councils must protect our precious green belt land' (DCLG, 4 October 2014, available at <https://www.gov.uk/government/news/councils-must-protect-our-precious-green-belt-land>)

occupation is relatively widespread throughout the rest of Cornwall and so the parish is not that unusual in this regard compared with the county average.

The parish council should also note that the ten net new dwellings completed since the neighbourhood plan period start point (Census 2011) can be deducted against the target range identified. This reduces the target range for still outstanding need to **between 80 and 90 dwellings**.

Table 12 in our conclusions section summarises the data we have gathered with a potential impact on the housing types and tenures needed in the parish.

Table 12: Summary of local factors specific to St. Endellion with a potential impact on neighbourhood plan housing characteristics

Factor	Source(s) (see Chapter 3)	Possible impact on housing needed	Conclusion
Affordable housing	SHMNA, Local housing waiting list, Inspector's Preliminary Findings, Cornwall Local Plan	Clear need for significant provision of affordable housing in the parish in excess of current provision. SHMNA notes existing backlog and future affordable need combine to increase provision required. This is an issue across Cornwall but particularly in St Endellion due to local house prices in the area being higher than the Cornwall average thanks to demand from relatively wealthier incomers and retirees for attractive coastal locations. The SHMNA indicates a much higher need for socially-rented than intermediate units.	Taking into account the Basic Conditions of Neighbourhood Planning, the socially-rented housing needed is likely to be easier to meet through the provision of an exception site than through a new neighbourhood plan affordable housing target, to avoid the risk of conflicting with or restating local plan policy (although a Local Plan affordable housing target will continue to apply for sites of five or more dwellings). We recommend a policy stating that SEPC will seek to identify and develop an affordable housing exception site during the plan period in an appropriate location, and close working with Cornwall Council to deliver that site in line with neighbourhood and local plan policies.
Need for small dwellings	SHMNA, Cornwall Local Plan	The SHMNA notes that developers and agents anticipate increases across Cornwall of 1-2 bedroom units, partly to meet a growing demand from smaller households, including older person households and households for couples without children. This will also increase the affordability of open market housing.	Provide some smaller dwellings (1-2 bedrooms) for e.g. those in affordable housing need, single person households and older people wishing to downsize but live independently, and/or younger couples without children
Housing type	SHMNA, Census, Cornwall Local Plan	SHMNA and Census show higher than average level of detached housing. Census shows higher than average level of bungalows. Fewer semi-detached units and flats, and more terraced units	The neighbourhood plan could develop a housing mix policy; based on the components of need assessed by this report, detached houses and bungalows are likely to continue to be in demand, but the smaller units needed could be provided in terraces, to respect existing context

Factor	Source(s) (see Chapter 3)	Possible impact on housing needed	Conclusion
Increase in older person households	SHMNA, Sub-National Population Projections, Housing LIN	SHMNA states that high number of over 55s in market means bungalows are popular, and SHMNA and SNPP show high level of growth of older people over the plan period, many of whom will be living alone.	<p>Work with specialist providers to provide dwellings suitable for older people, essentially smaller units and/or bungalows with 1-2 bedrooms suitable for older people.</p> <p>A policy supporting downsizing for households currently under-occupying larger properties, though aspirational, could at least be a useful statement of intent.</p> <p>Monitor downsizing as it takes place- the more that happens, the lower the need for new family-sized/larger dwellings.</p>
Moderate demand for larger/ family households	SHMNA, Census, Cornwall Local Plan	Some demand likely for larger housing units to meet moderate growth, either for families or for those working from home. These could potentially be provided by the freeing-up of existing larger units currently occupied by older households rather than new provision. However, relatively lower demand for this type of housing compared with affordable need and need for older people's housing	<p>Include within policy or policies on housing support for medium-sized or larger (3-4 bedroom) dwellings for families and/or those working from home.</p> <p>Note as per previous conclusion that downsizing rates should be monitored, as if family-sized housing is freed up through downsizing, there will correspondingly be less need to support the provision of new family-sized housing.</p>
Likely need for specialist housing for the elderly	SHMNA, Census, Housing LIN	The majority of older people want to continue living in their current home with support when needed, but there remains need for sheltered accommodation and extra care housing based on the high growth forecast in older population age bands.	<p>Support provision, working with Cornwall Council, of fifty specialist dwellings for older people within the parish and across the CNA based on the types and quantities estimated in paragraph 89 (Housing LIN methodology)</p> <p>Note that the more specialist the unit required (e.g. dementia care units), the more they are suitable for towns with a wider range of services/facilities and good accessibility, i.e. Wadebridge or Bodmin rather than Port Isaac.</p>

1 Introduction

Housing Needs Assessment in Neighbourhood Planning

1. The 2011 Localism Act introduced Neighbourhood Planning, allowing parishes or neighbourhood forums across England to develop and adopt legally binding development plans for their neighbourhood area.
2. As more and more parishes and forums seek to address housing growth, including tenure and type of new housing, it has become evident that developing policies need to be underpinned by robust, objectively assessed data.
3. In the words of the National Planning Practice Guidance (NPPG), establishing future need for housing is not an exact science, and no single approach will provide a definitive answer. The process involves making balanced judgements, as well as gathering numbers and facts. At a neighbourhood planning level, one important consideration is determining the extent to which the neighbourhood diverges from the local authority average, reflecting the fact that a single town or parish almost never constitutes a housing market on its own and must therefore be assessed in its wider context.
4. The guidance quoted above on housing needs assessment is primarily aimed at local planning authorities preparing Strategic Housing Market Assessments (SHMAs), which are used to determine housing need at a local authority level. However, it helpfully states that those preparing neighbourhood plans can use the guidance to identify specific local needs that may be relevant to a neighbourhood, but that any assessment at such a local level should be proportionate.
5. Our brief was to advise on data at this more local level to help St. Endellion Parish Council (henceforth SEPC) understand, among other matters, the type, tenure and quantity of housing needed to inform neighbourhood plan policies.

Local Study Context

6. St. Endellion is a parish in Cornwall. Its main settlement, Port Isaac, is on the coast about five miles north of Wadebridge and ten miles northwest of Bodmin. The parish is relatively remote from the main road and rail networks, with the closest main road the A39 running from Wadebridge to Bude around four miles to the south and the closest railway station Bodmin Parkway 15 miles to the south. Its local authority is Cornwall Council. The neighbourhood plan area is contiguous with the parish boundary. Most of the settlements in the parish, including Port Isaac, Trelights, Port Gaverne and Port Quin, lie in the Cornwall Area of Outstanding Natural Beauty (AONB), which has some implications for housing policy.
7. The parish is part of the Cornwall Strategic Housing Market area. Cornwall Council has divided Cornwall into nineteen Community Network Areas (CNAs) for planning and housing purposes. St Endellion is wholly within the Wadebridge and Padstow Community Network Area.

2 Approach

NPPG-based assessment

9. This objective and independent housing needs advice note follows the NPPG approach where relevant. This ensures our findings are appropriately evidenced. The NPPG advises that assessment of development needs should be thorough but proportionate and does not require planners to consider purely hypothetical future scenarios, only future scenarios that could be reasonably expected to occur.

Summary of methodology

10. SEPC have stated they are interested in the types of dwelling required as well as the quantity. In order to answer this question, we have gathered a wide range of local evidence and summarised it into policy recommendations designed to inform decisions on the characteristics of the housing required.
11. To inform the quantum of housing required, we have calculated a range of three possible housing projections for St. Endellion over the proposed Neighbourhood Plan period³ based on:
- Past and ongoing Cornwall Council housing policy;
 - 2012-based Government household projections (released in February 2015);and
 - Projection forward of recent dwelling completions.

Each of these sources can help planners understand how the parish housing need translates into a numerical range of dwellings to be planned for.

12. A number of factors relevant to St. Endellion derived from a range of other demographic and economic sources can then be applied to this range to move the recommended figure of housing need up or down. We have summarised these factors in our concluding chapter and applied them as appropriate to a final recommended target range.

Gathering and using a range of data

13. The NPPG states that:

'no single source of information on needs will be comprehensive in identifying the appropriate assessment area; careful consideration should be given to the appropriateness of each source of information and how they relate to one another. For example, for housing, where there are issues of affordability or low demand, house price or rental level analyses will be particularly important in identifying the assessment area. Where there are relatively high or volatile rates of household movement, migration data will be particularly important. Plan makers will need to consider the usefulness of each source of information and approach for their purposes.'

³ Throughout this report, we have assumed that the Neighbourhood Plan will cover the period 2011-2030, i.e. the same period as the emerging Cornwall County plan, which is the approach we recommend.

14. It continues: *‘Plan makers should avoid expending significant resources on primary research (information that is collected through surveys, focus groups or interviews etc. and analysed to produce a new set of findings) as this will in many cases be a disproportionate way of establishing an evidence base. They should instead look to rely predominantly on secondary data (e.g. Census, national surveys) to inform their assessment which are identified within the guidance’.*
15. Compared with the 2001 Census, the 2011 Census gathered data in a number of new categories and across a range of geographies that are highly relevant to planning at the neighbourhood level and helpful if an NPPG-based approach is being used.

Focus on demand rather than supply

16. Our approach is to provide advice on the housing required based on need and/or demand rather than supply. This is in line with the NPPG, which states that *‘the assessment of development needs should be an objective assessment of need based on facts and unbiased evidence. Plan makers should not apply constraints to the overall assessment of need, such as limitations imposed by the supply of land for new development, historic under performance, viability, infrastructure or environmental constraints.’*
17. For this reason, we advise that the conclusions of this report should be assessed against available capacity (including, for example, factors such as transport infrastructure, landscape constraints, flood risk and so on) as a separate and follow-on study⁴.

Study objectives

18. The objectives of this report can be summarised as:
- Collation of a range of data with relevance to housing need in St. Endellion and Cornwall;
 - Analysis of that data to determine patterns of housing demand;
 - Setting out recommendations based on our data analysis that can be used to inform the Neighbourhood Plan’s housing policies.
19. The remainder of this report is structured around the objectives set out above:
- Chapter 3 sets out the data gathered from all sources; and
 - Chapter 4 sets out our conclusions and recommendations based on our data analysis that can be used to inform the Neighbourhood Plan’s housing policies.

⁴ Such an approach, clearly separating housing need assessment from dwelling capacity assessment, was recently endorsed by the Government for calculating housing need at local authority level in the ministerial statement and press release ‘Councils must protect our precious green belt land’ (DCLG, 4 October 2014, available at <https://www.gov.uk/government/news/councils-must-protect-our-precious-green-belt-land>)

3 Relevant Data

Local planning context

Cornwall Strategic Housing Market Needs Assessment (GVA, 2013)

20. The NPPG states that neighbourhood planners can refer to existing needs assessment prepared by the local planning authority as a starting point. As St. Endellion is located within the Cornwall Housing Market Area, we therefore turned to the Cornwall Strategic Housing Market Needs Assessment (SHMNA)⁵ (2012) which covers the housing market area and informs housing policies at a local authority level, including affordable housing policy⁶.
21. The SHMNA draws upon a range of statistics including population projections, housing market transactions and employment scenarios to recommend an objectively-assessed housing need for Cornwall. As such, it contains a number of points of relevance when determining the degree to which the housing needs context of St. Endellion differs from the authority-wide picture. It uses Cornwall's own CNAs as a geographic basis for splitting the county into a number of sub-market areas for the purpose of analysis, with St. Endellion, as stated previously, in the Wadebridge and Padstow CNA.
22. For the purposes of this housing needs advice, the most relevant section of the SHMNA is Appendix 2- the Cornwall SHMNA Overview Report. We have summarised the SHMNA's conclusions that are more pertinent to St Endellion versus the Cornwall average in Table 1 below.

