

Lostwithiel Town Council Neighbourhood Plan - Housing

Background

Lostwithiel is a small Cornish town with a long history and a current population of just under 3000. It consists of a central urban area (the town) surrounded by mainly agricultural land. The parish is surrounded by rural areas of neighbouring parishes and as such shares no boundaries with other urban areas. The vast majority of residents live within the town area. In some respects the town can be regarded as an isolated community, made the more so by limited public transport. Although it includes a main line railway station only a small proportion of trains stop in the town. Currently, scheduled bus services are almost non-existent. It is easier to get to London (National Express) than it is to get to the nearest neighbouring towns of Fowey and Bodmin (No service).

The town meets many local needs with local shops, schools, some employment and other services, including doctors and dentists. It has found a small niche as the “Antiques capital of Cornwall”. Situated in the beautiful Fowey valley it is located at the lowest crossing point of the river.

Lostwithiel as a town has a very strong sense of community. In 2014 the Town Council published the results of a “town questionnaire “ which 30% of households had responded to.

In answer to the question **“What do you like most about the town?”** first was, “Friendly people”, next “Close community” and then “General amenities”.

In answer to the question **“What is your feeling about the community spirit in Lostwithiel?”** some 84% of respondents described it as good or excellent. When asked about local organisations people belonged to, over 120 groups were identified

It is difficult to measure or quantify a sense of community. But most people within Lostwithiel would recognise that it exists. There are many bits of circumstantial evidence, numerous local festivals and events, a “Dickensian“ evening before Christmas, “LostFest”, a week long carnival, a beer festival, a jazz café and many others too numerous to mention. Even more difficult to quantify is the mutual support and friendship that exists between people in the town. This is the “Big Society” in action, it existed before the phrase became politically correct and as long as we don’t do anything to destroy it, it will continue long after the political term has gone.

In attempting to protect this “community” we should try to ensure that new development is mixed and achieves a good balance of old and new, prosperous and less well-off.

There is no evidence that this is a closed society unwilling to encompass new development or new people.

In the Town Council’s 2014 survey report the answer to the question
How long have you lived in the town? was:-

0 – 3 years	47	13.5%
4 – 9 Years	70	20%
10 – 15 years	65	19%
16 – 49 years	120	34.5%
50+ years	45	13%

A similar question,

How long have you lived at your present address?, was asked in the more recent online Cornwall Council Housing Needs Survey. This showed:-

0 to 3 years	22.27%
3 -5 years	18.05%
5 – 10 years	13.58%
More than 10 years	48.15%

The figures demonstrate that this “community” has coped well with a steady population change over the years. Perhaps as many as one third have lived in the town for less than ten years. Given a controlled rate of development there is no reason to suppose it can’t cope successfully with further changes into the future.

The present housing situation

Cornwall Council's figures from the 2011 census show a total of 1355 dwellings in the parish, 8.3% of which have no permanent residents.

Cornwall Local Plan

The Cornwall Local Plan has now been adopted. From 2010 to 2030 Cornwall will need to provide 52,500 additional dwellings. This figure will allow for projected population growth, demographic change, economic development and other factors. The Lostwithiel Neighbourhood Plan must provide for such part of this total as required for Cornwall as a whole to achieve this target figure.

Lostwithiel's Contribution to the Housing Total

The Cornwall Local Plan breaks down the 52,500 total into the requirement for smaller areas. Lostwithiel is included in the St Blazey, Fowey and Lostwithiel Community Network Area. This has a requirement for 900 dwellings in the Plan period. Cornwall Council have not broken this figure down any further. In April 2016 Cornwall Council published a Briefing Note saying that they were "developing a tool to help you calculate your parish's share". When we checked last this had still not been published.

In the absence of any other guidance, the indications from Cornwall Council's Planning Officers is that we should assume that our share of the Network Area total will be pro rata to existing population. In which case:-

Population of Network Area **19,270** *(Source Cornwall Council Website - St Blazey, Fowey & Lostwithiel CNA 2014)*

Population of Lostwithiel **2,814** *(Source ONS 2011 Census)*

Pro-rata Housing Allocation = $2814/19,270 \times 900 = 132$ *(Rounded up to the nearest whole number)*

Completion Rate over Plan period = $132/20 = 6.6$ Dwellings per year.

This would be the minimum number to achieve Lostwithiel's share of the Local Plan target, there is no maximum, but unrestricted development would put an unacceptable increased pressure on schools, dental, medical practices and all other community facilities.

In the Town Council's survey there was a high response to the need for affordable housing. In response to the questions

"Does Lostwithiel need more housing?"

YES	31%
NO	38%
Don't Know	31%

"If YES, what type and where?"

	Open Market	Affordable	Rented
1 Bed	13	38	29
2 Bed	31	82	40
3 Bed	36	57	28
4 Bed +	14	9	7
TOTAL	94	186	104
	24%	48%	27%

While those who thought more housing was needed were barely a third of the total, three quarters of this group believed the need was for "affordable" or "rented" dwellings. A word of caution in using these figures, individuals may have supported more than one option.

In early 2015 affordable housing need evidenced through Cornwall Council's Homechoice, indicated 110 households registered;

57 for 1 bed,
33 for 2 bed,
17 for 3 bed
3 for 4+ beds.

In the Town Council's survey 40 people responded "yes" to the question "Would you be interested in purchasing an affordable home? Given that only 30% of households responded, extrapolating this figure would give 110 to 120 interested in purchasing an affordable home; in line with the "Homechoice" figures.

