



Town and Parish Councils Briefing Note

July 2026

Housing Viability Review

The Council has been undertaking a review of the viability of building housing within Cornwall. The result of the review supports national and local reports that the housing development market is facing increasing viability challenges and, in Cornwall, particularly for schemes in our more affordable communities – which relates to parishes that are designated as being within ‘Housing Value Zones 4 and 5’ (please see footnote at end of this article for a list of Parishes within these zones, with more details on page 95 of the [Cornwall Local Plan](#)).

The reasons for these viability issues include: build cost inflation rising above housing prices; a stagnant buyers’ market due to recent high interest rates and the withdrawal of Help to Buy schemes; together with national and local planning policies resulting in increased build and infrastructure payment costs.

As a result of the review, a proposed set of ‘time limited’ amendments to the implementation of some of the Cornwall Local Plan policies have been identified, which would apply to parishes within housing affordability Zones 4 and 5; which will help to address these viability issues, and in turn help to unlock the delivery of more homes in our more affordable communities.

All the proposed measures would represent temporary changes, reflecting current market conditions. If approved, the Council will review the position annually by checking indicators such as build rates, build costs etc, and withdraw these measures as soon as market conditions improve.

Many developers are already coming forward seeking to negotiate reductions in their s106 contributions and affordable housing requirements. By implementing a set of time limited measures to help address these viability challenges, the aim is to stimulate more housing delivery in our more affordable communities across Cornwall.

A first set of measures, which seeks to make some minor amendments to the timing of when contributions are paid; how we collect and distribute open space contributions etc, are due to go to a Cornwall Council individual decision day on 8 July, seeking their support. There are further, more substantive, measures that are also under consideration to help address viability issues, but a decision on what and how these should be implemented will not be undertaken until the autumn.

Furthermore, we would like to engage with the relevant Town and Parish Councils (those within housing affordability Zone 4 and 5 areas) prior to making a final decision on which of these more substantive measures should be implemented; so we can secure your thoughts and input before finalising the measures.

Therefore, we plan to put in place a virtual meeting with these Town and Parish Councils, after the summer break – please look out for the invites in July. Further updates will also be provided via this newsletter once these proposed temporary measures have been through the necessary approval routes.

Zone	Parish
4	Advent, Altarnun, Bodmin, Botusfleming, Breage, Bude-Stratton, Callington, Calstock, Camelford, Colan, Cubert, Cury, Davidstow, Deviock, Duloe, Egloshayle, Egloskerry, Foraburry, Germoe, Grade Ruan, Gunwalloe, Gweek, Gwennap, Gwinear-Gwithian, Hayle, Kilkhampton, Ladock, Landewednack, Landrake with St Erney, Laneast, Lanreath, Lansallos, Launceston, Lewannick, Lezant, Looe, Ludgvan, Luxulyan, Mabe, Madron, Marhamchurch, Mawgan in Meneage, Michaelstow, Millbrook, Morval, Mullion, North Hill, North Petherwin, Otterham, Penzance, Perranuthnoe, Perranzabuloe, Ponsanooth, Porthleven, Portreath, Probus, Quethiock, Saltash, Sithney, St. Agnes, St. Blaise, St. Breock, St. Breward, St. Buryan Lamorna and Paul, St. Clether, St. Columb, St. Erme, St. Ervan, St. Gennys, St. Issey, St. Ive and Pensilva, St. John, St. Juliot, St. Just, St. Keverne, St. Kew, St. Mabyn, St. Martin, St. Mewan, St. Michael's Mount, St. Neot, St. Newlyn East, St. Stephens, St. Tudy, Stithians, Tintagel, Torpoint, Tremaine, Tywardreath, Wadebridge, Warleggan, Week St Mary, Wendron, Werrington, Whitstone
5	Camborne, Carharrack, Carn Brea, Crowan, Delabole, Dobwalls, Helston, Illogan, Lanner, Lawhitton, Lesnewth, Liskeard, Menheniot, Pelynt, Redruth, Roche, South Petherwin, St. Austell, St. Cleer, St. Day, St. Dennis, St. Enoder, St. Erth, St. Eval, St. Keyne and Trewidland, St. Martin-by-Looe, St. Michael Caerhays, St. Pinnock, St. Stephen in Brannel, St. Teath, St. Thomas the Apostle, Tresmeer, Trevalga, Treverbyn, Warbstow