⁵ Available online at <https://www.cornwall.gov.uk/housing/affordable-housing/affordable-housing-policy/strategic-housing-market-needs-assessment/>

⁶ Here and throughout this report, we have defined affordable housing according **only** to the standard definition found in Annex 2 of the National Planning Policy Framework (NPPF), namely: 'Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market.' We have not defined affordable housing in its colloquial sense of 'relatively cheaper market housing'.

Table 1: Summary of Cornwall SHMNA conclusions at a sub-county level

Topic area	Sub-county/St Endellion area conclusion	Cornwall conclusion
Detached housing	Large contiguous concentrations of detached stock in the north and east of Cornwall, including Wadebridge and Padstow (48% detached).	Smaller concentrations dispersed across the remaining areas of Cornwall (average 37.6% detached).
Households with no usual residents (second homes)	Wadebridge and Padstow has highest rate in County (30.1%)	Cornwall average is 11.2%
House prices	Developers and agents agree that areas along the coast are perceived as affluent and desirable, showing a stronger housing market and higher house prices as a result	Perceived polarised market in Cornwall, with inland locations having a weaker housing market

Source: *Cornwall Strategic Housing Market Needs Assessment (GVA, 2013)*

23. Other relevant SHMNA conclusions at the level of the County as a whole include:

- Housing in Cornwall tends to be larger, detached properties
- An affordability ratio⁷ of 9.08 compared to the national average of 6.5. The result is that many lower income households are priced out of entering the private housing market, unless they save considerable deposits
- A high proportion of owner-occupiers across Cornwall
- Below national average in terms of household overcrowding
- People aged 55+ have a strong presence in the buyers' market. As a result, bungalows are often in high demand.
- Family housing, between 3 and 4 bedrooms, is also in high demand with many areas perceived as having good quality services and infrastructure to bring up families.
- The Cornish population increased by 6.8%, or 33,800 people, between 2001 and 2011
- Developers and agents anticipate that there may be an increase in the number of 1-2 bedroom affordable housing being developed
- Anticipated significant increase in single person households, a notable proportion of which are older person households, generating demand for smaller housing stock

⁷ This is defined as the ratio of lower quartile house prices to lower quartile household incomes between 1997 and 2011

- Comparatively significant increase in households for couples, suggesting a level of demand for smaller ‘family-sized’ housing
- There is a considerable total net annual affordable housing need over the next five years (based on SHMNA publication date, this is to 2018) to both clear an existing backlog and to meet future arising need
- A moderate growth in family households, suggesting a sustained demand for moderate to larger family housing
- Cornwall has a higher than the England average proportion of people aged over 60
- Across Cornwall, household size did not change significantly between 2001 and 2011
- Cornwall created 2,167 jobs per year 2001-2010, translating to a 9.5% growth in employment
- The projections for Cornwall suggest a level of per annum job growth in the authority which is slightly lower than that seen, on average, over the period 2001 – 2010

24. A number of tables in the SHMNA show type of need across the County as a whole and these are reproduced below.

Table 2: Annual affordable housing need (2013-2018) by affordable housing type (intermediate/ social rent)

Local Authority	Net Affordable Housing Requirement - by Tenure (Annual – next 5 Years)					
	Intermediate			Social Rented		
	Supply	Net Need (Total)	Net Need (%)	Supply	Net Need (Total)	Net Need (%)
Plymouth	34	243	18%	729	1,081	82%
Cornwall	83	144	6%	1,259	2,097	94%
South Hams (Excl. DNP)	79	-26	-12%	146	246	112%
West Devon (Excl. DNP)	6	23	16%	98	117	84%
Dartmoor National Park (DNP)	2	13	16%	30	70	84%

Source: Cornwall Strategic Housing Market Needs Assessment (GVA, 2013)

25. Table 2 shows a lack of affordable housing in Cornwall for both intermediate and social rented housing, 6% and 94% respectively. For intermediate housing, this need is greater than South Hams but not as great as nearby Plymouth and West Devon. This could be because houses for first time buyers in Cornwall are more affordable on the general market than the surrounding areas. However for socially rented housing, this need is greater than Plymouth and West Devon, but not as great as South Hams. This indicates a significant need for socially rented affordable housing that is not currently being met.

Table 3: Projected change in older persons age groups in Cornwall 2011-2031

Cornwall Age Group	Population at mid-year		Change 2011 - 2031	% Change
	2011	2031		
65-74	84,959	103,097	18,138	21%
75-84	37,775	60,856	23,081	61%
85+	16,934	35,640	18,705	110%
Total Older Persons (65+)	139,669	199,593	59,925	43%

Source: Cornwall Strategic Housing Market Needs Assessment (GVA, 2013)

26. Table 3 shows the projected change in older persons in Cornwall from 2011 to 2031. There is a projected rise in the number of all the age ranges of older persons of 43%, from 65 to over. The greatest rise projected is in 85 and over, with a rise of 110%. This could result in more specialised housing needed to accommodate this rise in the older population.

Table 4: Forecast population aged 65+ living alone, 2012-2020

Authority	2012	2014	2016	2018	2020	Change 2012- 2020	% Change 2012- 2020
Plymouth	15,978	16,583	17,116	17,600	18,229	2,251	14%
Cornwall	44,286	46,781	48,740	50,934	53,397	9,111	21%
South Hams	7,585	7,873	8,182	8,588	8,982	1,397	18%
West Devon	4,670	5,060	5,445	5,608	5,954	1,284	27%

Source: Cornwall Strategic Housing Market Needs Assessment (GVA, 2013)

27. Table 4 shows that the number of people aged 65 and over living alone is predicted to increase between 2012 and 2020 in Cornwall by 21%, from 44,286 people in 2012 to 53,397 people in 2020. This again indicates a future need for more specialised housing for older people in Cornwall.

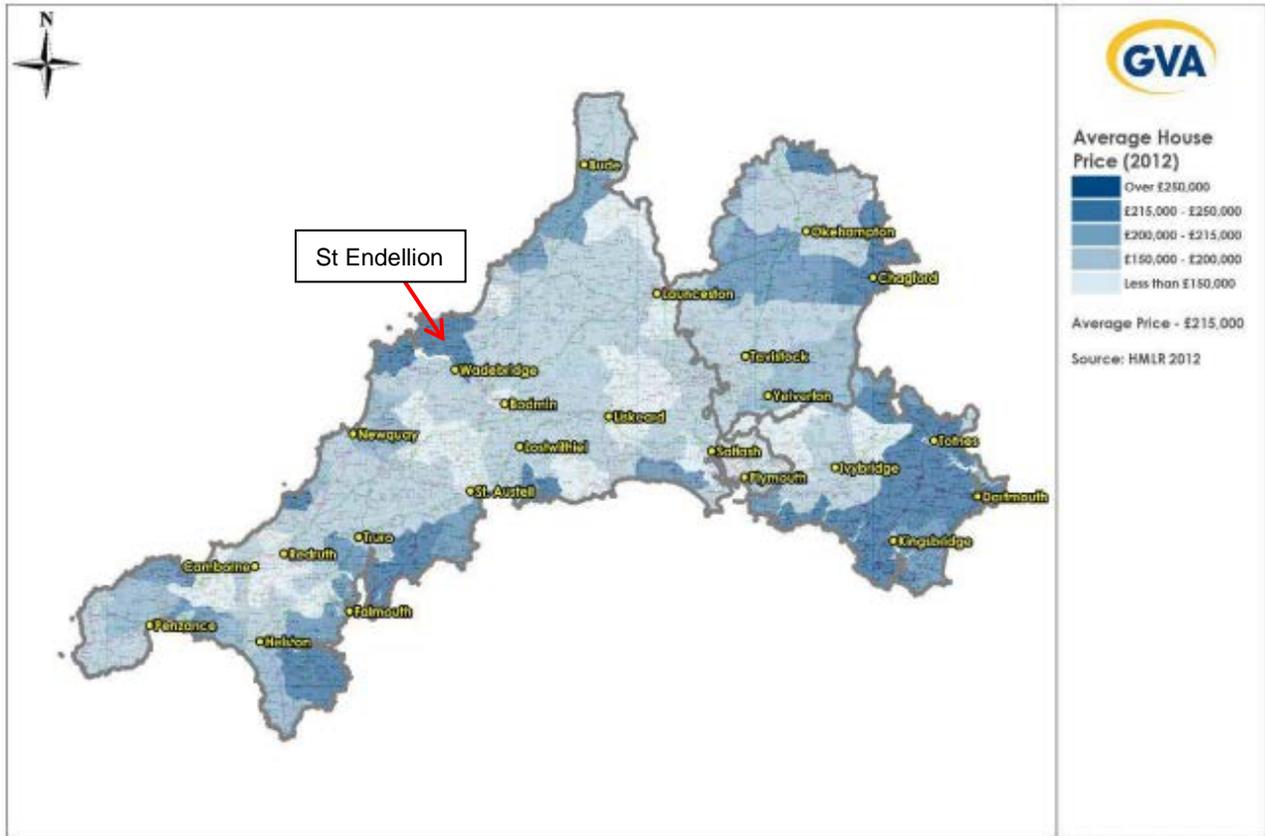
Table 5: Forecast population aged 65+ living in a care home, 2012-2030

Authority	2012	2014	2016	2018	2020	Change 2012- 2020	% Change 2012- 2020
Plymouth	2,179	2,276	2,379	2,499	2,654	475	22%
Cornwall	4,766	5,065	5,382	5,730	6,122	1,356	28%
South Hams	892	926	954	993	1,070	178	20%
West Devon	573	602	653	694	758	185	32%

Source: Cornwall Strategic Housing Market Needs Assessment (GVA, 2013)

- 28. Table 5 shows the population of people aged 65 and over is expected to rise by 28% in Cornwall between 2012 and 2020. This again highlights a growing older population which would result in a need for more specialised accommodation.
- 29. The SHMNA includes a number of maps that provide an ‘at a glance’ assessment of the key features of St Endellion’s local housing market compared with Cornwall as a whole. These are reproduced below.

