

Social housing key questions answered

Coastline Housing CEO Allister Young explains affordability, local connections and more

Most people would agree that one of the most important things in life is a safe, affordable and comfortable home to live in. Good housing is the cornerstone from which the other pieces in a life can fall into place – health, education, wellbeing, employment and more.

Most people also agree that Cornwall is facing a severe housing crisis, with a lack of affordable homes for people wishing to rent or buy and many people unable to afford to live and therefore work in the area, causing knock-on problems for employment and local businesses.

Yet we often see controversy surrounding new social housing developments in the county with many people unable to understand whether these homes will be genuinely affordable and why they need to be built.

Here, Coastline Housing's CEO Allister Young clears up some of the urban myths surrounding social housing in the county by providing the real answers to some commonly asked questions.

Coastline owns and manages over 5,000 homes across Cornwall and has openly committed to working with others to help end the county's housing crisis. It is one of the fastest growing housing associations in the country, coming in at number seven on a national list of the biggest builders of social housing as a percentage of current stock this year.

How do you define 'affordable housing' and make sure that it is genuinely affordable for people earning low wages?

Affordable housing simply means homes that will either be rented out at a lower price than private landlords in the same area would be charging for the same property or shared ownership homes where total monthly payments would be less than the outright mortgage payments for the same property on the open market in the same area.

All affordable housing will be more affordable than the open market, but there are different types to suit everyone depending on their individual situations.

The official government definition is:

Social rented housing or intermediate housing for sale or intermediate housing for rent that is provided outside of the general market, for those whose needs are not met by the market.



Is new affordable housing really for local people and how do you decide what 'local' is?

Over 95% of all social housing in Cornwall goes to people with a local connection to the area.

Most of our properties are subject to Planning Obligations (otherwise known as Section 106 agreements) that have a Local Connection Clause. This ensures only people with a connection to the specified area (Town, Parish or County) can live in a property, usually with a preference given to those with a strong connection to the Primary Parish.

We carry out rigorous checks that future tenants have a genuine local connection by asking them to provide evidence of their time spent living in a parish. This can be evidenced by utility bills, council tax records, school correspondence or other reliable sources of information.

Each Section 106 Agreement has a different local connection criteria but typically it may seek someone who has currently been living in the parish for three years, or has previously lived in the parish for five years continuously.

How bad is the Cornish housing crisis really?

Only 1 in 7 homes in Cornwall is an affordable home. Private rents and house prices are unaffordable to most, trapping families and individuals in a cycle of poverty.

Currently, in excess of 20,000 people are on the waiting list for social housing in Cornwall. There are between 1,500 and 2,000 lettings each year by all the social landlords in Cornwall so (on that basis) it would take 10 years to find everyone on the current list a home – and that's assuming no one else applies.

This means that many people are currently living in overcrowded homes, unable to leave home or paying extortionate private rents that severely impact on their finances. They might also be under-occupying larger homes because there are no properties for people to downsize to. Across Cornwall, 5,168 households had fewer bedrooms than required according to the 2021 Census, while there are 99,000 homes (mainly owner occupied) with two or more bedrooms than required.

How do I get a house?

When we know a home is going to become vacant, then we will advertise the property on HomeChoice.

If you are registered on HomeChoice, then you will be eligible to apply (bid) for a home which meets your household's needs.

The homes are advertised electronically to all applicants on a weekly basis; and you will be able to apply for a home which will meet your needs in respect of size.



Successful applicants are those who meet the criteria for the vacancy and who bid on the property during the advertised period. Selection is based on the applicant's housing band (housing need), the length of time they have been in that band and their local connection to the area.

There are five categories of eligibility, banded A to E. Applicants are placed into a band when they register with HomeChoice and give full details about their current housing situation, family, health and more.

To fall into Band A, the most urgent category, you must have two of the following: homelessness, high medical need or high care needs.

If someone is looking to purchase a Shared Ownership property (part buy, part rent) then this is different. You can find all the information on how you go about doing this on Coastline's website.

Can people from all over the country apply for a social housing property in Cornwall if they want to?

While there's nothing to stop anybody joining the Cornwall HomeChoice register, since priority is given to people with local connections among other factors (and taking into account the huge size of the waiting list) it is very unlikely that new customers with no connection to the area will be eligible for a home in Cornwall.