In 2004 the Lostwithiel Area Forum in their "Lostwithiel Area Action Plan 2004 – 2024", similarly identified the need for "More 'affordable' house-building particularly to benefit local young people".

More recently Cornwall Council conducted an online survey about housing needs. This identified 22.83% of respondents saying that a member of their household required "Affordable Housing" and that 81.48% of those people needing to move, already live in the Parish. Of those who didn't currently live in the Parish, 64% had previously done so.

By far the most frequent reason given for why a household needs to move was "Living with friends/family and would like to live independently" at 47.83% of responses.

In answer to the question. When does the household need to move? 75% indicated within 3 years and the remaining 25% in 3 to 5 years.

Overwhelmingly when asked where the household would like to live 87.5% responded "Lostwithiel", rather than elsewhere in or outside the parish.

The returns from this survey were lower, only 114 responses were received.

While all these figures may need some care in understanding accurately the need, it is clear that there is a demand for affordable homes for local people and a substantial proportion of the new development should be devoted to meeting this need.

Considering the demand today for affordable housing is however only part of the picture. By the end of the local plan period in 2030 a completely new group of people seeking affordable accommodation will probably have emerged. Many of them will still be in primary school today and most certainly won't be included in today's figures.

The Office of National Statistics show the age structure of Lostwithiel at the time of the 2011 Census as follows

Age Group	No. of people	% of people	England Average	Variance
0 – 9 years	247	8.7%	11.9%	- 3.2%
10 – 19 years	341	12.1%	12.1%	0.0%
20 – 29 years	165	6.9%	13.7%	- 6.8%
30 – 44 years	467	16.6%	20.6%	- 4.0%
45 – 59 years	572	20.3%	19.4%	+ 0.9%
60 – 74 years	590	21.0%	14.6%	+ 6.4%
75 and over	402	14.3%	7.8%	+ 6.5%

These figures show a population dip for the 20 to 29 year old age group. While there is no direct evidence for Lostwithiel it is probably not unreasonable to speculate that this is caused by people moving away to find work and possibly accommodation as they enter the age where they become economically active for the first time. It does indicate that as over one fifth of the population were under twenty in 2011, that by the end of the plan period it is likely that there will still be a demand for affordable housing in the future.

At the other end of the age spectrum 55% of respondents to the Town Council's survey believed that we need more sheltered housing for the elderly. Only 1.25% of responses to the online Cornwall Council survey said that they lived in sheltered or supported accommodation, but it also showed in answer to the question,

"Does anybody in the household have specific housing requirements?"

Adapted for a wheelchair	9.09% said Yes
Accommodation on the ground floor	18.18% said Yes
Older persons accommodation	4.55% said Yes
Other requirements	9.09% said Yes

As 35.3% of the population in 2011 was 60 or over it would seem reasonable to assume that a suitable provision of housing for this age group will be required during the plan period.

The demand for open market houses should also be considered. An online survey in June 2016 via Zoopla and Purple Bricks showed 69 dwellings for sale or rent in the Lostwithiel area. (66 for sale, 3 for rent) While the area covered is slightly larger than the Lostwithiel Parish only a very small number of dwellings listed were outside the area. Equally there will probably be a number of other dwellings on the market not listed on either of these sites, particularly in the rented sector because these tend to be advertised very locally. This would suggest that there are somewhere between 60 and 70 dwellings available in the Neighbourhood Plan area in mid-June 2016. These figures are in line with previous surveys of this type.

The Zoopla site also records 46 dwellings sold in the previous 12 months with an average price increase of 5.02%.

If only the proposed minimum local plan numbers were built, this existing stock would represent as much as half of the total. This would suggest that there is no immediate pressure for the 2010 to 2030 developments to be “front loaded”.

Cornwall Council’s web site also shows that the population growth in the St Blazey, Fowey and Lostwithiel Community Network area between 2001 and 2011 to be 2.5%, this compares with the Cornwall average of 6.6%. In the same period Lostwithiel’s population went from 2,733 in 2001 to 2814 in 2011 (Source ONS census figures) an increase of 2.96% since 2001. **An annual rate of 0.296%** (Note:- The “Lostwithiel” of the Neighbourhood Plan is the “Lostwithiel Parish”, the “Lostwithiel” of the network Area is the Lostwithiel Electoral Division, an area approximately twice the size)

While it is based on number of dwellings rather than population, the **minimum** pro rate figure suggested by the Cornwall Local Plan of 132 new dwelling would be an increase of $132/1355 \times 100 = 9.74\%$ over the 20 years of the plan. **This would give an annual rate of increase of 0.485%, a 63.8% increase over the historic rate**

Current situation in Lostwithiel

The real situation is of course very different and is set out in Table ONE

Table ONE

Status	Site	Number of dwellings	Total
Complete & occupied	Kolar Meadow	9	
	Gilbury Hill ONE	32	
	Cott Road	3	
	Windfalls	3	47
Under construction	Royal Talbot	4	
	Lowena House	10	
	The Monmouth	4	
	Brunel Quays TWO	44	
	Golf Course	24	88
Planning Approval	Grenville Road (St Bart’s M’dow)	50	
	Gilbury Hill TWO	26	
	Windfalls	6	80
	Overall total	215	

This shows completions and consents from 2010 to mid 2016 have well exceeded the minimum Local Plan requirement in less than six years.