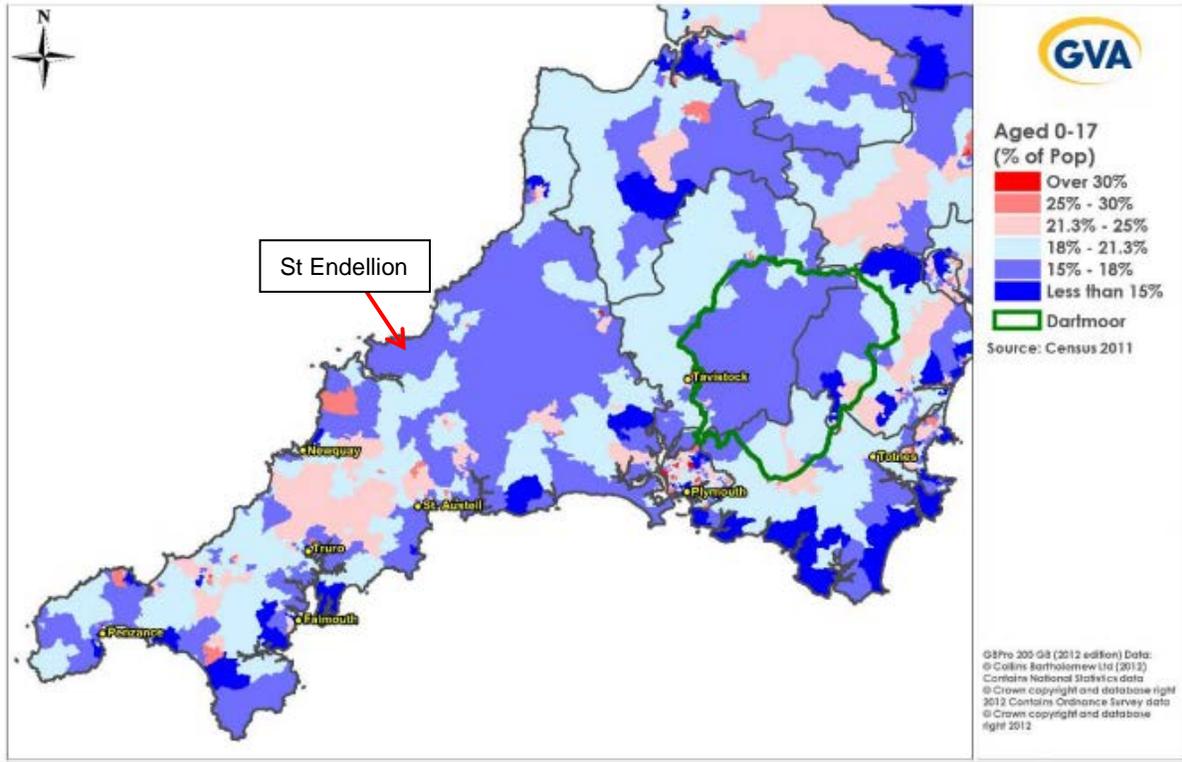
Figure 1: Average house prices in Cornwall and West Devon (2012)



Source: Cornwall Strategic Housing Market Needs Assessment (GVA, 2013)

- 30. Figure 1 shows that the parish of St Endellion has relatively high average house prices, in the region of £215,000 to £250,000, in 2012. This is higher than many of its surrounding areas, particularly inland and to the north.

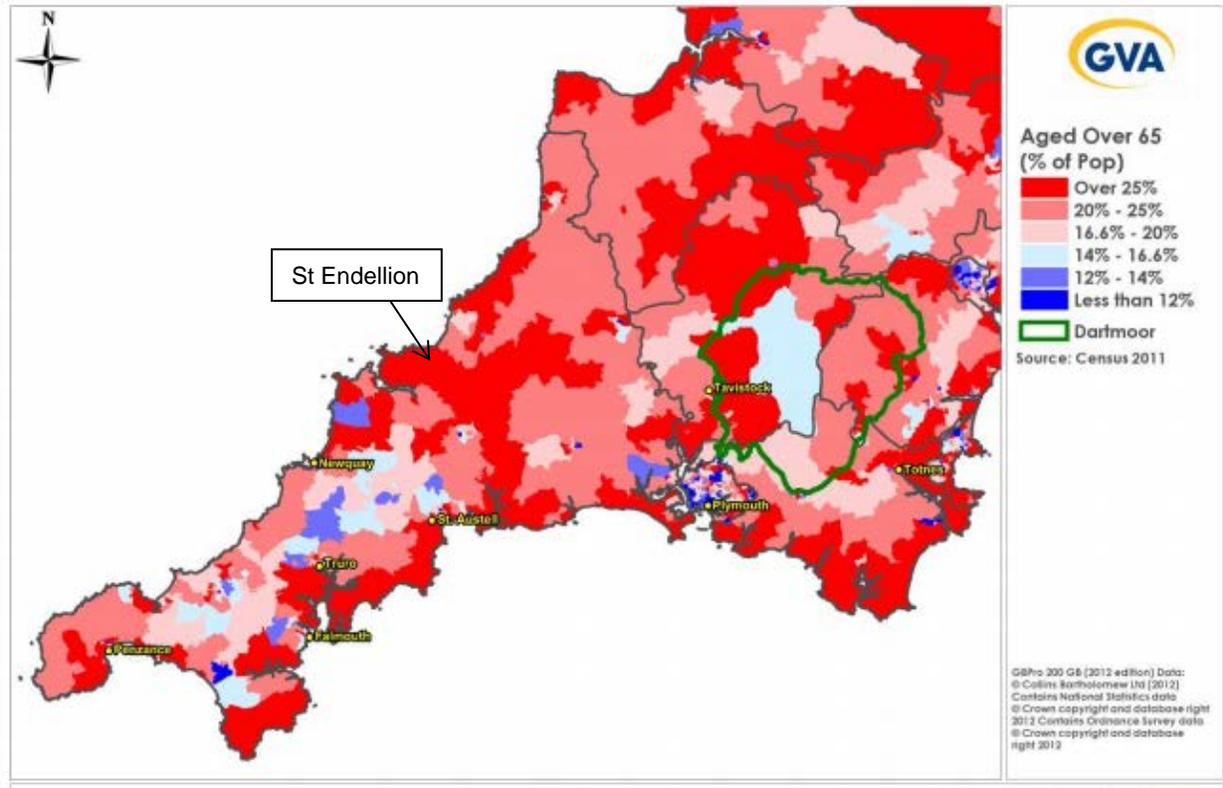
Figure 3: Census 2011 proportion of residents aged 0-17 years



Source: Cornwall Strategic Housing Market Needs Assessment (GVA, 2013)

32. Figure 3 shows that the parish has a relatively low level of young people, with only between 15-18% of the population being between the ages of 0-17. This reflects a Cornwall-wide trend. As well as indicating an older population, it also indicates a lower proportion of families with younger children in St Endellion.

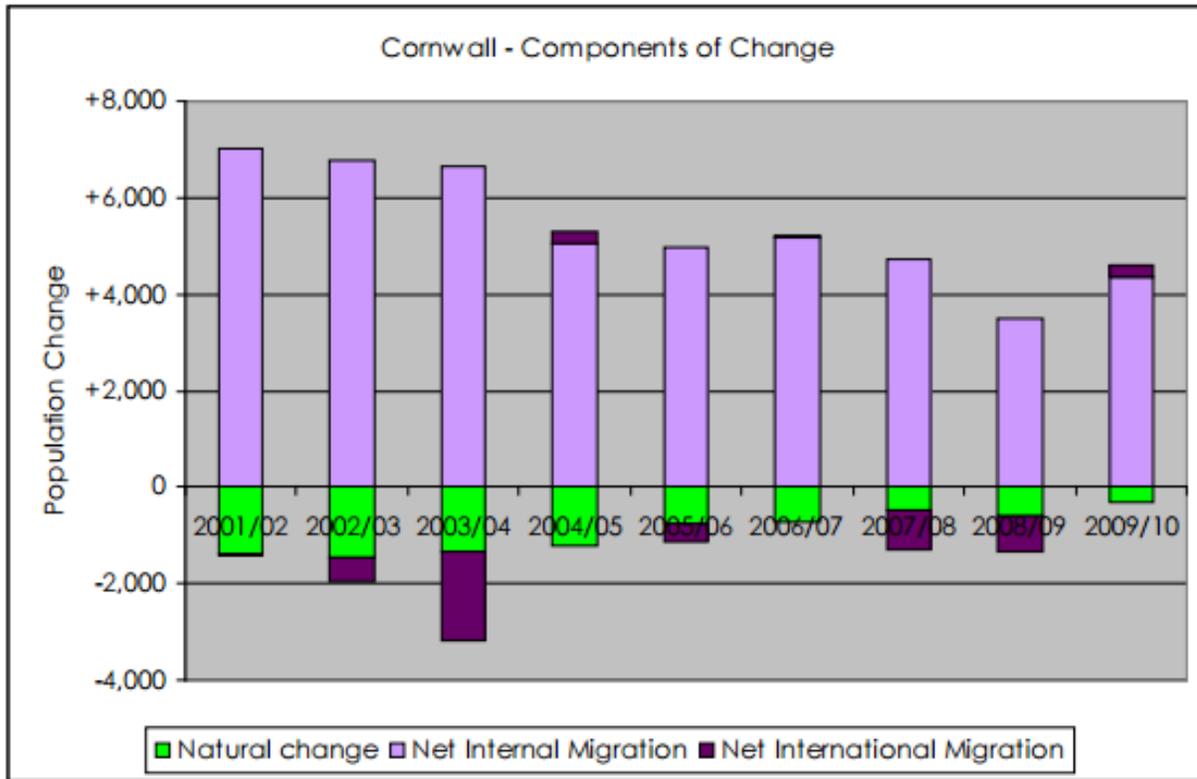
Figure 4: Census 2011 proportion of residents aged 65+



Source: Cornwall Strategic Housing Market Needs Assessment (GVA, 2013)

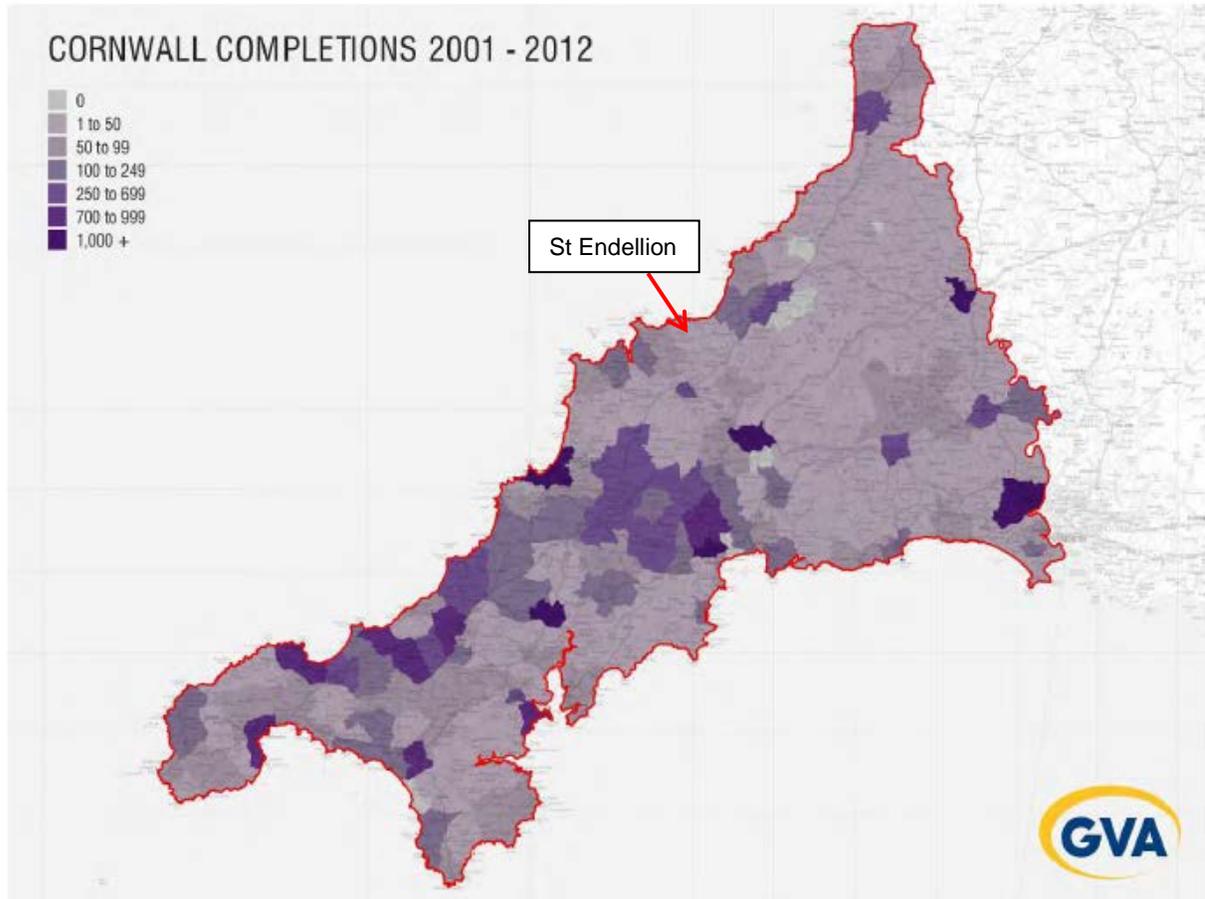
33. Figure 4 shows that St Endellion has a high proportion of residents over the age of 65 with over 25% of the population falling into this category. This reflects the situation across much of Cornwall and West Devon. Again, this points to an ageing population, probably driven in part by people retiring to the local area.