Of course, there may be occasions when local people have needed to go out of the county to find housing or work and are looking to move back to be with family. This is a different situation because they would already have some local connections. Each case is looked at on its own merits.

Generally, social housing in Cornwall is occupied by people who have lived in communities for many years and are employed locally.

What's the difference between Social Rent and Affordable Rent and why do these two different terms exist?

Affordable Rent is rent that is charged at 80% or less of what you would be paying to a private landlord.

Social Rent is the most affordable form of rent that is charged by housing associations and councils, and is what many people would think of as 'old-fashioned council housing rent'.



Typically, Social Rent is around half of what you would pay on the open market to rent that same home. Example:

The rent for a recently completed 2 bedroom, 4 person house in Falmouth was independently valued at £900 per calendar month. The Social Rent for this property was charged at £412.73 per calendar month. Service charges are added to the rent for Social Rent homes. For this property, the service charge was £8.93 a week so that brings the rent up to just over 50% of the open market rent prices in the area. If the property was let at an 'Affordable Rent, the equivalent rent would be £720, although this would include the service charge.

These different terms exist because of different government funding arrangements and types of tenure on offer at different times in the past. It can be confusing, but this is the historical picture that's developed in the housing industry in recent years.

Affordable Rent was introduced by government in 2011, when the grant made available to build new affordable housing was significantly reduced. More recently, government has been making higher levels of grant for Social Rent available again.

Why are you building on beautiful green fields instead of brownfield sites in towns?

We built on all sorts of sites, including brownfield, wherever there is a housing need. Cornwall is a rural county with only one city, but over 200 towns and villages. It has a lower percentage of social housing (13%) than the national average (17%).

Developments happen when there is a housing need in an area. Housing need is determined for individual Parish areas. The majority of brownfield sites exist in our towns and city, and if we only ever built on brown field sites, not only would this be expensive and result in much less affordable housing being built, but we would run out of sites quickly. There is only enough brownfield land in England for five years' housing supply, while only 4.6% of Cornwall overall is built on.

Building only on brownfield sites would also deprive rural communities from housing options. It is important for local people to have choices, and to enable people to remain in an area where they have grown up, gone to school, have family and support, and can do local jobs – particularly in the agricultural, food, and wider tourism industries.

Greenfield sites are often less contaminated than brownfield sites which make them cheaper to develop, with less design constraints. However, they can also come with their own challenges particularly when delivered in protected areas such as Areas Of Natural Beauty, as well as infrastructure challenges.



Why don't you just move people who need houses to a town rather than building in villages?

Coastline builds homes in areas where there is a demonstrated need for affordable housing. Housing need is determined by the HomeChoice Register, which details housing need per parish. It is important for rural communities to have a range of housing options to build cohesive, sustainable and resilient communities where people feel they belong; for people to be able to remain near friends or family for support or to provide or receive care, but also to remain close to employment opportunities.

Cornwall's housing crisis, which has been exacerbated by COVID, a rise in second home ownership and Airbnbs, means that this choice often does not exist at present.

People in the highest need have priority when it comes to allocating affordable housing. Where local connection restrictions do not exist, most commonly in housing delivered in towns and cities, this can see people moved many miles away from their family, support networks, education and employment because there simply is no housing available in their local area. This can have detrimental impacts on mental health, employment, education and general wellbeing.

Some of Cornwall's housing stock is also very poor, with limited availability of bungalows, level access properties, and flats with lifts to cater for our ageing population and also people who require adapted properties. It is important that local communities are provided with a range of good quality, affordable housing options to help support and grow resilient communities, which also helps mitigate the current pressures on health and social care in the county – including the well documented bed blocking in Treliske because people cannot return to their homes safely.

Although many people feel strongly that the issue of second homes, Airbnbs and suchlike is an issue that the government need to resolve, affordable housing delivery needs to continue to help meet the identified local need that currently exists.

There have been no houses built here for many years – why do you think we need houses now?

The number of people registered in housing need has increased in Cornwall since COVID, for many reasons including the loss of private rented housing put up for sale on the open market and more homes being used as Airbnbs.