Future Housing needs 2017 to 2030

The Cornwall Local Plan identifies the need for Cornwall as a whole to maintain a minimum buffer of five years housing development land at all times. While the Local Plan doesn't require each area to specifically identify a five year development land stock it is a factor that Neighbourhood Plans will have to consider.

In Lostwithiel, after six years at a Local Plan development rate of 6.6 dwellings a year we would have required **$6.6 \times 6 = 40$ dwellings to be completed**. The actual number is 47. In addition if we provide a 5 year buffer we would require an additional **$6.6 \times 5 = 33$ planning consents**. **This would make a total of 73 completions and consents by 2016**. In fact we have 215 as set out in Table ONE.

If we carry this forward to the end of the Plan period in 2030 we would require 132 completions, and again 35 consents to meet the 5 year stock requirement. This would give a total of 167. Again we are already far in excess of this number.

Should there now be a moratorium on any further planning approvals until the end of the Local Plan in 2030? Even if that was our view it would be difficult to enforce. Developers would almost certainly seek to establish a need for new building and challenge, probably successfully, the Neighbourhood Plan via the Courts. There will be a steady flow of "exceptional" cases that would be difficult to justify refusing on an individual basis. People will require special accommodation for sick or elderly relatives. There will be existing buildings where the original use is not viable and unless consent is given, they will fall into a state of disrepair, e.g. The Monmouth. There will be exceptional sites where truly "affordable" housing will be provided via special schemes.

Perhaps more importantly, there will be a local need for new housing, especially in the "affordable" sector of the market. If many of today's school children are to remain living in the town, they will be seeking affordable housing by 2030. To provide for this need there will almost certainly have to be related open market development. The Cornwall Local Plan expects 35% of new development in Lostwithiel to be "affordable", whatever that may mean.

In 2011 12.1% of Lostwithiel's population was in the 10 to 19 age group. This is exactly the national average (Source ONS 2011 Census) This group will be aged 29 to 38 by 2030.

Equally we will be faced with an aging population during the plan period and development may be required to meet the need for sheltered and supported accommodation.

The difficulty is to quantify how much more development is needed. There is no evidence to suggest that Lostwithiel's requirements are any different from that of Cornwall as a whole. If therefore we assume that further development over the Plan period should be at the minimum rate originally required by the Cornwall Local Plan then we will require **$6.6 \times 14 = 93$ new dwellings in the period 2017 to 2030**

**This would give a total of $215 + 93 = 308$ new dwellings
in the period 2010 to 2030 for Lostwithiel**

This figure is far in excess of the minimum Local Plan allocation, even with a five year buffer stock added, so there is no need to make an additional provision towards Cornwall's 5 year stock.

**This would represent a growth rate of 22.73% over the plan period,, an annual rate of
growth of 1.135%, far in excess of the historic rate either for the town
or for Cornwall as a whole.**

It is also 2.33 times the minimum development required in Lostwithiel for the town to contribute its share of the Local Plan.

Future Development

Lostwithiel Town Council has already expressed the view that there is no need for the town to become a high growth area. There is no evidence that the housing need in the area is any different than the average. In late 2015 the Town Council carried out a consultation exercise (The 2015 Housing Consultation) to assess support or otherwise for a series of potential policies regarding housing development. The first of these potential policies was:

Provisional Lostwithiel Housing Policy ONE (PLHP 1)

Housing development in Lostwithiel in the period 2010 to 2030 should be no greater than that set out in the adopted Cornwall Local Plan.

The response to this was:-

Agree	74.36%
Disagree	17.95%
Don't Know	7.69%

This result clearly shows a desire to minimise future development to no more than that required. The **objective** is to limit new development to meeting the need of the Local Plan; meeting any other needs that can be identified locally and recognising the reality of where development has already been approved prior to the Local Plan being adopted. Thus provisional Lostwithiel Housing Policy ONE should be amended to:-

Provisional Lostwithiel Housing Policy ONE (PLHP 1.2)

Housing development in Lostwithiel in the period 2010 to 2030 should be a minimum of 132, but no more than 308 new dwellings.

Phased release

There remains the issue of the phased release of land so that this additional allocation is not all completed in the next few years and we are faced with the same problem again.

If new development damaged the existing community spirit in the town it would be a high price to pay. While it is very difficult to value in pure accountancy terms, many residents argue that it has a value beyond money. Lostwithiel has shown that it can cope with controlled steady growth in the past and in the future this will put less stress on the town than rapid phases of development.

The 2015 Housing Consultation sought views on

Provisional Lostwithiel Housing Policy TWO (PLHP 2)

Housing development should be phased equally throughout each year of the plan period. The policy recognises that in order to sustain this rate of development a stock of housing approvals must be maintained. This should be 5 years supply of deliverable sites plus an additional 5% buffer stock. In addition there may be approvals for other sites that are unlikely to be developed within the five year window. If and when they become available these sites will be included in the numbers to achieve the phased release rate.

The response to this was:-

Agree	58.62%
Disagree	19.83%
Don't Know	21.55%

While this approach may have popular support it has clearly been overtaken by events because of the number of planning approvals already granted. The figures are already way in advance of the minimum requirement that would be allocated to Lostwithiel by the Cornwall Local Plan.

Other than the desire of potential developers to build in Lostwithiel, there is no evidence to support development in excess of that set out in PLHP 1.2 above. The next **objective** therefore is to identify as far as possible, broad locations for development in the later years of the Plan so as to meet the need of the town throughout the Plan period not just for the first ten years.