Figure 5: Components of population change, Cornwall 2001/02 – 2009/10



Source: Cornwall Strategic Housing Market Needs Assessment (GVA, 2013)

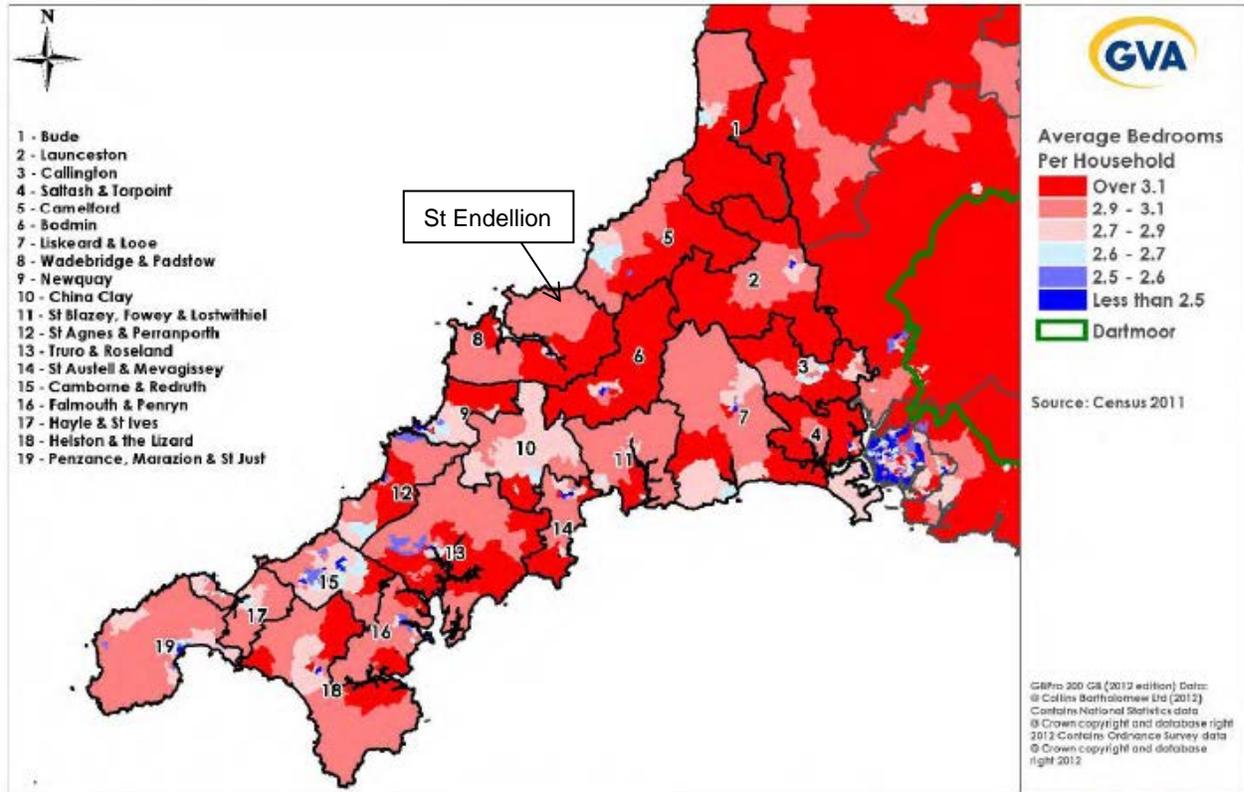
34. The chart in Figure 5 confirms that internal net migration (i.e. those moving from the rest of the UK) has played a significant part in driving population growth in Cornwall. Over the time period the net flow has exceeded 4,000 people, other than 2008/09.

Figure 6: Local level analysis of housing completions 2001-2012

Source: *Cornwall Strategic Housing Market Needs Assessment (GVA, 2013)*

35. Figure 6 displays a low to medium rate of housing completions (between 50 and 99) between 2001 and 2012 in St Endellion. This is not dissimilar to the surrounding area.

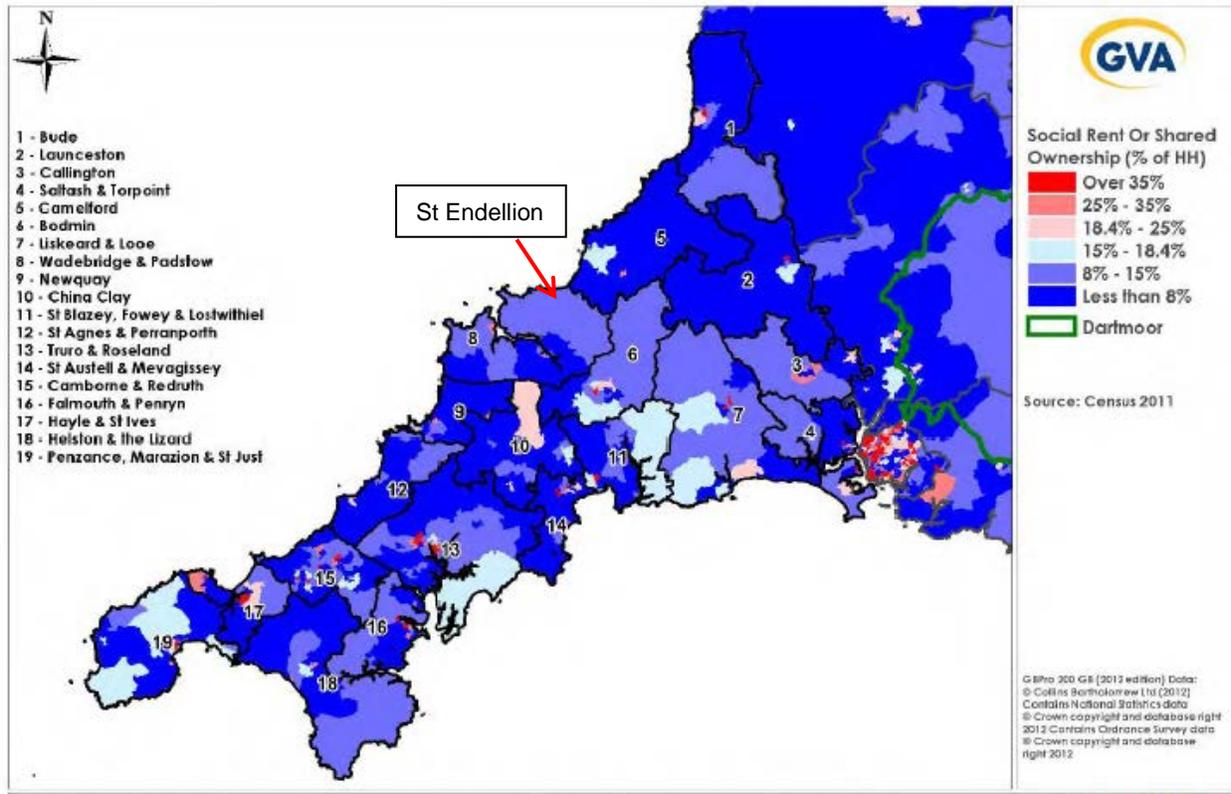
Figure 7: Number of bedrooms per household



Source: Cornwall Strategic Housing Market Needs Assessment (GVA, 2013)

36. Figure 7 shows that St Endellion has a fairly high number of bedrooms per household, at between 2.9 and 3.1. This indicates larger dwellings compared to some surrounding areas, but is in line with the average for coastal Cornwall. In combination with the statistics showing an older population and relatively fewer families, it also points to possible under-occupation of larger dwellings by smaller, older households and low rates of over-crowding.

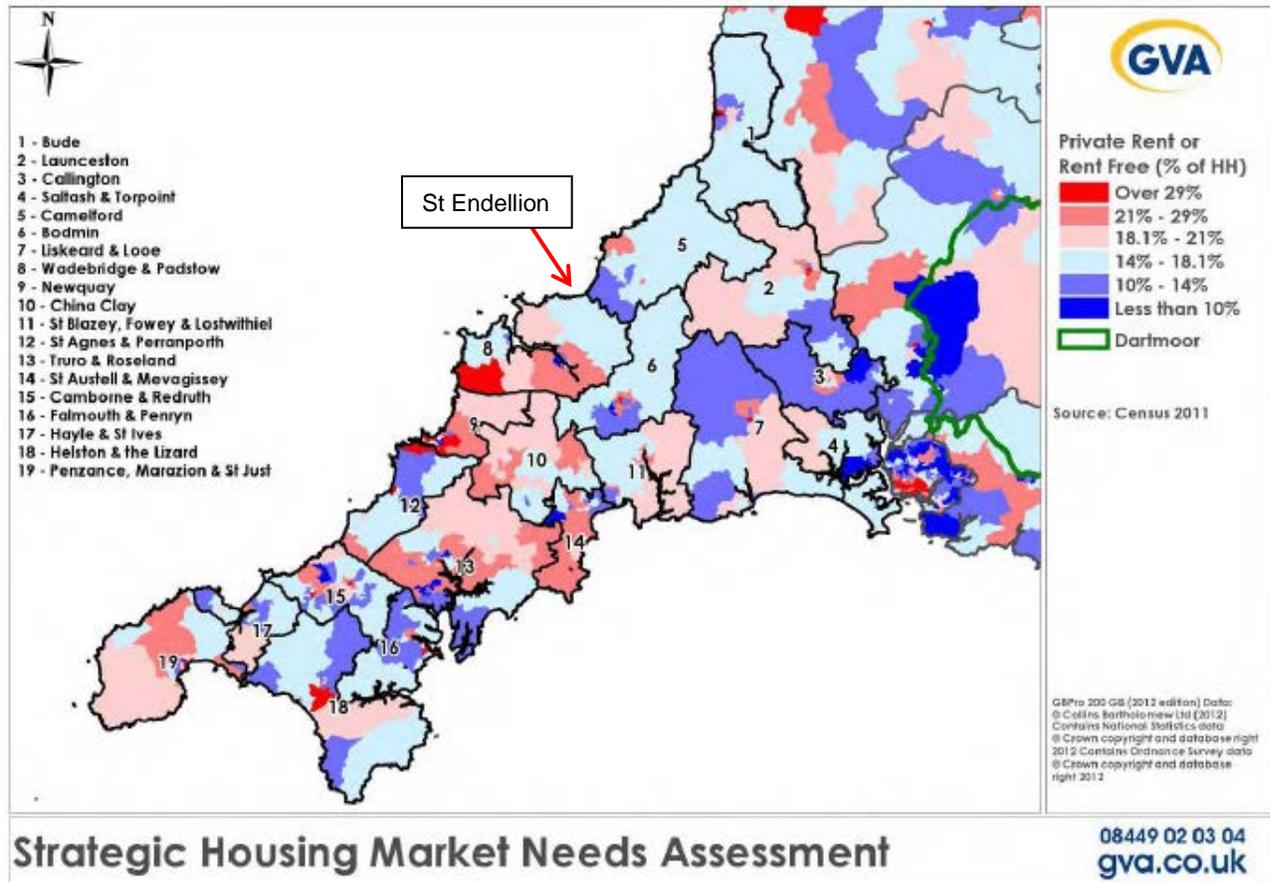
Figure 8: Tenure – social rented and shared ownership



