

2nd Homes in Looe Parish: impacts and Sustainability Evidence Note for Looe NDP Steering Group Update May 2020

1. Introduction

1.1 This report presents the Looe NDOP Steering Group's evidence to justify NDP Policy H2A – Controlling the Spread of 2nd Homes.

1.2 The policy reads as follows:

A. Principal Residency.

1. New open-market housing (excluding replacement dwellings) will only be supported where there is a condition restricting occupancy as a Principal Residence. Principal residences are defined as those occupied as the residents' sole or main residence, where the resident spends the majority of their time when not working away from home or living abroad.

2. Sufficient guarantee must be provided of such occupancy restriction through the imposition of a planning condition or legal agreement. The condition or obligation on new open market homes will require that they are occupied only as the primary (principal) residence of those persons entitled to occupy them. Occupiers of homes with a Principal Residence condition will be required to keep proof that they are meeting the obligation or condition, and be obliged to provide this proof if/when Cornwall Council requests this information. Proof of Principal Residence is via verifiable evidence which could include, for example (but not limited to) residents being registered on the local electoral register and being registered for and attending local services such as healthcare and schools.

1.3 The supporting text for Policy H2 reads as follows:

8.15 2nd Homes. *Although the Steering Group noted that the number of 2nd homes in Looe was not so high as in neighbouring areas, there was concern that the existing level (the number of unoccupied house holds being estimated to be between 18% to 24%) was significant enough to distort the local housing market. It was also feared that the adoption of principal residency policy by adjoining parishes could 'bounce' pressure for 2nd homes on to Looe, thus making the issues in the town more severe. It was therefore decided to adopt a similar approach.*

Policy H 2. Controlling the spread of Second Homes and Holiday Lets—Reasoned Justification

8.22 *The percentage of second homes and holiday-lets in Looe is estimated to be 18.9% overall (based on 2011 Census, Cornwall Council 'unoccupied dwellings'), with the highest levels being in the historic core and seafront areas, reaching as high as 47.5%. Although not as severe as some parts of Cornwall, these figures are well above average. Adjacent coastal parishes have even higher proportions (St Martins-by-Looe 41.6%, Lansallos 24.7%, Deviock 20%), and as the supply there reduces (due to lack of available properties or the adoption of principal residency policies in there NDPs) greater pressure can be expected on Looe's housing stock.*

8.23 *The impact of second home ownership in a small coastal community is reduced off-season support base for the local economy, social cohesion and cultural life, ultimately leading to decline and a noticeable sense lack of vitality out of season. The external market pressure it brings also drives up prices in the owner-occupier and private rented sectors., creating a situation where local people can no longer afford to live locally.*

Policy H 2: Intention

8.24 *To safeguard the sustainability of Looe it is the intention of the NDP to restrict new build, open market housing to use as the principle residence of the householding owners, and alter the approach to planning restrictions on holiday accommodation so as to increase the amount of locally available rented homes in the area.*

2. Overview – The Impacts of Second Home Ownership on Local Communities

2.1 Many neighbourhood plan authorities in coastal and rural areas are concerned with the impacts of second home ownership on their communities, and many have been encouraged by the 'St Ives Judgement' of 2017 to include 'principal residency' policies in their NDPs. Cornwall alone has five 'made' plans that include such a policy, and there are others across the country wherever there are perceived to be visitor pressures on the local housing stock (Marrs, C. 2018).

2.2 This appears to be due to the recognised positive impacts of second homes, particularly economic, being perceived to be outweighed by negative impacts, focused around distortion of the local economy, damage to the community sustainability (through harm to local services, loss of community spirit, change in environmental character) and housing market distortion, (Barnett, J. 2013) (Taylor 2008). It is notable that second home owners themselves share the perception that there are both positive and negative impacts according to a study based in North Cornwall (Dykes S and Walmsley A, 2015).

2.3 **Local Economy.** Undoubtedly it's true that second home owners have greater spending power than might local occupants. Although there are additional property owners spread right across the income and wealth distributions, they tend to be considerably richer and more affluent than the average. Over half (56 per cent) of second home owners live in the richest fifth of households by income (Bangham 2019 pp 16). Such spending power may help to maintain local retail services and employment in service industry such as estate agency and crafts, building maintenance etc., and even attract some additional businesses leading to a broadened economic base (Dykes and Walmsley 2015).