The minimum local plan allocation can be achieved by completing
 $132/215 \times 100 = 61.39\%$ of current consents.
If the five year land stock is included then
 $167/215 \times 100 = 77.67\%$
of current consents will provide the minimum Local Plan requirement.

In the absence of any evidence that there is an exceptional situation in Lostwithiel requiring an immediate building programme in excess of the Local Plan requirement, we should regulate future approvals to when **75% of outstanding permissions are complete and occupied**. This should be self regulating because if existing approvals fail to be developed the consents will lapse and the proportion of completions will adjust accordingly. Additionally, lapsed approvals should be tested against this criterion if there is a renewal application.

Thus provisional Lostwithiel Housing Policy TWO should be amended to:-

Provisional Lostwithiel Housing Policy TWO (PLHP 2.2)

Further planning consents for housing should therefore carry the condition that no work can commence on the ground until 75% of existing consents have been completed and occupied.

Community Infrastructure Levy

The development of over 300 new dwellings in the period up to 2030 will inevitably put considerable stress on the community's infrastructure. Services people require, Doctors, Nurses, Dentists and Schools, for example, will need to expand to cope. The physical fabric of the town will need to develop to ensure sufficient car parking, recreational space, public transport and footpaths.

If the infrastructure is to keep pace, then suitable funding will be needed. The Community Infrastructure Levy allows local authorities to raise funds from developers undertaking new building projects. The money can be used to fund a wide range of infrastructure that is needed because of the development.

The 2015 Housing Consultation asked for opinions on-

Provisional Lostwithiel Housing Policy THREE (PLHP 3)

The Community Infrastructure Levy generated by developments in Lostwithiel will be required for infrastructure funding in the town to meet the needs generated by the level of planned growth.

The response to this was:-

Agree	78.69%
Disagree	8.20%
Don't Know	13.11%

This approach clearly has very substantial support within the town. The **objective** is to ensure that developers contribute substantially to the higher than CNA average development. Subsequent events have done nothing to diminish this need, if anything they have strengthened it. So apart from re-numbering to be consistent with previous changes, provisional Lostwithiel Housing Policy THREE should remain:-

Provisional Lostwithiel Housing Policy THREE (PLHP 3.2)

The Community Infrastructure Levy generated by developments in Lostwithiel will be required for infrastructure funding in the town to meet the needs generated by the level of planned growth.

“Affordable Housing”

The case for affordable housing, together with sheltered and supported accommodation has been argued previously. The evidence is not always consistent, but it does suggest a need for something of the order of 100 new affordable dwellings during the plan period. This would equate to approximately one third of the upper development figure of 308 dwellings by 2030. The Local Plan requirement for Lostwithiel now indicates a proportion of 35% of new development being affordable which is broadly consistent with this calculation.

One of the important features of life in Lostwithiel is the sense of “Community”. Evidence for this is documented earlier and elsewhere in this Plan. One of the factors many people think important in maintaining this is the fact that housing is very mixed and that there are no segregated communities, regardless of whether they were relatively prosperous or poor.

There is still a concern that while some new developments may fall within the formal classification of “affordable” in reality for many they are just “A bit cheaper than the full open market value”. For many, this still leaves them well out of reach. There is a need for a smaller quantity of truly affordable housing and such concepts as community land trusts that may be able to provide this should be encouraged.

While some of the “affordable” housing development may also meet the need for sheltered or supported accommodation it can’t provide the whole solution. New development should also contribute to the provision of suitable housing for those with these housing needs. While this will mainly be elderly people, it may include others who have special needs.

The 2015 Housing Consultation asked for opinions on-

Provisional Lostwithiel Housing Policy FOUR (PLHP 4)

Housing development in Lostwithiel in the plan period should include at least 50% “affordable” homes for local people. In order to achieve a “balanced” development the affordable dwellings should be dispersed though out the areas of new housing. New developments should also make adequate provision for elderly people who may need support in their homes.

The response to this was:-

Agree	70.69%
Disagree	19.83%
Don’t Know	9.48%

There is substantial public support for this approach.

The **objective is** to ensure an adequate supply of affordable and supported housing in integrated communities.

Thus provisional Lostwithiel Housing Policy FOUR should be amended to:-

Provisional Lostwithiel Housing Policy FOUR (PLHP 4.2)

4.2.1. Housing developments of 10 or more dwellings should include at least 35% affordable homes for local people; smaller sites are encouraged to provide a similar level of provision.

4.2.2 Support to be given to Community Land Trusts and similar organisations to deliver some genuinely affordable accommodation.

4.2.3. New developments should make provision for elderly people and others in need of support in their homes.

4.2.4. In order to achieve balanced and integrated developments, affordable and supported dwellings should be dispersed throughout areas of new housing.

Land that should not be developed

The Environment Agency identified areas at risk of flooding that should be excluded from development before the Neighbourhood Plan Designation Notice was issued by Cornwall Council.

The planned increase in the number of dwellings may put significant pressure on school numbers and any land available may be needed for expansion.

With a steadily increasing population sports and recreational facilities will be in greater demand.

The 2015 Housing Consultation asked for opinions on-

Provisional Lostwithiel Housing Policy FIVE (PLHP 5)

There are areas of land which are either unsuitable for development or where it would be undesirable to see development. The Environment Agency has identified areas of the town at risk of flooding and there is a recognised flood problem. Building of new dwellings in Flood Zone 3 (High probability) and Flood Zone 2 (Medium probability) should not be permitted. No development should be permitted within a distance of 7 metres of the top of the bank of either the Tanhouse Stream or the River Fowey.