Source: Cornwall Strategic Housing Market Needs Assessment (GVA, 2013)

37. Figure 8 shows a relatively low number of social rent or shared ownership housing in St Endellion, with only 8-15% of households falling into this category. This could indicate that either there is a low demand for affordable houses, or there is not enough affordable homes being supplied within the parish. Data from the local housing waiting list (see below) suggests that it is more likely that the latter is the case.

Figure 9: Tenure – Private rented (including renting from a landlord or letting agency, private rented other and living rent free)



Source: Cornwall Strategic Housing Market Needs Assessment (GVA, 2013)

38. Figure 9 shows that St Endellion has a medium proportion of privately rented households, with 14%-18.1% living in private rented or rent free accommodation. This could be lower than some of the surrounding areas because of a lack of younger people living in the area.

SHMNA Caveats

39. The SHMNA is based on the data available at the time it was compiled. Having established a baseline position on affordable housing and advice on open market provision to reflect aspirations, it is essential that housing market activity is regularly monitored. This is highly relevant given current housing market uncertainty.

40. It is also important to remember that there is no single definitive method available to attribute need for new market housing to specific geographical areas within Cornwall. The various elements of population growth and household growth cannot be directly attributed to sub- areas with anything near the same reliability that they can be attributed to Cornwall as a whole, which benefits from the cohesion of a single travel to work area. The precise geographic distribution of future housing was therefore left as a policy choice for the Cornwall Local Plan.

41. This caveat applies equally for neighbourhood planners within Cornwall. As we recommend an approach based on the assessment of need at a local authority level, the Parish Council should monitor any updates to the assessment of housing need at that level, as well as the release of any relevant new statistics.

Cornwall Local Plan (Submission Version, February 2015)

42. The Cornwall Local Plan: Strategic Policies document was submitted to the Secretary of State on Friday 6 February 2015. An independent inspector, Simon Emerson, was appointed for the Plan's Examination in Public (EiP) but Mr Emerson concluded in his Preliminary Findings (5th June 2015) that the plan as submitted needed more work and that the Local Plan examination should be suspended to give the Council more time to work on the Plan. On 29th June, Cornwall Council accepted this suggestion and is currently progressing amendments ahead of the rescheduled EiP.

43. The Inspector's Preliminary Findings contained a number of points with a direct impact on the assessment of housing need for St Endellion, specifically:

- That the Local Plan housing targets should be increased by 7% to allow for the impact of second homes, which had not previously been taken into account⁸
- That the Local Enterprise Partnership (LEP) Strategic Economic Plan (SEP) is the most reliable source to use when calculating the impact of economic and jobs growth on housing need
- That Policy 9 should be re-named and re-written as a rural exception sites policy
- That the Council's aspiration to introduce a permissible lower threshold of 5 dwellings for affordable housing is acceptable

44. Although the status of the Cornwall Local Plan is therefore still uncertain at the time of writing, it nevertheless remains relatively advanced and hence forms an important data source to interrogate for the purposes of this study, especially as the saved housing policies in the North Cornwall Local Plan (1999)⁹ that still apply to St Endellion appear not to set specific housing targets.

45. As such, we have summarised Cornwall Local Plan content with relevance to St Endellion in Table 6 below.

⁸ In the words of the Inspector, 'The National Planning Policy Framework (NPPF) does not identify second/holiday homes as a "need" and therefore such homes should not be counted as part of the objectively assessed need (OAN) required by the NPPF. But the acquisition of future new dwellings as holiday/second homes would remove those dwellings from the stock available for the needs which have been assessed..... It is reasonable to assume that the proportion of holiday homes will not decline over the plan period, especially given recent and planned improvements in transport connections serving Cornwall.'

⁹ Available online at <http://www.cornwall.gov.uk/environment-and-planning/planning/planning-policy/interim-and-adopted-planning-policy/north-cornwall-district-saved-policies/>

Table 6: Emerging Cornwall Local Plan content with relevance to St Endellion

Policy or table name and number	Policy provision(s) (in Submission Draft of Local Plan)	Impact of Inspector's Preliminary Report	Implications for St Endellion
Policy 2: Key targets and spatial strategy	47,500 homes over the plan period at an average rate of about 2,300 per year to 2030 to meet future requirements in particular meeting affordable housing needs. Outside main towns identified, delivery housing through affordable housing led schemes (i.e. exception schemes where market housing is required to provide cross subsidy) under Policy 9 and infill development	Increase all numbers by 7%, so 50,825 homes county-wide to 2030 at average rate of about 2,460 per year	St Endellion should meet its fair share of the 50,825 homes to 2030- but this target is further disaggregated by Community Network Area (CNA)- see below

Policy or table name and number	Policy provision(s) (in Submission Draft of Local Plan)	Impact of Inspector's Preliminary Report	Implications for St Endellion
Policy 6: Housing Mix	<p>New housing developments will be required to include a mix of house size, type, price and tenure to address identified needs and market demand and to support mixed communities. Proposals of 10 or more dwellings should seek to provide a range of housing type and tenure. To achieve this mix development should aim to:</p> <ul style="list-style-type: none"> • Address affordable housing need and housing demand; • Contribute to the diversity of housing in the local area and help to redress any housing imbalance that exists; • Respond to the requirements of a changing population; and • Employ imaginative design solutions. <p>In all instances the layout and design of development should be tenure blind ensuring affordable units are indistinguishable from open market units. However we recognise that there are specific challenges and constraints on smaller sites. For this reason, the Council will apply affordable housing requirements more flexibly on these.</p>	n/a	This policy will continue to apply even after neighbourhood plan adoption and there is no need for the neighbourhood plan to restate these provisions

Policy or table name and number	Policy provision(s) (in Submission Draft of Local Plan)	Impact of Inspector's Preliminary Report	Implications for St Endellion
Policy 8: Affordable housing	<p>All new housing schemes on sites where there is a net increase of two units or more or 0.2 hectares development (not including replacement dwellings) must contribute towards meeting affordable housing need.</p> <p>The following provision on site will be sought: 50% in Zone 1 and 2 including the town of St Ives; 40% in Zones 3, 4 and 5 including the towns of Falmouth / Penryn; Truro; Bodmin; Bude; Saltash; Hayle; Launceston; St Austell; Wadebridge; Penzance; Camborne /Pool/Redruth; Helston and Liskeard.</p>	Threshold of development size to trigger affordable housing must be amended to five rather than two units	St Endellion is located in Zone 3 for the purposes of affordable housing policy; therefore, 40% of all developments of five dwellings or more will need to be affordable units
Policy 9: Affordable housing led schemes	<p>Development proposals on sites outside of existing built up areas in smaller towns, villages and hamlets, whose primary purpose is to provide affordable housing to meet local needs will be supported where well related to the settlement and appropriate in scale, character and appearance. Proposals should be developed in accordance with guidance provided in the Affordable Housing SPD. The number, type, size and tenure should reflect identified local needs as evidenced through the Cornwall housing register or any specific local surveys completed using an approved methodology, as detailed in the SPD¹⁰.</p>	The Inspector has asked for this policy to be renamed as an exception sites policy and rephrased to better reflect NPPF paragraph 54.	Housing outside existing built up areas, including Port Isaac and Trelights, will be supported by Cornwall Council where they form rural exception sites as per NPPF paragraph 54. This allows for the scheme to include a quantum of market housing to facilitate the provision of significant additional affordable housing to meet local needs.

¹⁰ The SPD states that a neighbourhood plan is an appropriate means of demonstrating an evidenced local housing need.

Policy or table name and number	Policy provision(s) (in Submission Draft of Local Plan)	Impact of Inspector's Preliminary Report	Implications for St Endellion
Key Facts table (page 114)	392 households in Bands A-D on the County waiting list (the highest priority bands) expressed a preference for housing in Wadebridge and Padstow CNA, as well as 645 households in Band E. This equates to 3.4% and 4.4% of the Cornwall totals respectively	n/a	Although this waiting list is just a snapshot in time as of 2012, this demonstrates a need for St Endellion to meet an appropriate proportion of affordable housing need (see below).
Policy PP10: Wadebridge and Padstow CNA	<p>The provision of around 1,000 dwellings to 2030 in the Wadebridge and Padstow CNA beyond Wadebridge town itself. Coordination will be needed amongst the remaining parishes within the CNA to ensure that housing needs are met.</p> <p>Development should deliver community benefits in the form of affordable housing for local people to balance the high number of holiday homes in the area and contributions to requirements for facilities, services and infrastructure identified locally.</p>	Increase all numbers by 7%, so 1,070 dwellings across CNA beyond Wadebridge town itself	<p>St Endellion will need to meet its 'fair share' of the 1,070 (see calculations below).</p> <p>Affordable housing schemes will be supported by Cornwall Council</p>
Table 1: Broad minimum distribution of new dwellings	Of the 1,000 dwellings to be provided, 516 have already been completed or committed ¹¹ , reducing the remaining requirement to 484 outstanding dwellings.	n/a	St Endellion will need to meet its 'fair share' of the 484 outstanding dwellings (see calculations below).

46. The information set out in the Local Plan as per Table 6 now allows us easily to calculate a 'fair share' housing target for the parish.

47. The Cornwall Local Plan states that the Wadebridge and Padstow CNA (excluding the town of Wadebridge) comprises the following parishes. Next to each parish, we have listed its usual resident population at the Census 2011:

¹¹ i.e. permissions granted for housing development

- Egloshayle (406)
- Padstow (2,828)
- St Breock (734)
- St Endellion (1,029)
- St Ervan (504)
- St Eval (732)
- St Issey (891)
- St Kew (1,145)
- St Mabyn (646)
- St Merryn (1,606)
- St Minver Highlands (968)
- St Minver Lowlands (1,271)
- St Tudy (604)

48. Adding all parish populations together gives us a total of 13,364 people. Building in the 7% uplift to account for second homes as advised by the Inspector, distributing 1,070 new dwellings equally would give one new dwelling for every 12.49 residents.