2.4 However, their spending power may also distort the local economy by increasing property prices. Research shows that, at a national level, for every 1 percent of housing stock in second home ownership, prices are 1.4% higher per house (Cornwall Council 2015 pp 3). Local commodity price inflation may also result, typically in food, restaurant/café and pubs, although this is generally true of all forms of tourism.

2.5 Spending patterns of second home owners is likely to be different to permanent residents. A focus session of the Looe NDP Steering Group suggested that whilst they may purchase local arts and crafts to decorate properties to give a distinctive feel, they tend to bring food and goods with them on their visits, or visit supermarkets elsewhere to stock up, rather than buy locally in Looe, such that basic local services, already disadvantaged by low local HH sizes and long term un-occupation of residential properties, receive little benefit.

2.6 **Local Sustainability.** Evidence suggest that second-home owners can act as 'local patriots', active in the local community at times, and acting as ambassadors for rural locations, promoting their interest more widely, and adding to the 'critical mass' needed to support some local services. However, they can also be seen as disrupting long-established socio-cultural norms and practice, displacing traditional permanent population, having limited contact and social distance from the remaining local community leading to social integration issues and conflict over local development aspirations. (Barnett, J. 2013) (Taylor 2008)

2.7 A 2003 study in Cumbria suggested that 'the percentage of second homes should not be more than 20 per cent as this appears to affect the sustainability of any village.' (CRHT 2003). The Cumbria Housing Strategy 2006 - 2011 went a step further, suggesting the percentage should not be more than 10 per cent. A figure of 20% of second / holiday homes is now widely cited as a 'tipping point' – a saturation level that endangers the sustainability of local communities and requires corrective action.

2.8 Because second home owners tend to be 'older, higher income, and southern' (Bangham 2019 pp3) and occupy properties that might otherwise be family homes, they can create a distortion in the demographic profile of an area which leads to falling school rolls, threatening their viability.

2.9 **Local Housing Market.** in addition to the broader economic and sustainability impacts, studies have also shown that a significant proportion of second homes can also add to a shortage of available housing (particularly of smaller units on the market) and raise house prices (CRHT 2012). In five parishes of Cornwall where second homes account for more than 35% of all housing the average house price is 87% above the Cornwall average. This premium falls to

46% where second home ownership is between 20% and 30% and falls further to 23% where second home ownership is between 10% and 20%. (Cornwall Council 2015. pp 1).

2.10 The rise in the number of second homes has increased the problem of under-occupancy of existing housing stock (Bangham 2019 pp 24), adding further difficulties for local people seeking accommodation for their growing families.

2.11 **Summary** The perceived economic, social and environmental impacts arising from the presence of second homes may be summarised as: (See table 1a to 1c).

Table 1a: Economic Impacts of Second Home Tourism	
Positive	Negative
Investment in local infrastructure. Maintenance of rural retail services. Employment in banking, estate agency, craft and retail. Attraction of additional businesses. More demand for service supply in peripheral communities. Broadened economic base. Support for entrepreneurial startups, business networks. Re-stocking of intellectual capital lost through rural depopulation.	Increased property prices. Local price inflation. Increased infrastructure and service costs. Seasonal variations.
Adapted from Dykes S and Walmsley A, 2015	

Table 1b: Social Impacts of Second Home Tourism	
Positive	Negative
Second-home owners as 'local patriots'. Second-home owners as stakeholders for rural areas in urban communities. Socialize with and strengthen local populations. Act as ambassadors for rural locations buy promoting rural produce and virtues. Supportive demand for service supply in peripheral communities.	Displacement of traditional permanent population. Creates seasonal resorts with peaks of increased crime and reduced local services. Disruptive of long-established socio-cultural norms and practice. Rural gentrification. Transformation of countryside into an elite playground. Conflict and social integration issues caused by limited contact and social distance. Conflict over future development aspirations. Intrusion of urban expectations into rural working environments. Local feel displaced in terms of area use. Demographic distortions leading to falling school rolls.
Adapted from Dykes S and Walmsley A, 2015	

Table 1c: Environmental Impacts of Second Home Tourism	
Positive	Negative
<p>Can be viewed as relatively environmentally friendly compared to other forms of tourism</p> <p>Second home owners appreciate same aspects of destinations as local population</p> <p>Second home owners support preservation and enhancement of heritage and habitat.</p> <p>Fosters understanding of ecology and respect for environment</p>	<p>Additional pollution, poor waste management</p> <p>Visual impact.</p> <p>Clarence of vegetation.</p>
Adapted from Dykes S and Walmsley A, 2015	

3. Trends in Second Home Ownership

3.1 Research has shown that the number of second homes nationally has continued to grow, from 1m to 1.4m in the 8 years from 2008 to 2016 (Bangham 2019, pp 7).