Housing delivery is not keeping up with demand, with a number of people finding themselves homeless and living in insecure temporary accommodation because there is simply not enough housing available in the county. According to the 2021 Census, Cornwall has 3,886 households living in caravans or other mobile temporary structures.

It's also untrue that houses haven't been built until now. Cornwall is one of the best counties for affordable housing delivery in the country. The issues is that our problem is worse than elsewhere due to the low starting point and the loss of homes to support tourism.



How is a social landlord different from a private landlord?

Social landlords are usually councils, housing associations or trusts whereas private landlords could be individuals, syndicates or limited companies who let out properties at market rates. Social landlords are regulated by a Government arm called the Regulator of Social Housing, meaning that they have to adhere to certain standards and operating practices to keep tenants safe and well.

Coastline Housing is also a registered charity, meaning that it reinvests any surplus made into improving homes and neighbourhoods, or building new homes. Housing associations are much more than 'just landlords' as they offer many different things to improve local communities and lives such as back to work programmes, neighbourhood improvement initiatives and much more.

Do you get a tenancy for life from a social landlord?

For the majority of our homes we offer a 'lifetime' tenancy, meaning that the tenancy is yours for life.

We do still let some properties in fixed term tenancies but these are specific properties that have been built for a reason. This could be 4 or 5 bedrooled homes or adapted properties for use of disabled customers. At the end of the 5 year period we would check that the property is still being used for the purpose it was built for and if it was we would renew the fixed term tenancy for another 5 years.

Do you have to be on benefits to get a social housing home?

We let our homes to those in the highest housing need, and around 80% of our new customers are in receipt of some form of benefit. This means that around 20% are not in receipt of benefits.

Given the rising cost of housing, the majority of people living in social housing are in some form of employment and may need benefits to top up their income because of low wages. You can be working full time and still qualify for an affordable rented home, so it's a myth that social housing is only for people on benefits or people who don't work.

What's the difference between social housing and council housing?

Essentially it's all affordable housing and means the same thing. Historically the term 'council housing' was used because of the big role district and borough councils played in providing social housing.



This has changed in recent decades now that there are many more housing associations. Many housing associations were formed in recent decades when council homes in an area were transferred to them, usually because the properties had investment needs.

Some councils (including Cornwall Council) have also started developing their own homes again. All these properties serve the same purpose, to help those in housing need.

Is it true that asylum seekers and immigrants are coming in and taking social housing properties?

This is another urban myth. Asylum seekers are dealt with via central government and, as we've all seen on the news headlines recently, it is the duty of central government to find somewhere for them to stay while they are being processed. This has caused some rather controversial suggestions and debates nationwide but it's not something that Coastline has become involved in.

How many homes are sold under Right To Buy each year in Cornwall and does this damage social housing levels?

It is only Cornwall Housing that is required to offer the 'Right to Buy' because it manages the Council's homes. New Housing Association customers do not have the Right to Buy as the legislation changed some time ago in an attempt to try to preserve more social housing.

Some tenants who have been with us for many years may still have a 'preserved Right to Buy' that predates Coastline Housing, but the impact on us is very minimal these days compared to decades past. Coastline owns over 5,000 homes and less than five a year are sold under the preserved Right to Buy.

Many local people are struggling to get a doctors or dentist appointment, or a place in a local school or nursery. Why are more houses being built in areas where services are already swamped?

Although it is difficult to get access to some local services this isn't a reason to not help people have a home. Coastline is working in partnership with the Council and other Housing Associations to try and solve the housing crisis.

Lots of new developments also contribute to the provision of local services via Section 106 agreements which help ensure local community needs are met. In many areas the delivery of new affordable housing can help save local services that might otherwise shut.



How does eligibility work with Shared Ownership homes?

With a shared ownership home you purchase a percentage of the property with a mortgage and then also pay a monthly rent on the remainder of the home. The idea is that both of these costs added together are still cheaper than buying a home outright with just a mortgage.

You may be eligible for a shared ownership property if: you are unable to afford to buy a property on the open market suitable for your needs, you have a household income below £80,000, you have enough savings to cover the deposit for the share you buy (plus legal costs), you meet any local connection criteria and you do not own another home.

According to the 2021 Census, households utilising shared ownership are most likely to be aged between 25 and 49 and 36% of them have dependent children.