49. With 1,029 residents and one new dwelling for every 12.49 residents, this would give St Endellion a nominal Local Plan-derived target of 82 new dwellings.

50. We have used the target of 82 in our conclusions section below, but note that the outstanding amount will be lower as a result of existing completions and commitments since 2011, potentially including some of those referenced in the Wadebridge and Padstow CNA section of the Submission Draft of the Cornwall Local Plan. Again, we have discussed the implications of existing dwelling completions and commitments in the Conclusions section.

DCLG Household Projections

51. The Department for Communities and Local Government (DCLG) periodically publishes household projections. The NPPG recommends that these household projections should form the starting point for the assessment of housing need.

52. The most recent (2012-based) household projections were published in February 2015, and extend to 2037.

53. Although population projections are only available at a local authority level, a calculation of the share for St. Endellion is nevertheless possible for the household projections based on the parish's household numbers in 2011.

54. In 2011, Cornwall had 231,084 households¹² and in the Census the same year, St. Endellion parish had 479 households, or 0.207% of the Cornwall total.
55. In the 2012-based household projections, the projection for 2030 is for 274,013 households in Cornwall. Assuming it continues to form 0.207% of the Cornwall total, St. Endellion's new total number of households would be 567 and therefore 88 new households would have formed over the Plan period.
56. However, the 2012-based household projections may need to be 'rebased' for accuracy now that the mid-2014 household estimates are available. The mid-2014 household estimates give the actual number of households in Cornwall, meaning the difference between the actual and the projected number of dwellings needs to be taken into account in future projections.
57. The 2012-based projections were based on the 2012-based Sub-National Population Projections, which estimated that by 2014 there would be 546,600 people in Cornwall, The mid-2014 estimates show that there were actually 545,335 people, which differs from the projections by only 0.23%. In some cases, rebasing means future projections change significantly but in the case of Cornwall, the 2012 estimates were sufficiently accurate for the rebasing process not to change the 2030 projection of 88 new households for St Endellion.
58. Number of households does not, however, equate precisely to number of dwellings, with the latter usually slightly higher- and in the case of coastal settlements in Cornwall significantly higher than average due to the number of second homes. To allow for this factor, an uplift of 7% should be added to the households figure to translate it into dwellings required as per the Inspector's preliminary findings on the Cornwall Local Plan. This results in a Household Projections-based dwellings target for 2030 of 94 dwellings.

Dwelling growth 2001-2011

59. By comparing the number of dwellings in the parish in the Census 2001 against the number in Census 2011, we can project forward the completion rate to 2030. This provides a neighbourhood-specific projection to complement the two projections mentioned above.
60. In Census 2001, St. Endellion had a total of 806 dwellings, and in Census 2011 it had 863. This entails a total 10-year growth rate of 57 dwellings, or just under 6 per year. Projecting this forward to 2030 would give a plan period total of $(19 \times 5.7=)$ 108 new dwellings.
61. This figure shows that the parish had a medium rate of growth between 2001 and 2011 (6.6%), but as it is likely to have included the impact of a number of second homes, projecting it forward gives an even higher total than the Inspector-adjusted Cornwall Local Plan and Household Projections derived figures. However, note that over the same period, the average rate for Cornwall as a whole was a growth rate of 10.92%. The relatively lower rate at St Endellion is very likely to have been as a function of the Cornwall AONB that covers most of the populated parts of the parish.
62. The Parish Council have provided AECOM with completion rates post-2011, which help us determine the extent to which the 2001-2011 rate was higher or lower than average.
63. An additional 10 net new dwellings were completed March 2011-March 2015, equating to a rate of 2.5 completions per year- in other words, a significant reduction on the 2001-2011 rate- and if these were projected forward at the same rate, there would be 47 dwellings completed during the plan

¹² See 2012-based DCLG Household Projections live tables at <https://www.gov.uk/government/statistical-data-sets/live-tables-on-household-projections>

period. Those 10 new dwellings already completed can count towards the final Neighbourhood Plan housing target, given that the housing target base date is 2011.

Local housing waiting list (Cornwall Council, April 2015)

64. Cornwall Council provided information on the local housing waiting list as of April 2015.
65. The County Council stated that at this time there was a total of 60 households on the St Endellion parish waiting list, of which 31 (52%) were in Bands A-D housing need (the higher priority) and 29 (48%) were in Band E housing need (the lower priority).
66. The units stated as needed tend to be smaller dwellings, with 32 households (53%) seeking a one-bed unit, 23 (38%) a 2 bed unit and 5 (12%) seeking a three-bedroom unit.
67. In line with standard practice in housing needs assessments, we have discounted for the purposes of this study those households listed as Band E. This is to recognise the fact that waiting lists tend to overestimate demand as households put themselves forward when their level of need for affordable housing is not actually that great. For example, households may put themselves forward for inclusion as a form of insurance in case their circumstances change and are therefore clearly not currently in need in a priority sense, while still meeting the eligibility criteria for the housing waiting list.
68. If such a discount is applied, the number of households in affordable need would drop to 31.
69. What is clear from the data provided by Cornwall Council is that although the waiting list is just a snapshot in time, the appropriately discounted figure of 31 households in priority need does not suggest local affordable housing need is significant enough for the Neighbourhood Plan to have to formulate an affordable housing target of its own.
70. The reason for this is that Cornwall's existing and emerging policies on affordable housing (Policies 8 and 9) will continue to apply in the parish even after neighbourhood plan adoption, and the adopted neighbourhood plan needs to be in strategic conformity with existing and emerging policy without restating it.
71. Therefore, formulating a different affordable housing target for St. Endellion is not recommended as it could risk one of two undesirable results- either a) conflict with or b) restatement of Local Plan policy. Additionally, it would need to be supported by a parish-level viability assessment, which would require significant resources to complete and which could well come to conclusions no different from the viability work already commissioned by Cornwall Council to inform the affordability target in the emerging Local Plan.
72. We have shown that there is a priority need for around 31 affordable housing units as of June 2015. Taking into account the range of total new housing needed in the parish presented in this report (ranging from a low of 82 to a high of 108), then the most challenging scenario the Parish would face would be a requirement to provide the Cornwall Local Plan's affordable housing target (40%) against the lowest total target (82 dwellings). As 40% of 82 is 32 dwellings, and as total affordable housing need has been estimated at 31 households, even if a lower dwellings target is selected there would be no requirement for the parish to select an affordable housing target exceeding that recommended by Cornwall Council.
73. However, it is important to recognise that the 31 households currently on the priority waiting list are only a snapshot in time. New affordable need will arise over the rest of the Neighbourhood Plan

period, and also on the basis that those households in Band E are also eligible, it is clear that local affordable need is highly likely to exceed 32 dwellings over the total Neighbourhood Plan period.

74. As such, we recommend that a rural exception site is a better way of meeting affordable need than an affordable housing percentage target, given the difficulties of the latter as outlined above. This rural exception site could be developed during the Plan period (in line with Cornwall Local Plan Policy 9 and/or NPPF paragraph 54) to enable sufficient affordable housing to be provided for people with a proven connection to the parish, and the need for such a site could be expressed in Plan policy.
75. Although neighbourhood plans cannot themselves allocate rural exception sites, we recommend that the Parish Council works closely with Cornwall Council to deliver such a site, having regard to relevant policies in the Neighbourhood and Local Plans. Note that with the Government's proposals to extend the right to buy to the affordable housing section, in time an affordable housing exception site will enable local people with a connection to the parish to become owner-occupiers.

Local economic context

76. The NPPG states that housing market assessment should take employment trends into account. This is to ensure that any conclusions on housing need take into account the likely change in job numbers based on past trends or economic forecasts as appropriate and also have regard to the growth of the working age population in the housing market area. In this case, we have taken into account the relevant Strategic Economic Plan, both comprising economic forecasts.

Cornwall and Isles of Scilly Strategic Economic Plan (Cornwall and Isles of Scilly Local Enterprise Partnership, 2014)

77. For the purposes of economic planning, St. Endellion parish lies within the Cornwall and Isles of Scilly Local Enterprise Partnership area and is therefore subject to the 2014 Strategic Economic Plan (SEP).
78. In his Preliminary Findings on the emerging Cornwall Local Plan, the Inspector endorsed the SEP's approach and confirmed that he considered that the Local Plan housing target (as amended to account for the impact of second homes) effectively builds in, at a countywide level, the level of economic growth that it envisaged.
79. Having reviewed the SEP and the growth sectors and interventions it sees as most important in driving economic growth, we do not consider that the growth sectors it projects and seeks to attract in Cornwall over the Local and Neighbourhood Plan periods would have a significant effect on housing need at St Endellion.
80. This is not to say that the parish economy will not grow over this period; it is likely that it will, and indeed the new housing needed will in itself deliver economic benefit by e.g. creating temporary construction jobs, providing economically active residents with a place to live and by supporting local businesses and services.
81. However, in our view, the geographic location of St Endellion is remote enough from major transport corridors for the strategic level growth planned at a county level, which is focused on the largest towns and the main road and rail corridors, to have a negligible impact on the need/demand for housing in the parish compared to its impact on the level of housing need in other parts of the county. Additionally, those economic sectors considered to have the most impact on housing need in the parish, such as for example tourism, leisure and fishing, are not considered to be priority areas for growth by the SEP.

Characteristics of population

82. The fact that the SHMNA was published in 2013 is helpful as it means that it was able to take account of the 2011 Census. As such, much of the Census data for St Endellion relevant to determining its housing need has already been presented in the SHMNA section.

83. However, there are some other demographic data sources with relevance to future housing need, as well as some Census tables that were not already referenced by the SHLAA, and the aim of this section is to present those sources.

Sub-National Population Projections

84. The first of these sources is the SNPP (Sub National Population Projections), which form the basis for the DCLG Household Projections interrogated previously.

85. As the SNPP breaks the 2030 population down by age group, it can be used to give an indication of the amount and type of older people's housing to plan for.

86. In the 2011 Census, St Endellion was home to 0.19% of the Cornwall population. Assuming this proportion holds by 2030, this means that by then, the parish will have 1,170 usual residents (up from 1,029 at the 2011 Census).

87. Making a further assumption that the St Endellion age bands in 2011 are a reasonable basis for forward projections, we have calculated the resulting age bands for St Endellion by 2030 in **Table 7** below.