The planned growth will almost certainly put increased pressure on infrastructure such as schools and open spaces. Thus housing development should not be allowed on land currently used for schools and similarly there should be no development on land currently designated as public open space or which is used for outdoor recreational activities.

The response to this was:-

Agree	83.47%
Disagree	7.44%
Don't Know	9.09%

There is obviously wide support for this approach within the community. In the process of the consultation potential local nature reserves, cemeteries and land in use as allotments were also identified as areas that should be protected from development.

The **objective** is to identify and protect land where development would not be appropriate or detrimental to the community as a whole.

Thus provisional Lostwithiel Housing Policy FIVE should be amended to:-

Provisional Lostwithiel Housing Policy FIVE (PLHP 5.2)

There are areas of land which are either unsuitable for development or where it would be undesirable to see development. The Environment Agency has identified areas of the town at risk of flooding and there is a recognised flood problem. Building of new dwellings in Flood Zone 3 (High probability) and Flood Zone 2 (Medium probability) should not be permitted. No development should be permitted within a distance of 7 metres of the top of the bank of either the Tanhouse Stream or the River Fowey.

The planned growth will put increased pressure on infrastructure such as schools and open spaces. Thus housing development should not be allowed on land currently used for schools. Similarly there should be no development on land currently designated as public open space, in use as allotments, cemeteries, or which could be potentially designated as local nature reserves, or is used for outdoor recreational and sporting activities.

The Settlement Boundary

Three options were considered for the general location for new housing development. These were :-

1. A free standing separate “new village” in a rural area away from the existing urban area.
2. Clusters of new developments spread though out the rural areas
3. Incorporating the new development within the existing urban area.

Options 1 and 2 were rejected for similar reasons. Infrastructure and support services would be more difficult for isolated developments. The “affordable” housing for local people was generally required within the existing town, not up to several miles away. The existing community would be more fractured with isolated developments and there was no desire to encourage small segregated communities regardless of whether they were relatively prosperous or poor. Isolated developments would also increase the pressure on car parking in the town centre, without public transport a car would be essential. In addition options 1 and 2 have to a considerable extent been overtaken by events in that completions and planning consents already granted are more in line with option 3.

Option 3 could be achieved either by designating specific sites within or adjacent to the existing urban area or by defining a “settlement boundary” within which development should take place. Either option will have to make sufficient deliverable land available to achieve the necessary housing numbers. To a considerable degree this decision has also been overtaken by events because of the number and location of planning consents already granted. To try to limit the remaining development to a few as yet unidentified specific sites would probably be too restrictive so the approach of using a development line or a settlement boundary has been adopted.

The 2015 Housing Consultation asked for opinions on-

Provisional Lostwithiel Housing Policy SIX (PLHP 6)

The planned new housing developments should be contained within or immediately adjoining the existing town area and within the defined development area.

The response to this was:-

Agree	65.00%
Disagree	14.17%
Don't Know	20.83%

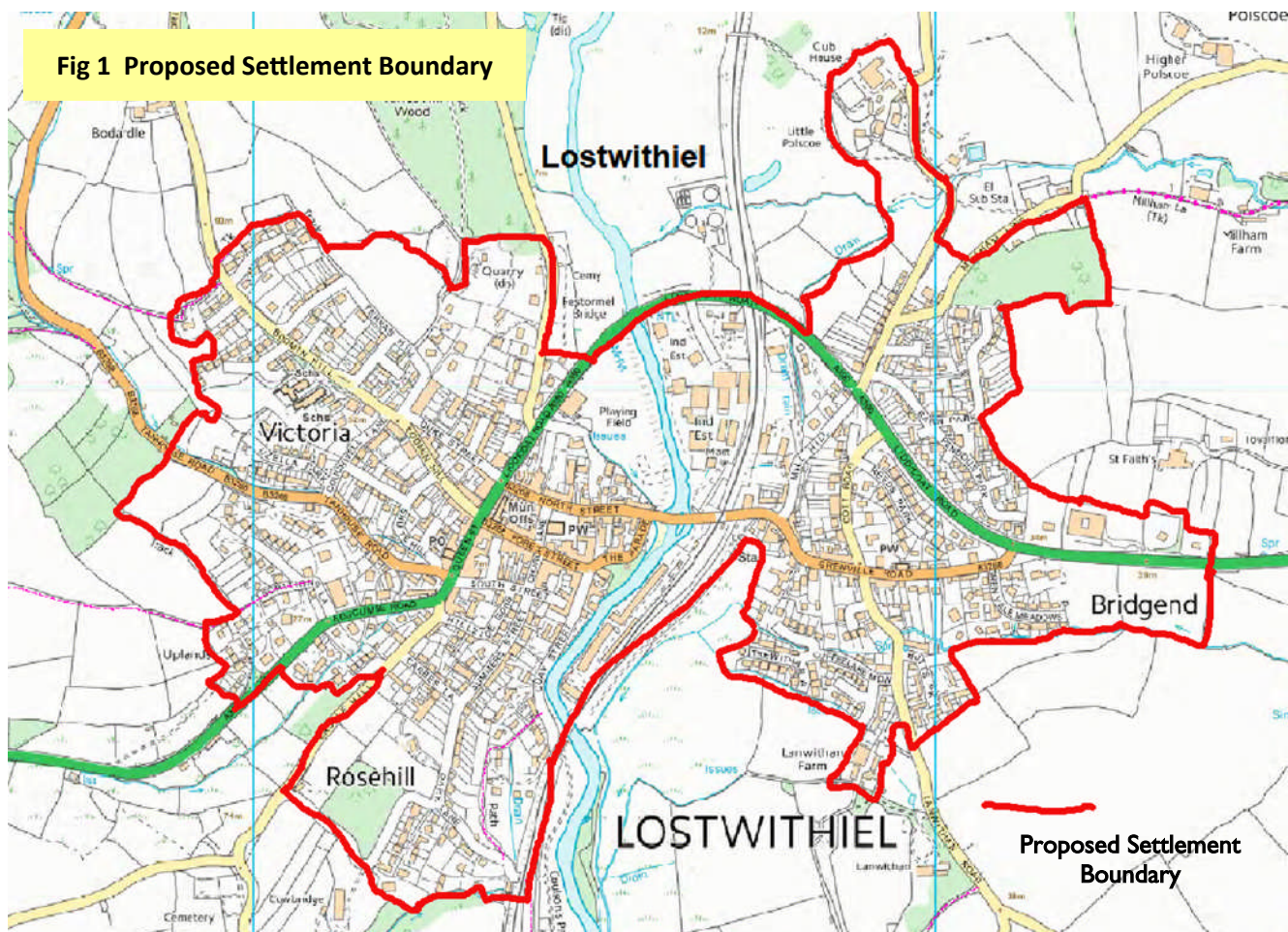
In a subsequent ballot which identified three possible settlement boundaries in which Line 1 was the smallest area, increasing through Line 2, to Line 3 covering the largest area the response was:-

