An eye watering need for housing in Falmouth

Reading the article on our MPs' thoughts on the housing crisis in the Duchy prompted Cllr Jayne Kirkham to find some hard figures for the housing need in Falmouth.

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Last month I seconded a proposal to Cornwall Council asking that we declare a 'Housing Emergency' in Cornwall. The housing issue had become a crisis and has now become an **emergency**. The Conservative Council Chair refused to let the motion be debated at the council meeting.

We all know there's a massive problem. It was recently reported that there were 69 properties to let compared with 10,000 AirBnbs in Cornwall recently. It's been caused by a perfect storm of second home ownership fuelled by the Covid stamp duty cut, people relocating to Cornwall now they can work from home and Airbnb/holiday or student letting being more lucrative for landlords than renting to local people. That has meant people selling up at vastly inflated prices and housing becoming even more unaffordable on local wages.

We also suffer from a huge deficit in emergency housing. When people become homeless, when they're evicted from their private rented accommodation so the owner can Airbnb it, or sell it at the top of the market, where do they go? Before the summer many of them were housed in hotels at great expense. At the G7 our homeless were moved out of the hotels to make way for more lucrative clients and then for holidaymakers.

The Conservative Council, in desperation, have just put mobile units in the grounds of County Hall for single homeless people. That's how bad it's got. For families, I knew of one from Falmouth housed in 2 caravans in a site on the Helston Road.

So, we all know there's a problem. We see it around us. Nurses and teachers get jobs in Cornwall but have to turn them down as they can't afford anywhere to live. Hospitality and care workers can't afford to live within commuting distance of where they work.

But I wanted to know how this crisis affected my town. What are the figures in Falmouth?

On 19 July, we had 18 homeless households placed in Falmouth and we had 25 homeless households whose area of preference for rehousing is Falmouth (17 x 1bed, 4 x 2bed, 2 x 3bed and 2 x 4bed need). That's 25 households of people who are currently homeless but there's no emergency accommodation for them in Falmouth, where they come from.

On top of that there are currently, as I write this, 619 households on the Homechoice housing waiting list who have a verified local connection to Falmouth and are waiting, waiting for accommodation here.

Included are 142 households aged 55 and over (118 for 1 bed and 24 for 2 bed). That indicates a significant need for housing designed to meet the needs of older people in Falmouth.

There are also 95 households registered with Help to Buy South looking for affordable homeownership here.

New private rental listings in the TR11 postcode on Rightmove are down 20% in July 2021 compared with July 2020. Only 36 were listed in the TR11 postcode this July. The average asking price for rent was up 36% for July 2021 compared to July 2020.

Despite all those housing estates that are being built in the vicinity of the town, only 181 houses are planned to be 'affordable'. Of those, 30% will be for sale so about 126 should be available for rent, when they are built. Affordable rent is 80% of market rent or capped at Housing Allowance levels. None of them will be council houses. We have lower than average numbers of council houses in Cornwall. Social or council rent is 50-60% of market rent.

We are so far from meeting our housing need in Falmouth that it is eye watering.

We need more emergency housing in Falmouth for those 25 homeless households. Imagine you are a family of 4 living in Falmouth. Your kids are at school here, you both have jobs here. You lose your private rented accommodation with 2 months' notice because the landlord has been made an offer to sell that he can't refuse. The private rental market has collapsed in Falmouth. There's nowhere to go. You ask the council for help and all they can offer you is a B&B in Liskeard or Plymouth. How do keep your job? Do your kids have to move school?

We need more council/social rent housing in Falmouth, not only 'affordable' housing constructed by private developers. It needs to be a realistic alternative to private rental or even buying. It used to be 60 years ago. Council homes were well-built and desirable. People wanted to live in them.

I read the article last week with our MPs who have belatedly recognised the crisis that has been building for years and profess a desire to do something about it. Their main solution appears to be to change planning use classes so that people building new houses have to apply for permission for them to be second homes. However, we have thousands of second homes already in Cornwall and a new use class won't put that genie back in the box.

We need a mix of solutions and a serious intent to make change. We also need Cornwall to have the teeth to take these solutions forward. More devolution, tax raising powers, that sort of thing.

We need a range of solutions and we need them quickly. My figures show there are hundreds of people who are Falmouth people but aren't able to live here. **That's just not right.**

Just a few things that could be done:

- Finally end the loophole that permits owners of second homes and holiday lets to avoid paying both Council tax and Business rates & remove all tax incentives encouraging second home ownership.
- Allow Cornwall Council to charge a levy for second homes and holiday lets and ringfence the money for the provision of social/council housing in Cornwall;
- Change the planning regulations to require a change of use application for properties to be used as second homes and holiday lets rather than residential use
- Introduce regulation of properties used for holiday lets which permits local authorities to set limits on percentage of properties available for let.
- Abolish the bedroom tax.
- Introduce safeguards for renters so they cannot be evicted at just 2 months notice for no reason.
- Enforce covenants on ex-council houses that prohibit the use of the property for anything other than the residential use of local people that they were designed and built for with public money.
- Stop selling council houses off.

- Change the definition of affordable, so that local people on their local wages can live in security in Cornwall.
- Prioritise the urgent provision of council housing in Falmouth/Cornwall.