3.2 No robust data exists as to future trends in in second home ownership. However it has been suggested that recent pension rules changes may lead to people purchasing second homes with their ‘pension pot’ to create an income-producing holiday/second home, in an area they favour for holidays or where they aim to retire, as a safer and more efficient form of long-term saving (Bangham 2019 PP21).

3.3 Also changes to rules governing the private rental market and the introduction of Universal Credit with the payment of housing benefit to the individual, rather than to the landlord, is thought likely to accelerate the conversion of local rental properties to holiday accommodation, as it offers private sector landlords more certain returns and higher profit potential than the lower end of the private rental market (Whitby Area Development Trust 2014). Increased levels of border formalities and restrictions on off-shore investment may lead to a greater demand for second homes in the UK.

4. The Position in Looe

4.1 **Community Attitudes.** The community of Looe clearly recognise the benefits that tourism brings to the area, with 64% of respondents to the Looe Community Survey saying that they would like the town to be perceived as a tourism destination and 54% supporting more low impact tourism, However, only 17% supported more tourism accommodation.

4.2 **Number of Second Homes.** Cornwall Council publish a list and map of parishes showing the estimated number of second homes based on Council Tax returns (Cornwall Council 2018). This suggests that 291 CT recorded residential properties, or about 10% of all CT properties in Looe are second homes. However, the map and list make it clear that the data can only be an estimate as a result of 2013 removal of the 10% discount for second homes, which made second homes indistinguishable from principal homes. The estimate is based on information volunteered by the homeowner, with no incentive, and so could be very inaccurate.

4.3 An alternative and more accurate assessment is to use ‘surrogate’ data in the form of the unoccupied household count from the Census 2011. The advantage here is that the data can be viewed at the more detailed Census Output Area level.