Table 7: Projected age band change in St Endellion, 2011-2030

Age band	2011		2030	
	Population	Percentage of total population	Projected population	Percentage of total population
0-15	126	12.2%	141	12.4%
16-24	62	6.0%	65	5.7%
25-44	199	19.3%	211	18.5%
45-64	322	31.3%	300	26.3%
65-84	256	24.9%	325	28.5%
85 and over	64	6.2%	136	11.9%
TOTAL	1,029	100	1,141	100

Source: *Sub-national population projections, DCLG and Census 2011 (ONS)*

88. In his Preliminary Findings, one criticism the Inspector had of the emerging Cornwall Local Plan was that it did not break down homes for older people by type.
89. This suggests that it would be useful to be able to break down the homes for older people by type at St Endellion, which is possible to do on the basis of Table 7 above. The Housing Learning and Improvement Network (Housing LIN)¹³ provides guidance which can be used to give an indication of the potential future demand for specialist provision arising from St Endellion's future population age structure.
90. Applying Housing LIN's suggested numbers per 1,000 of the 75+ population, which is estimated to be 282 people by 2030¹⁴, we can estimate that St Endellion would nominally require the following numbers of specialist housing types by 2030:
- 16 conventional sheltered housing units;
 - 33 leasehold sheltered housing units;
 - 5 'enhanced' sheltered units¹⁵, split 50:50 between those for rent and those for sale;
 - 12 extra care housing units¹⁶ (including 4 for rent and 8 for sale); and
 - 1 specialist dementia care dwelling.
91. Note that there is no obligation for these all to be provided within the parish itself and clearly in some cases, such as providing a single specialist dementia care dwelling, it would not be economically feasible to do so. As such, these 67 specialist dwellings need not be thought of as all needing to be provided within the neighbourhood plan housing target- rather, there will be some overlap between these dwellings and the target, depending on the number that could be provided within the parish itself.
92. This specialist dwelling need is likely therefore to be split between the parish and the rest of the CNA, which will enable the elderly to live either within or as close to the parish as possible, taking account of the fact that St Endellion is unlikely to be able to provide many of the specialist housing types needed within its own boundaries- although there could be the potential for these to be provided at, for example, Wadebridge or Bodmin, taking account of their higher levels of accessibility to services and facilities, which will help in the recruitment and retention of specialist care staff and enable economies of scale (e.g. a centralised dementia care unit or enhanced sheltered development serving a widely dispersed rural population from a single location).

¹³ Housing LIN (2011) Strategic Housing for Older People: Planning, designing and delivering housing that older people want, available online at:

http://www.housinglin.org.uk/_library/Resources/Housing/SHOP/SHOPResourcePack.pdf?bcsi_scan_AB11CAA0E2721250=0&bcsi_scan_filename=SHOPResourcePack.pdf&bcsi_scan_E956BCBE8ADBC89F=0&bcsi_scan_filename=SHOPResourcePack.pdf

¹⁴ On the assumption that of the 65-84 age band, 55% are aged 65 to 74 and 45% 75-84, which is an estimate based on the Cornwall-wide sub-national population projection for 2030

¹⁵ Enhanced sheltered units are defined as provision with some care needs

¹⁶ Extra care housing comprises developments that comprise self-contained homes with design features and support services available to enable self-care and independent living.

*Other Census Data***Local household composition**

Dwelling type		St Endellion	Cornwall	England
Whole house or bungalow	Detached	40.0%	37.6%	22.4%
	Semi-detached	23.3%	24.4%	31.2%
	Terraced	27.9%	22.8%	24.5%
Flat, maisonette or apartment	Purpose-built block of flats or tenement	0.6%	8.6%	16.4%
	Parts of a converted or shared house	5.6%	3.6%	3.8%
	In commercial building	1.4%	1.2%	1.0%

Table 8: Accommodation type (households), 2011*Source: ONS, Census 2011, AECOM calculations*

93. Table 8 shows that the proportion of dwellings in St Endellion that are detached houses or bungalows is considerably above the national average, and slightly higher than the average across Cornwall.
94. By contrast, there is a lower proportion of semi-detached dwellings compared with the national and local average. The proportion of terraced dwellings is above both the Cornwall and England averages, and there is a considerable smaller proportion of flats than either locally or nationally.

Economic activity

Economic category		St Endellion	Cornwall	England
Economically active	Total	65.3%	66.7%	69.9%
	Employee: Full-time	21.5%	31.7%	38.6%
	Employee: Part-time	11.8%	15.4%	13.7%
	Self-employed	28.1%	13.6%	14.0%
	Unemployed	2.3%	3.3%	4.4%
	Full-time student	1.5%	2.8%	3.4%
Economically inactive	Total	34.7%	33.3%	30.1%
	Retired	23.4%	18.9%	13.7%
	Student	2.3%	4.3%	5.8%
	Looking after home or family	3.0%	4.0%	4.4%
	Long-term sick or disabled	3.9%	4.4%	4.0%
	Other	2.2%	1.7%	2.2%

Table 9: Economic activity in St Endellion, 2011

Source: ONS, Census 2011, AECOM calculations

95. Table 9 shows that St Endellion has a lower proportion of economically active residents than both the Cornwall and England averages. This includes lower proportions of people working both full and part-time, but a higher than average rate of self-employment. Unemployment is below average and there is a lower than average proportion of full-time students living in the parish.
96. Among economically inactive categories, the total proportion of economically inactive persons is higher than both the local and national averages, including the proportion of residents who are retired, which is significantly higher than the national average. The proportion of retired residents, as well as the age profile of the parish, again suggests that there may in future be a locally-driven need for specialist housing for older people as well as market homes suitable for independent living.

Location of work	St Endellion	Cornwall	England
Less than 10km	31.7%	44.5%	52.2%
10km to less than 30km	9.6%	22.0%	21.0%
30km and over	15.0%	7.7%	7.9%
Work mainly at or from home	32.8%	15.8%	10.4%
Other	10.9%	9.9%	8.5%
Average distance travelled to work	20.9km	14.7km	14.9km

Table 10: Distance travelled to work, 2011

Source: ONS, Census 2011. AECOM calculations

97. Table 10 shows that those St Endellion residents who commute to work travel further than both the Cornwall and England averages. The average distance travelled to work is 20.9 kilometres, and 15.0% of residents travel 30km and over, compared with 7.7% of Cornwall residents and 7.9% nationally.
98. The statistics underlying this table indicate that residents who travel are most likely to travel within a radius of less than 10km from the parish, an area which includes Wadebridge and Padstow. By contrast, a smaller than average proportion of residents travel distances of 30km and over.
99. There is also a very significant proportion of people who work mainly from home, which may help drive demand for larger dwellings, i.e. allowing extra room(s) for working.

4 Conclusions

Overview

100. This neighbourhood plan housing needs advice has interrogated a wide range of data sources, which, taken together, can inform key trends and messages relevant to the Neighbourhood Plan's housing policies.
101. In this first section of our conclusions we make recommendations on the overall quantum of housing growth required.
102. In the second section, we assess, based on the data uncovered, indications of the components and characteristics of future housing based on the data analysed.
103. In line with recommended best practice, our preferred methodology is to present the projections our analysis has produced as a starting point, and then highlight the factors¹⁷ that the Parish Council might wish to take into consideration as they determine the final housing policy text, bearing in mind the requirement to be in general conformity with strategic policy at the Cornwall level.

Quantity of housing needed

104. To recap, we have identified four separate projections of dwelling numbers for St. Endellion based on:
 - A figure derived from the (currently emerging) Cornwall Local Plan, building in the Inspector's Preliminary Findings (which gives **82 dwellings**)
 - The Government's 2012-based household projections, extrapolated to St. Endellion and translated from households to dwellings on the basis of the Inspector's Preliminary Findings (which gives **94 dwellings**)
 - An unconstrained projection forward of dwelling completion rates 2001-2011 (which gives **108 dwellings**)
 - An unconstrained projection forward of dwelling completion rates 2011-2015 (which gives **47 dwellings**).
105. The Cornwall Local Plan-derived figure is based in part on the conclusions of the Cornwall SHMNA, and therefore builds in the full range of relevant demographic factors considered by the SHMNA at a strategic level, including both natural growth and in-migration.
106. We therefore now have a range of between 82 and 108 dwellings to use as a starting point for applying a range of market factors to determine a narrower range or target figure within that range.

¹⁷ These factors are also referred to as 'indicators' in the NPPG.

107. In order to do this, we have summarised the findings of the data gathered in Chapter 3 above in Table 11 below. The source for each factor with particular relevance to the parish is shown, and AECOM assessment of whether that factor is more likely to increase (↑), decrease (↓) or have no impact on (↔) St. Endellion's future housing need. Following NPPG guidance, the factors relate both to housing price and housing quantity.
108. We have applied our professional judgement on the scales of increase and decrease associated with each factor on a scale from one to three, where one arrow indicates 'some impact', two arrows 'stronger impact' and three arrows indicates an even stronger impact. Factors are in alphabetical but no other order.
109. Note that factors have the potential to contradict one another, due to data being gathered at different times and across differing geographies. We have used our judgement in resolving any conflicts, but we have generally proceeded on the basis that the more local and more recent data should generally have priority over data gathered at a larger spatial scale or older data.
110. However, our general approach reflects NPPG advice to adjust the housing quantity suggested by household projections to reflect appropriate market signals, as well as other market indicators of the balance between the demand for and supply of dwellings, such as house prices and past build-out rate.
111. The NPPG also advises that market signals are affected by a number of factors, and plan makers should not attempt to estimate the precise impact of an increase in housing supply. Rather they should increase planned supply by an amount that, on reasonable assumptions and consistent with principles of sustainable development, could be expected to improve affordability, and monitor the response of the market over the plan period.
112. As such, Table 11 should be used as a basis for qualitative judgement rather than quantitative calculation. Again, this reflects the NPPG approach- it states that when considering future need for different types of housing, planners have the option to consider whether they plan to attract an age profile that differs from the present situation. They should look at the household types, tenure and size in the current stock and in recent supply, and assess whether continuation of these trends would meet future needs.
113. The NPPG also states that appropriate comparisons of indicators (i.e. factors) should be made and that trends uncovered may necessitate adjustment to planned housing numbers compared to ones based solely on household projections. Where upward adjustment is considered necessary, it should be at a reasonable level and not negatively affect strategic conformity with the adopted Core Strategy.
114. To help inform the steering group discussions that will be necessary to determine a neighbourhood plan housing target, we have provided our own professional judgement of need level, based on the market factors presented in Table 11, and taking into account our own knowledge and experience of housing need at neighbourhood plan level.