Line 1 (Smallest Settlement Area)	59%
Line 2	15%
Line 3 (Largest Settlement Area)	23%
An even larger area (Unspecified)	3%

These results appear to be quite compatible with the public support for the smallest number of new dwelling consistent with the Local Plan.

Issues considered in agreeing the proposed settlement boundary.

- 1. Almost 75% of those who responded to the housing consultation voted for the lowest number of houses consistent with the local plan. Nearly 2/3rds of the responses supported development within a settlement boundary.*
- 2. Of the three settlement lines proposed the tightest line was by far the best supported.*
- 3. Cornwall Council has identified two strategic housing sites in Lostwithiel.*
- 4. There can be no point trying to establish a settlement boundary within areas where permission has already been granted or the potential for housing has been formally identified. These would almost certainly result in a successful challenge at some point.*
- 5. The Town Council have agreed the recommendation of the Steering Group to set the housing numbers as at least 132 but no more than 308. Of these, sites have already been found for 215, leaving 93 to be identified. Additionally, the latter would only be approved if the existing permissions had been substantially completed and occupied.*
- 6. The Plan should include policies for; "exceptions" outside the settlement boundary. These might include conversion of redundant buildings (Barns), land for 100% affordable housing via Community Land Trusts, housing charities, self-build etc. Exceptions should count towards the total. We should allow up to 40 exceptions in the plan period on small sites (e.g. less than 10 dwellings per site).*
- 7. We can expect some windfall sites within the settlement area, in recent years one or two a year. This could provide 20 additional dwellings.*
- 8. Deducting "exceptions" and "windfalls" we would still need to find as many as 33 more dwellings within the settlement area. Not all sites will be available or suitable for development in the plan period so additional possible sites in excess of this will need to be included, perhaps 100 potential dwellings within the settlement boundary. Again not all of these would be developed, once the required number had been identified there should be no need for additional approvals.*
- 9. The figure of 132 dwellings is the minimum needed to satisfy our share of the CNA figure. This represents 6.6 dwellings per year or 33 over five years. With existing completions and permissions of 215 we will always have the necessary permissions plus a five year stock. There is no need to consider any further allocation to meet this requirement.*
- 10. We do not anticipate any development being allowed in the flood plain.*



Permission should also be possible for exceptional developments outside this settlement boundary for the conversion and adaption of redundant existing buildings. The details for these are included in provisional housing policy PLHP 9.2

Permission should also be possible for 100% affordable housing on sites of up to 10 dwellings with a maximum of 40 dwellings outside the settlement boundary in the plan period. These dwellings should be available for sale at no more than 60% of the open market value, or an equivalent rent, and are likely to be developed by Charitable Land Trusts, similar housing charities or by self-build individuals or groups.

The **objective** is to contain almost all future development within or adjacent to the existing urban area. Exceptions to this should only be to provide needed affordable housing or to make use of redundant existing buildings.

Thus provisional Lostwithiel Housing Policy SIX should be amended to:-

Provisional Lostwithiel Housing Policy SIX (PLHP 6.2)

The planned new housing developments should be contained within or immediately adjoining the existing town area and within the defined settlement boundary set out in Fig 1. Exceptions to this would only be redundant existing buildings as set out in PLHP 9.2 or for 100% affordable housing, predominantly two bedroom, on sites of up to 10 units with a maximum of 40 dwellings outside the settlement boundary in the plan period. These dwellings must be available for sale at no more than 60% of the open market value, or an equivalent rent.