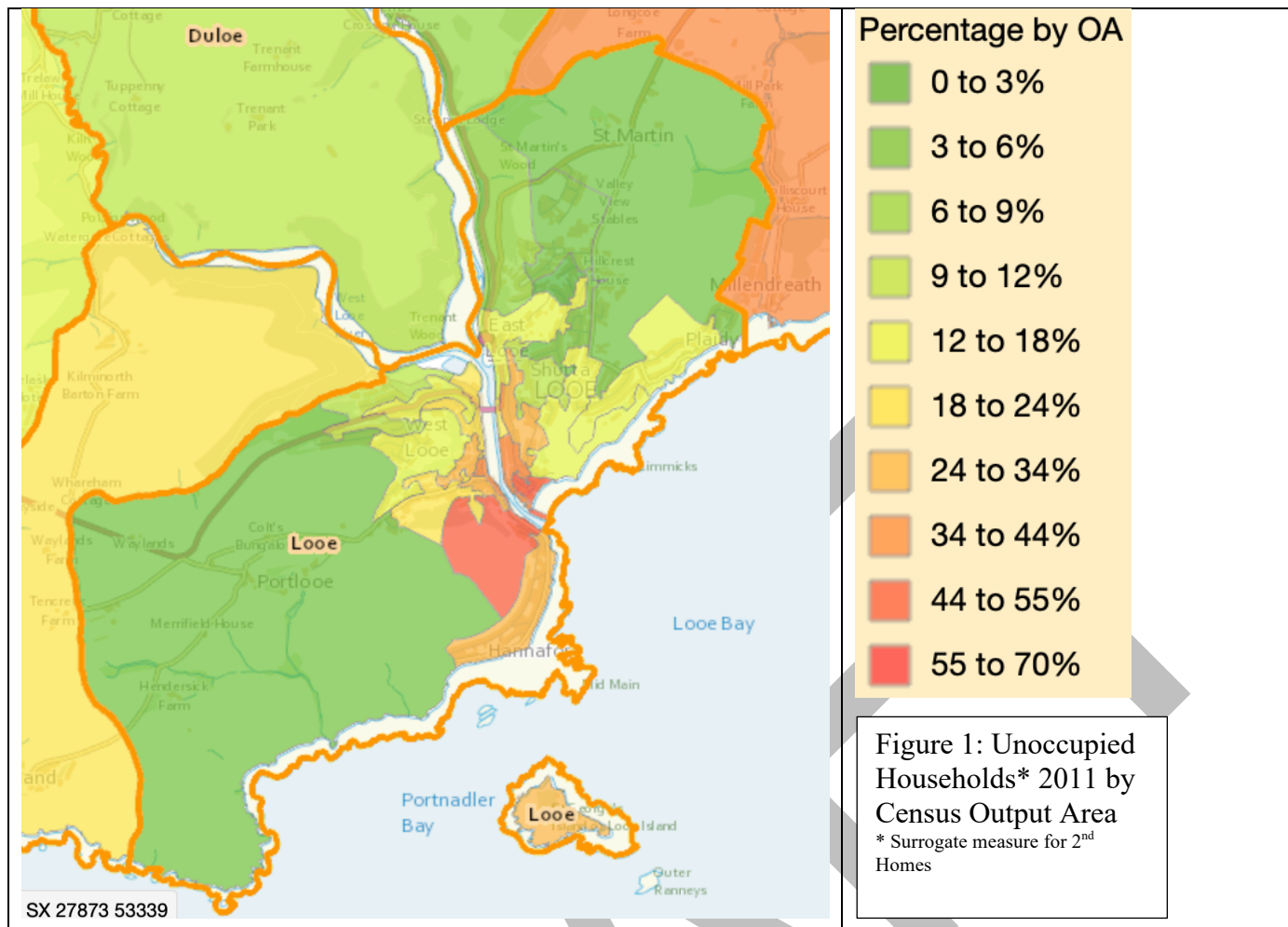


Figure 2: Unoccupied Households by adjoining parishes and Output Areas.

Parish	Total Dwellings	No. Unoccupied	%age Unoccupied	Primary Residency Policy in NDP?
Looe	3021	572	18.9%	Yes (Draft)
St Martin By Looe	315	131	41.6%	No NDP
Lansallos (Polperro)	962	238	24.7%	Yes (Made)
Lanteglos (Polruan)	759	285	37.5%	No
Deviock	799	160	20%	Yes (Draft)
Sheviock	361	61	16.9%	Yes (Made)
Antony	207	16	7.7%	Yes (Made)
St John	368	184	50%	Yes (Made)
Maker with Rame	736	258	35.1%	Yes (Made)
Millbrook	1062	60	5.6%	Yes (Made)
Census Output Areas in Looe NDP Designated Area				
E00094777	116	3	2.6%	
E00094776	128	4	3.1%	
E00094767	145	6	4.1%	
E00094778	128	6	4.7%	
E00094784	133	8	6%	
E00094775	122	9	7.4%	
E00094769	132	12	9.1%	
E00094779	137	13	9.5%	
E00094780	157	19	12.1%	
E00094771	134	16	13.4%	

E00094768	154	25	16.2%	
E00094782	148	24	16.2%	
E00094774	153	26	17%	
E00094773	150	33	22%	
E00094783	134	31	23.1%	
E00094766	190	55	28.9%	
E00094781	179	55	30.7%	
E00094770	182	60	33%	
E00094765	197	69	35%	
E00094772	202	96	47.5%	

4.4 Out of the 213 Parishes across Cornwall only 47 exceed the proportion of second homes (2011 census 'dwellings with no usual residents') in Looe, putting the parish into the top quartile. Only 7 parishes have more dwellings in this category.

4.5 **Impacts of Second Homes.** Looe already has a low average 2011 household size of 2.06 compared to the Cornwall and SW Region averages of 2.27 and 2.29, which already puts it at a disadvantage in terms of the usually resident population available to support local services, retailing and business. If the 570 unoccupied dwellings (less 5.97% equivalent to the unoccupied rate in SW to allow for a reasonable 'churn' in occupation) were occupied at the Looe average HH size this would add about 1105 people to the usually resident population. ***Put another way the unoccupied dwellings create a 'missing quotient' of support for local services, retailing and business equivalent to the absence of 1105 people.*** If all HH in Looe (less 5.97%) were occupied at the Looe HH occupancy rate, the additional population would be about 1900 (See Figure 30).