Table 11: Summary of factors specific to St. Endellion parish with a potential impact on quantity of housing needed

Factor	Source(s) (detailed in Chapter 3)	Possible impact on future housing need	Rationale for judgement
Age structure of population	SHMNA, Census, National Population Projections, Housing LIN Sub-	↑ ↑	Over 65s increasing at County level, and SHMNA suggests trend is even more pronounced at parish level, with higher than County average number of over 65s and lower than average proportion of families with young children. As these people are likely to wish to downsize (see evidence from SHMNA on under-occupation) or need specialist accommodation (and in some cases, both) they will increase the quantity of housing needed, although note that some specialist provision will probably need to be developed outside the parish boundaries
Growth in jobs, particularly higher paid/higher skilled jobs	SHMNA, Strategic Economic Plan, Inspector’s Preliminary Findings, Core Strategy, Census	↓ ↓ ↓	The SHMNA forecasts job growth in Cornwall lower than that between 2001 and 2011; Strategic Economic Plan (also endorsed by Inspector) suggests that those sectors experiencing significant economic growth are generally based in locations far from the north Cornwall coast, and the continuing remoteness of the parish means the proportion of incomers attracted by that growth is likely to be very limited- this is supported by Census data on economic activity. This does not mean that there will be no economic growth in the parish over the plan period, however- rather, that the evidence suggests it will not act as a strong driver of housing demand. Note that the down arrows do not mean economic contraction, rather significantly lower jobs-driven housing growth <u>relative to the rate across Cornwall as a whole.</u>

Factor	Source(s) (detailed in Chapter 3)	Possible impact on future housing need	Rationale for judgement
House prices relative to surroundings	SHMNA	↑ ↑	Parish has higher than County average house prices due to coastal location and AONB- hence is in demand from incomers, including retirees
International and in-migration rate	SHMNA, DCLG Household Projections	↑	Those moving from the rest of the UK to Cornwall have driven countywide population growth and are likely to continue to do so- and with its coastal location and AONB, the parish seems likely to continue to experience this trend. Only one up arrow given as many of the incomers will be over 65 and thus already covered in the Age Structure point above
Level of new supply in local housing market	SHMNA, Census, data from Parish Council	↑	The SHMNA shows that St. Endellion's supply of new dwellings was in line with the County average 2001-2011, but has dropped significantly since 2011. As such, there is evidence of pent-up demand that is not being matched by supply. One up arrow only used as some of this demand is likely to overlap with the need for affordable housing below.
Local housing waiting list/need for affordable housing	SHMNA, local housing waiting list, Cornwall Local Plan, information from Parish Council	↑ ↑ ↑	Cornwall as a whole has poor levels of affordability, and there is strong evidence for a high level of affordable housing need in the parish based on a range of sources- and SHMNA shows that current supply is low. Affordable housing exception site recommended as most suitable solution

Factor	Source(s) (detailed in Chapter 3)	Possible impact on future housing need	Rationale for judgement
Need for second homes	Inspector's Preliminary Findings	↔	Inspector noted that Cornwall Local Plan did not, in his view, make sufficient provision for second homes as a driver of housing need (not in themselves, but the impact they have on the supply provided) - however, his recommended uplift of 7% has already been built into the projections used in this report, so no impact on figures
Overcrowding, including concealed families	SHMNA	↓ ↓	St. Endellion's households are under- rather than over-occupied- as such overcrowding is not a driver of local demand. Two rather than three down arrows given as SHMNA shows other parts of Cornwall, particularly inland, have higher levels of under-occupation
Rental market relative to wider area	SHMNA	↔	SHMNA mapping shows that parish rental market appear comparable with that across the county as a whole (higher levels of people renting could be a sign to increase new housing supply)

115. Based on the data summarised on the quantity of dwellings required and the market factors affecting those quantities, AECOM recommends that housing need for the parish in the period 2011-2030 should be in the range of 90 to 100 net additional dwellings. This is a need higher than the Core Strategy-derived figure (which has supply-side constraints already built into it), broadly in line with DCLG household projections, but lower than the 2001-2011 completions-derived figure. This judgement is based on the following factors:

- The rebasing process (see Chapter 3) shows that the household and population projections for Cornwall are, so far, highly accurate (this is certainly not the case for all locations), and this gives added weight to a dwelling target broadly in the range they would suggest.
- Affordable housing need is a significant local issue, resulting from higher than average local house prices (due to demand for retirement and second homes in an attractive coastal location) and the relatively low local incomes (a function of the economic remoteness of the parish). This pushes the overall need figure up, including through our recommendation for an affordable housing exception site, which, as the name suggests, is based on need

additional to that captured by the projections. Recall that the affordable need figure as of July 2015 is only a snapshot in time and that if current trends continue, more households will fall into affordable housing need over the plan period and hence additional affordable dwellings will be needed.

- The ageing population also acts as a significant driver of housing numbers, as not only does it indicate a need for smaller units for independent living, but also a need for specialist accommodation. Both of these must be provided if older people have indicated they wish to stay in the parish, as they will be occupied at different life stages. Note the Housing LIN estimate of 67 units needed for specialist care for older people. Although it is unlikely that these would all be provided within the parish, there will be a significant degree of overlap between the 67 and the dwelling target selected.
- We have selected a range slightly lower than the highest projection (108 units) to reflect the fact that there are also some important local factors constraining housing demand. Chief among these are economic projections. The 108-unit projection is derived from a period when economic growth in Cornwall was higher than it is projected to be over the plan period. Additionally, the economic growth forecast for the plan period is in locations and sectors remote from the parish.
- Under-occupation of existing housing also acts to constrain demand to some extent (i.e. there is not a significant demand from concealed households) but this has a lesser constraining effect compared to the remoteness from economic growth sectors as under-occupation is relatively widespread throughout the rest of Cornwall and so the parish is not that unusual in this regard compared with the county average.

116. The parish council should also note that the ten net new dwellings completed since the neighbourhood plan period start point (Census 2011) can be deducted against the target range identified. This reduces the target range for still outstanding need to **between 80 and 90 dwellings**.

Characteristics of housing need

117. **Table 12** summarises the data we have gathered with a potential impact on the housing types and tenures needed in the parish. Factors are in alphabetical but no other order.

Table 12: Summary of local factors specific to St. Endellion with a potential impact on neighbourhood plan housing characteristics

Factor	Source(s) (see Chapter 3)	Possible impact on housing needed	Conclusion
Affordable housing	SHMNA, Local housing waiting list, Inspector's Preliminary Findings, Cornwall Local Plan	Clear need for significant provision of affordable housing in the parish in excess of current provision. SHMNA notes existing backlog and future affordable need combine to increase provision required. This is an issue across Cornwall but particularly in St Endellion due to local house prices in the area being higher than the Cornwall average thanks to demand from relatively wealthier incomers and retirees for attractive coastal locations. The SHMNA indicates a much higher need for socially-rented than intermediate units.	Taking into account the Basic Conditions of Neighbourhood Planning, the socially-rented housing needed is likely to be easier to meet through the provision of an exception site than through a new neighbourhood plan affordable housing target, to avoid the risk of conflicting with or restating local plan policy (although a Local Plan affordable housing target will continue to apply for sites of five or more dwellings). We recommend a policy stating that SEPC will seek to identify and develop an affordable housing exception site during the plan period in an appropriate location, and close working with Cornwall Council to deliver that site in line with neighbourhood and local plan policies.
Need for small dwellings	SHMNA, Cornwall Local Plan	The SHMNA notes that developers and agents anticipate increases across Cornwall of 1-2 bedroom units, partly to meet a growing demand from smaller households, including older person households and households for couples without children. This will also increase the affordability of open market housing.	Provide some smaller dwellings (1-2 bedrooms) for e.g. those in affordable housing need, single person households and older people wishing to downsize but live independently, and/or younger couples without children

Factor	Source(s) (see Chapter 3)	Possible impact on housing needed	Conclusion
Housing type	SHMNA, Census, Cornwall Local Plan	SHMNA and Census show higher than average level of detached housing. Census shows higher than average level of bungalows. Fewer semi-detached units and flats, and more terraced units	The neighbourhood plan could develop a housing mix policy; based on the components of need assessed by this report, detached houses and bungalows are likely to continue to be in demand, but the smaller units needed could be provided in terraces, to respect existing context
Increase in older person households	SHMNA, Sub- National Population Projections, Housing LIN	SHMNA states that high number of over 55s in market means bungalows are popular, and SHMNA and SNPP show high level of growth of older people over the plan period, many of whom will be living alone.	<p>Work with specialist providers to provide dwellings suitable for older people, essentially smaller units and/or bungalows with 1-2 bedrooms suitable for older people.</p> <p>A policy supporting downsizing for households currently under-occupying larger properties, though aspirational, could at least be a useful statement of intent.</p> <p>Monitor downsizing as it takes place- the more that happens, the lower the need for new family-sized/larger dwellings.</p>
Moderate demand for larger/ family households	SHMNA, Census, Cornwall Local Plan	Some demand likely for larger housing units to meet moderate growth, either for families or for those working from home. These could potentially be provided by the freeing-up of existing larger units currently occupied by older households rather than new provision. However, relatively lower demand for this type of housing compared with affordable need and need for older people's housing	<p>Include within policy or policies on housing support for medium-sized or larger (3-4 bedroom) dwellings for families and/or those working from home.</p> <p>Note as per previous conclusion that downsizing rates should be monitored, as if family-sized housing is freed up through downsizing, there will correspondingly be less need to support the provision of new family-sized housing.</p>

Factor	Source(s) (see Chapter 3)	Possible impact on housing needed	Conclusion
Likely need for specialist housing for the elderly	SHMNA, Census, Housing LIN	The majority of older people want to continue living in their current home with support when needed, but there remains need for sheltered accommodation and extra care housing based on the high growth forecast in older population age bands.	Support provision, working with Cornwall Council, of fifty specialist dwellings for older people within the parish and across the CNA based on the types and quantities estimated in paragraph 89 (Housing LIN methodology) Note that the more specialist the unit required (e.g. dementia care units), the more they are suitable for towns with a wider range of services/facilities and good accessibility, i.e. Wadebridge or Bodmin rather than Port Isaac.

Recommendations for next steps

118. This neighbourhood plan housing needs advice has aimed to provide SEPC with evidence on housing trends from a range of sources. We recommend that the parish council should, as a next step, discuss the contents and conclusions with Cornwall Council with a view to agreeing and formulating draft housing policies, taking the following into account during the process:

- the contents of this report, including but not limited to Tables 11 and 12;
- Neighbourhood Planning Basic Condition E, which is the need for the neighbourhood plan to be in general conformity with the strategic development plan (but this depends on its status, which is currently unclear- if the plan is withdrawn and no replacement plan is adopted before the St. Endellion neighbourhood plan is 'made', then this Basic Condition will not apply¹⁸);
- The significant supply-side constraints, most notably the extent of the Cornwall AONB within the parish, which is likely to significantly reduce the number of suitable sites available and potentially mean that not all the local housing need evidenced by this report can be accommodated within the parish. Capacity work carried out by Cornwall Council or other parties, including but not limited to the Cornwall SHLAA, is likely to be useful in this regard;
- The housing type and size of the ten existing completions, which will have an impact on the type and size of the outstanding dwelling requirement;
- the views of Cornwall Council;
- the views of local residents; and

¹⁸ This judgement reflects the findings of the Inspector at past neighbourhood plans in areas without an adopted Local Plan, such as Tattenhall, where the Inspector (perhaps unsurprisingly) stated that it is impossible to be in conformity with a Local Plan that does not exist.

- the views of other relevant local stakeholders, including housing developers.
119. Draft housing policies could usefully be informed by, for example, a presentation of this report to local stakeholders by the Parish Council, with comments and feedback welcomed.
120. As noted previously, recent changes in the planning system, including the introduction of the National Planning Policy Framework, continue to affect housing policies at a local authority and, by extension, a neighbourhood level.
121. This advice note has been provided in good faith by AECOM consultants on the basis of housing projections, distribution and assessment current at the time of writing (alongside other relevant and available information).
122. Bearing this in mind, we recommend that the steering group should monitor carefully strategies and documents with an impact on housing policy produced by Cornwall Council or any other relevant body and review the neighbourhood plan accordingly to ensure that general conformity is maintained.
123. Most obviously, this includes monitoring the status of the Cornwall Local Plan, which, at the time of writing, has the potential either to be withdrawn entirely, amended to some extent, or adopted as published. In this particular case, we would advise waiting until the status of the Local Plan is clearer before determining a neighbourhood plan housing target.
124. At the same time, monitoring ongoing demographic or other trends in the factors summarised in Tables 11 and 12 would be particularly valuable.

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