Style and layout of new developments

The Plan seeks to ensure that all new developments are of a design and construction to be compatible with the existing dwellings within the town. The town includes buildings going back several hundred years. There are numerous “listed” buildings. Most of the central area of the town is contained within a conservation area. While it would be difficult to define a single architectural style to cover the whole town there are common features that gives the town a style that deserves to be protected. Common features are low rise buildings, often with quite high densities. There are many narrow streets, and widespread use of local materials, stone and slate. More modern developments include a lot of rendered blockwork.

While the architectural style varies enormously and there is no single “town style”. Buildings tend to be in clusters each with a common style and recurring themes. In a way that is difficult to define this “works” and is something that should be protected from development that is completely out of keeping with its immediate locality.



The town sits in the north - south Fowey valley with smaller valleys in an east - west direction. Development to date has been along the bottom and lower slopes of these valleys. This has protected the skyline from intrusive development

The problem of car parking within the central area of the town is well documented. In the Town Council’s survey the top answer to the question

“What do you like least about the town?” was “Lack of Parking”.

87% of respondents also said “Yes” to the question

“Should all new housing in Lostwithiel have an allocated parking space?”

There are 75 parking spaces in the two car park areas in the central area of the town. There are a similar number of on-street parking spaces. Any new dwellings without adequate off street parking will place a severe strain on an already difficult problem that impacts on the viability of commercial and retail activity in the town centre. As space in the central areas of the town is very limited, it is almost certain that significant amounts of new development will occur on the outer edges of the settlement boundary. The consequence of this inevitably will be more pressure on car parking spaces. It is important that outlying developments are linked to the central area by footpaths and cycle ways.

New development must demonstrate how the proposals reinforces Lostwithiel’s character and heritage. Developers must be able to show how their proposals follow the policies and guidance in relevant national and local documents as well as this Plan.

They must address the following:

Context and character;
Historic character;
Connection with the countryside;
Quality for pedestrians; cyclists and the physically disadvantaged;
Development density and build quality;
Car Parking;
Landscaping and access to open and green space;
Occupier controlled access to fibre, copper and other home office services;
Environmental footprint.

The Town Council reserves the right to require an individual design review on any development application. The Plan acknowledges existing policy guidance in the National Planning Policy Framework (NPPF) and the current and emerging policies of Cornwall Council.

The 2015 Housing Consultation asked for opinions on-

Provisional Lostwithiel Housing Policy SEVEN (PLHP 7)

Layouts for new developments should be designed and constructed to a high standard and should:-

- Make sensitive use of local topography*
- Make generous provision for open green spaces and where possible link these to the wider natural environment with suitable public access.*
- Maintain current standards and be compatible with existing building heights, road widths, lighting and security.*
- Provide well designed groups of houses, compatible with the existing buildings in the immediate area.*
- Provide sustainable waste management, principally by having adequate storage space for refuse bins.*
- Make adequate provision for off street parking.*

The response to this was:-

Agree	82.64%
Disagree	9.92%
Don't Know	7.44%

The **Objective** is to ensure that new development is compatible with the existing town, is to a high standard, provides suitable access to the surrounding environment, and facilitates home office services. In addition the Plan should enhance local control over the design and quality of new developments

Thus provisional Lostwithiel Housing Policy SEVEN should be amended to:-

Provisional Lostwithiel Housing Policy SEVEN (PLHP 7.2)

Layouts for new developments should be designed and constructed to a high standard and should:-

Make sensitive use of local topography and avoid development on the sky line surrounding the town. Make generous provision for open green spaces and where possible link these to the wider natural environment with suitable public access.

Maintain current standards and be compatible with existing building heights, road widths, lighting and security.

Provide well designed groups of houses, compatible with the existing buildings in the immediate area.

Provide sustainable waste management, principally by having adequate storage space for refuse bins.

Make adequate provision for off street parking.

*Developers must demonstrate in a Design and Access Statement how their proposed development reinforces Lostwithiel's character and heritage. The statement must set out how the proposals follow the policies and guidance in relevant national and local documents as well as this Plan. The Design and Access Statement must address the following: **Context and character; Historic character; Connection with the countryside; Quality for pedestrians; cyclists and the physically disadvantaged; Development density and build quality; Car Parking; Landscaping and access to open and green space; Occupier controlled access to fibre, copper and other home office services; Environmental footprint.***

*The Town Council reserves the right to require an individual design review on any development application.
The Plan acknowledges existing policy guidance in the National Planning Policy Framework (NPPF) and the current and emerging policies of Cornwall Council.*

Surface water drainage

Lostwithiel sits in a river valley. The River Fowey is tidal for most of its journey through the town. These features alone make it susceptible to flooding and indeed the town does have a history of flood events. The Environment Agency has identified areas of the town at risk of flooding and there is a recognised flood problem. Building of new dwellings in Flood Zone 3 (High probability) and Flood Zone 2 (Medium probability) should not be permitted. No development should be permitted within a distance of 7 metres of the top of the bank of either the Tanhouse Stream or the River Fowey.

A further factor in minimising the events of flooding is the control of surface water drainage from higher ground into the lower parts of the town. It is inevitable that water will eventually drain into the streams and the river. The issue is the rate at which it does this and how it is controlled.

Together with parts of PLHP 5.2, the Environment Agency has set out the minimum measures required to cope with the known flooding problems in the town and to maintain river water quality.

The 2015 Housing Consultation asked for opinions on-

Provisional Lostwithiel Housing Policy EIGHT (PLHP 8)

New developments should manage surface water drainage on site through the use of “Sustainable Drainage Systems” that ensure that surface water flooding risks are not increased and, where possible, reduced. Development should reflect the objectives of the Water Framework Directive and not cause any deterioration in the River Fowey water quality and where possible should contribute to improving the waterbody status.