Figure 3: Looe Population Scenarios	
Additional pop if the Looe unoccupied HH (less 5.97%) were occup at Looe average HH size	1104
Additional pop if all Looe HH (less 5.97%) were occup at Looe average HH size	1900
Additional pop if all Looe HH (less 5.97%) were occup at SW average HH size	7716
Figure 4: Looe Population Change in OAs with 20% unoccupied dwellings	
2011 Pop in area with 20%+ unoccupied dwellings =	1,829
2018 Pop in area with 20%+ unoccupied dwellings =	1,428
Loss of population 2011 to 2018	401

Sources: Nomis 2011 Census Tables

4.6 This impact is intensified by the geographic distribution of the unoccupied dwellings. From Figure 1 it can be seen that OAs with the highest number of unoccupied dwellings are mainly located around the historic town centre of East and West Looe and the lower slopes above it. In 2011 the usually resident population in the OAs with 20% or more unoccupied dwellings was 1829. ***By the 2018 mid-year estimates, this had decreased to 1428, a decline of 401 residents in the immediate catchment of the town centre, a serious loss to its off-season community (see Figure 4).***

Figure 5: Average HH Size in Looe (based on HH spaces with at least one resident/Usually Resident pop)							
Source Nomis 2011 Census Tables....							
Area	All categories: Household spaces	Household spaces with at least one usual resident		Household spaces with no usual residents		Usually Resident Pop in HH	Average HH Size
Looe	3,021	2,449	81.07%	572	18.93%	5056	2.06
Cornwall	259,346	230,389	88.83%	28,957	11.17%	523,432	2.27
S West	2,408,437	2,264,641	94.03%	143,796	5.97%	5,175,084	2.29

Figure 5: Looe: Key Census data 2001 and 2011.

	2001	2011	CHANGE	% CHANGE
A. Population	5280	5056	-224	-4.24%
B. Household spaces	2777	3021	244	8.79%
C. Households with usual residents	2438	2449	11	0.45%
D. Households with no usual residents	339	572	233	68.73%
E. Population per household space (based on HH spaces/usually resident pop)	1.90	1.67	-0.23	-11.98%
F. Household/household space	87.79%	81.07%	-6.73%	-7.66%

4.7 In 2001, out of a housing stock of 2777 dwellings, 12.2% had no resident household. By 2011, housing stock had increased to 3021 dwellings but the proportion of houses with no permanent residents increased to 18.9%. Over the same period, the resident population of Looe actually fell by 4.24%; this is despite an increase of 8.79% in the housing stock over the same period. The cause of this fall in population could be attributed to the increase in dwellings with no usual residents which increased by 68.7% over the same period. ***The implication is that, in addition to the change of properties in the inner OAs to second homes, some of the new build stock is also being used as second homes, or, that local people are selling up their homes in the core OAs and effectively 'decanting' themselves to the new build properties further away from the town centre or elsewhere away from Looe. This reduces the support for local services in the core of the town and transfers pressure on to the newer less well provided for areas above the town.***

4.8 **House Price Inflation.** During the period when the number of second homes has increased, house prices in Looe have increased by an average of 456% whereas in Cornwall generally the increase was 409% and in England 371% (see Figure 6): there appears to be a correlation between increasing demand for second homes and local house price inflation.

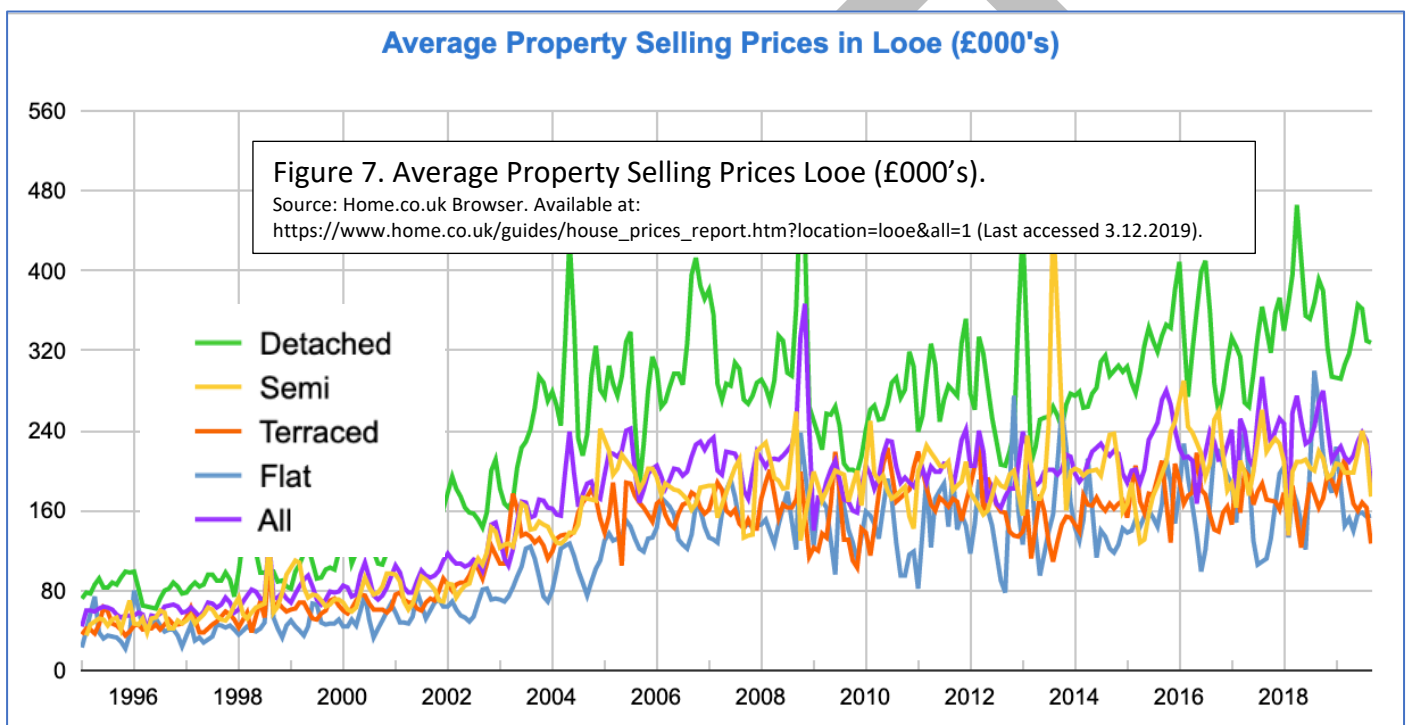
Figure 6: House Price Inflation in Looe, Cornwall and England, January 1995 to September 2019.									
Type	Looe		Cornwall		England		Change		
	Jan 1995	Sep 2019	Jan 1995	Sep 2019	Jan 1995	Sep 2019	Looe	Cornwall	England
All	£43,817	£243,562	£47,310	£241,154	£53,201	£250,677	+456%	+409%	+371.2%

Source: Land Registry UKHPI Browser. Available at <https://landregistry.data.gov.uk/app/ukhpi> (Last accessed 3.12.2019); Home.co.uk Browser. Available at: https://www.home.co.uk/guides/house_prices_report.htm?location=looe&all=1 (Last accessed 3.12.2019).

4.9 Figure 7 breaks down the house inflation in Looe down into types. It is notable from this that the greatest inflation in percentage is felt across the range of housing types.

4.11 During similar period median (ie the value below which 50% of employees fall) resident FT gross annual pay in the SE Cornwall Constituency/Caradon (the lowest level at which income data is available), went from £18,316 in 2002 to £27,397 compared to a rise from £19,308 to £29,397 in SW England and from £20,739 to £30,661 in England. Although the SE Cornwall area does better than Cornwall, it still falls way behind the national figure, and it is notable that the SE Cornwall constituency includes Saltash and villages such as St Mellion, St Germans and Millbrook where many wealthy commuters to the Plymouth jobs market are resident.

4.12 In terms of the workplace based median FT gross annual pay, the SE Cornwall Constituency/Caradon went from £15,306 in 2002 to £23,538 (+53.8%) in 2019 compared to a rise from £19,233 to £28,654 (+ 49%) in SW England and from £20,706 to £30,667 (+48.1%) in England. Thus *local people in local jobs* have a far lower income than is the median for the SW (-17.6%) and England (-23.3%). Similarly to the residence-based data, many of the better paid jobs in the Constituency are likely to be located in the east, close to the business centre of Plymouth. Notably, unlike the resident figures above, the SE Cornwall Constituency fared worse than the rest of Cornwall by some -7%.



4.13 Thus whilst local house values have increased by up to 450% percent, incomes have only increased by up to 54%, leaving an ever-widening gap in housing affordability.

4.14 **Impact on Schools.** The impact of second homes in Looe is evident in relation to the proportion of school age children (5 to 19) which has fallen from 16.3% in 2002 to 13.6% in 2017, a reduction of 163. This is now reflected in local school rolls. Looe Primary Academy has a capacity of 329 but has a current roll of 242, so is operating at an under capacity of 87. (Gov.uk 2019/1). The situation is worse with Looe Community Academy (the secondary school) where the capacity is 610 but only 480 pupils are on roll, with an under capacity of 130 (Gov.uk 2019/2).