The response to this was:-

Agree	87.70%
Disagree	5.74%
Don't Know	6.56%

The **Objective** is to ensure that new development doesn't make the either risk of flooding or Fowey River water quality any worse. So apart from re-numbering to be consistent with previous changes, provisional Lostwithiel Housing Policy EIGHT should remain:-

Provisional Lostwithiel Housing Policy EIGHT (PLHP 8.2)

New developments should manage surface water drainage on site through the use of “Sustainable Drainage Systems” that ensure that surface water flooding risks are not increased and, where possible, reduced. Development should reflect the objectives of the Water Framework Directive and not cause any deterioration in the River Fowey water quality and where possible should contribute to improving the waterbody status.

Re-use of redundant buildings

Where interesting old buildings have fallen out of use it is better to allow their conversion than to simply let them fall into disrepair. This applies even when such buildings are outside the proposed settlement boundary. This however should not, for example, be an excuse to build a five bedroom luxury home of the site of a collapsed rusty former corrugated iron barn that under any other circumstances would be refused permission.

The 2015 Housing Consultation asked for opinions on-

Provisional Lostwithiel Housing Policy NINE (PLHP 9)

Where ever they occur, redundant agricultural, commercial, retail and industrial buildings may be adapted for domestic residential use, providing the original building is of either historic significance or of architectural interest and the conversion is done in a manner sympathetic to the original construction. Wherever possible such development should be no larger than the original structure and in no circumstances should there be an increase of more than 10% in the original area.

The response to this was:-

Agree	80.00%
Disagree	10.00%
Don't Know	10.00%

The **Objective** is to allow sensitive and useful conversion of existing redundant buildings for suitable housing. So apart from re-numbering to be consistent with previous changes, provisional Lostwithiel Housing Policy NINE should remain:-

Provisional Lostwithiel Housing Policy NINE (PLHP 9.2)

Where ever they occur, redundant agricultural, commercial, retail and industrial buildings may be adapted for domestic residential use, providing the original building is of either historic significance or of architectural interest and the conversion is done in a manner sympathetic to the original construction. Wherever possible such development should be no larger than the original structure and in no circumstances should there be an increase of more than 10% in the original area.

Design and construction

The exact housing density needs to be determined in accordance with the Cornwall Local Plan. The Town Council survey shows that by far the greatest need for open market dwellings is 2 and 3 bedroom. For affordable housing these is also higher interest in one bedroom accommodation. Care should be taken not to exclude larger dwellings. While there may not be a very great demand from current local residents for larger dwellings the overall economic well being of the town is partly dependent on an influx of people seeking such dwellings. Those in need of supported accommodation will often require smaller one bedroom dwellings. Every effort should be made to reduce the environmental impact of new developments. New housing development should be of a standard to provide quality homes.

In the Town Council's survey there was a high response to the need for affordable housing. In response to the questions

"Does Lostwithiel need more housing?"

YES	31%
NO	38%
Don't Know	31%

"If YES, what type and where?"

	Open Market	Affordable	Rented
1 Bed	13	38	29
2 Bed	31	82	40
3 Bed	36	57	28
4 Bed +	14	9	7
TOTAL	94	186	104
	24%	48%	27%

While those who thought more housing was needed were barely a third of the total, three quarters of this group believed the need was for "affordable" or "rented" dwellings. A word of caution in using these figures, individuals may have supported more than one option.

In early 2015 affordable housing need evidenced through Cornwall Council's Homechoice, indicated 110 households registered;

57 for 1 bed,
33 for 2 bed,
17 for 3 bed
3 for 4+ beds.

The 2015 Housing Consultation asked for opinions on-

Provisional Lostwithiel Housing Policy TEN (PLHP 10)

All new dwellings should be designed and constructed to minimise the use of energy and clean water. The use of renewable energy sources and high standards of insulation should be encouraged. Careful consideration should be given to the orientation of principal rooms to maximise passive solar gain and energy efficiency.

The amount of space provided in each dwelling must meet the minimum standards recommended by the Royal Institute of British Architecture in "The Case for Space" (2011).

To preserve the traditional style of the town net building densities should average XX dwellings per hectare across the defined development area.

Priority should be given to the development of 2 and 3 bed dwellings for which there is greatest demand.

The response to this was:-

Agree	78.45%
Disagree	8.62%
Don't Know	12.93%

The **Objective** is to ensure that new developments provide good quality, energy efficient homes with the right mix of sizes and type to suit the local housing need. Thus provisional Lostwithiel Housing Policy TEN should be amended to:-

Provisional Lostwithiel Housing Policy TEN (PLHP 10.2)

All new dwellings should be designed and constructed to minimise the use of energy and clean water. The use of renewable energy sources and high standards of insulation should be encouraged. Careful consideration should be given to the orientation of principal rooms to maximise passive solar gain and energy efficiency. Developers must set out in a Design and Access Statement how this will be achieved.

The amount of space provided in each dwelling must meet the minimum standards recommended by the Royal Institute of British Architecture in "The Case for Space" (2011).

To preserve the traditional style of the town net building densities should be in accordance with those set out in the Cornwall Local Plan across the defined settlement area.

Priority should be given to the development of 2 and 3 bed dwellings for which there is greatest demand, but not to the exclusion of larger properties.

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