5. Recent debate of 'unintended consequences' of Second Home Controls.

5.1 Recently there have been claims that the 'principal residency' form of second home restriction on new dwellings as a land use policy are having unintended consequences, such as reluctance of banks to lend to developers for restricted housing schemes, and difficulties for borrowers to raise mortgages on restricted properties, leading to reduction of the valuation of homes and damage to scheme viability (Marrs 2018). It is also suggested that such restrictions can either create an 'amenity value' premium on existing unrestricted dwellings which through the action of the market place raise the price of restricted new dwellings, or depress the local building industry (Hilber and Schonni 2018). This has been quoted in many newspapers as academic research.

5.2 A strong critique of Hilber and Schonni 2018 has been made pointing out that the work was an opinion piece/blog based on market theory and analogy with the only empirical research being from Switzerland, where second homes are clearly differentiated in form to ordinary dwellings (Cornwall – A Developer’s Paradise? 2019)’. A persuasive argument, backed by empirical evidence, is made refuting the claims made in Hilber and Schonni 2018 and the newspaper articles that followed.

6. Enforcement Issues

6.1 As a very recent planning policy development the ‘principal residency’ approach still has to be effectively tested through enforcement and appeal. There are concerns that there may be problems ahead as, unless a planning condition is carefully worded, it may be held to apply to the initial occupant only or be easily removed by application/appeal.

6.2 It may therefore be preferable to specify that S106 agreements should be used. Section 106(5) of the Town and Country Planning Act 1990 states that a condition imposed under a section 106 agreement applies not just to the current landowner, but anyone who subsequently buys the land. It also stipulates that any restriction or requirement imposed under a planning obligation is enforceable by injunction (Marrs 2018)

7. Summary Conclusions

- Second homes can have both positive and negative social, environmental and economic impacts
- Most perceive that the negative impacts can outweigh the benefits, especially where more than 20% of dwellings are second homes
- The most significant impact perceived is as a driver of house price inflation
- The growth in second homes is forecast to continue
- The majority of Looe residents support the tourism industry, but far fewer support the provision of additional tourism accommodation
- Measures of second homes by Council Tax returns can be grossly inaccurate. The use of Census 2011 unoccupied dwellings count as a surrogate is preferred.
- Overall up to 18.9% of dwellings in Looe may be second homes
- The number of unoccupied dwellings grew by 68.7% from 2001 to 2011
- The high level of unoccupied dwellings creates a ‘missing quotient’ of 1105 people who might otherwise support local services
- The usually resident population of the core areas with more than 20% unoccupied dwellings has reduced by 400 from 2011 to 2018
- Between 2001 and 2011 the usually resident population of Looe fell by -4.2% despite an increase in housing stock of 8.8%, suggesting that local people may be ‘decanting’ elsewhere
- House prices have increased in Looe by 456% compared to 371% in England
- There appears to be a correlation between increasing demand for second homes and local house price inflation.
- Local incomes lag increasingly behind house price inflation worsening the housing ‘affordability gap’
- School rolls are 87 and 130 under capacity
- Reports of ‘unintended consequences’ of principal residency policy are probably unfounded
- Enforcement difficulties may arise unless principal residency policy is based on a Section 106 agreement

requirement.

8. COVID-19 UPDATE

8.1 On 16 March 2020 the UK Government recommended that the population start to practice social distancing to help prevent the spread of coronavirus; this was followed by the start of a lockdown period on 23 March 2020. The Government instructed commercial tourist accommodation to close as quickly as possible and indicated that essential travel does not include holidays, leisure travel and visits to second homes - and people must remain in their primary residence. At the end of June 2020 many restrictions were lifted as the pandemic eased, with the tourism industry reopening in the UK and Europe – but in late July increasing infections in Spain and other foreign holiday destinations led to renewed quarantine restrictions on foreign travel. It seems likely that COVID-19 will circulate globally for some years to come.

8.2 A brief skim of opinion via the internet suggests that international tourism will be severely curtailed for several years, with alternating relaxations and tightening of travel restrictions, leading to more holiday time being taken in the form of ‘staycations’ ie a holiday spent in one's home country rather than abroad, or one spent at home and involving day trips to local attractions. By the end of July 2020 the tourism industry in Cornwall was reviving strongly as a result. Sources also suggest that the vast (and for many enjoyable) experience of home working and meeting by Zoom, Skype and Teams etc, and the spin-off savings to office based industry, will lead the practice of home working become permanently embedded. There are also many newspaper reports, including by The Guardian, of ‘a surge in the numbers of would-be homebuyers plotting a move out of the city to a rural area or smaller town as people conclude that home working is here to stay’.

8.3 What are the implications for the Looe NDP? An initial assessment is that this trend may lead to many 2nd home owners transferring to their 2nd home on a permanent basis, which would address some of the concerns raised in the preceding chapters and reduce the justification for Policy H2. On the other hand the experience of successful home working, the forecast growth in staycations and the perceived need to have a ‘bolt hole’ in case of future emergencies may encourage people to continue buying properties as their 2nd homes, and possibly increasing the rate of take up. Until more is known, it is appropriate to retain Policy H2.

RECOMMENDATIONS:

- (1) THAT THE PRINCIPAL RESIDENCY POLICY BE RETAINED IN THE LOOE NEIGHBOURHOOD DEVELOPMENT PLAN**
- (2) THE SUPPORTING TEXT TO THE POLICY BE AMENDED TO INCLUDE ENHANCED EVIDENCE DRAWN FROM THIS REPORT**
- (3) THE POLICY BE AMENDED TO REFER TO A REQUIREMENT FOR A PRINCIPAL RESIDENCY S.106 AGREEMENT**

REFERENCE LIST

Bangham 2019 ‘Game of Homes: The rise of multiple property ownership in Great Britain’

- Bangham G. Resolution Foundation and Nuffield Foundation June 2019. Available at: <https://www.resolutionfoundation.org/app/uploads/2019/06/Game-of-Homes.pdf> (Last accessed 01.12.2019)
- Barnett, J. 2013 'A place in the country: the contribution of second homes to North Devon communities', Exeter University, August [Online] available at: <https://ore.exeter.ac.uk/repository/bitstream/handle/10871/14821/BarnettJ.pdf?sequence=1&isAllowed=y> (Last accessed 27.11.2019)
- Cornwall – A Developer's Paradise? 2019 'The case of the research study that wasn't: St Ives' second home 'ban'' Website Blog. Available at: <https://cornwalldevelopersparadise.wordpress.com/2019/11/22/the-case-of-the-research-study-that-wasnt-st-ives-second-home-ban/> (Last accessed 03.12.2019)
- Cornwall Council 2015 'Cornwall Local Plan: Housing Evidence Base Briefing Note 11 (BN11) – Second and Holiday Homes Version 2', Cornwall Council December 2015. Available at: <https://www.cornwall.gov.uk/media/17171641/bn11-second-and-holiday-homes-v2-dec-15.pdf> (Last accessed 27.11.2019)
- Cornwall Council 2018 'How many second homes are there in Cornwall?' Cornwall Council 31.03.2018. Available at: <https://www.cornwall.gov.uk/media/32992350/secondhomes31032018.pdf> (Last accessed 28.11.2019)
- CRHT 2003 'Housing: An Effective Way to Sustain our Rural Communities', Cumbria Rural Housing Trust 2003.
- CRHT 2012 'Review of Second Home Data and Assessment of the Effects Second Homes are Having on Rural Communities', Cumbria Rural Housing Trust et al 2012. Pp 18 to 22. Available at https://www.lakedistrict.gov.uk/_data/assets/pdf_file/0005/410873/Review-of-second-home-data-and-assessment-of-effects-on-rural-communities.pdf (Last accessed 27.11.2019)
- Dykes S and Walmsley A, 2015 'The Reluctant Tourist? An Exploration of Second Home Owners' Perceptions of their Impacts un North Cornwall, UK', European Journal of Tourism, Hospitality and Recreation, Vol 6, Issue 2, pp 96-116, 2015. Available at: https://www.researchgate.net/publication/280311215_The_Reluctant_Tourist_An_exploration_of_second_home_owners'_perceptions_of_their_impacts_on_North_Cornwall_UK (Last accessed 27.11.2019)
- Gov.uk 2019/1 'Get information about schools' Website. Available at: <https://get-information-schools.service.gov.uk/Establishments/Establishment/Details/140020> (Last accessed 03.12.2019)
- Gov.uk 2019/2 'Get information about schools' Website. Available at <https://get-information-schools.service.gov.uk/Establishments/Establishment/Details/137839> (Last accessed 03.12.2019)
- Hilber and Schonni 2018 'The Economic Impacts of Constraining Second Home Investments' Centre for Economic Performance Discussion Paper No 1556 July 2018. Available at: <http://cep.lse.ac.uk/pubs/download/dp1556.pdf> (Last accessed 03.12.2019) with summary at 'Second Home Investments' CentrePiece Magazine Autumn 2018. Available at: <http://cep.lse.ac.uk/pubs/download/cp543.pdf> (Last accessed 03.12.2019)
- Marrs, C. 2018 'How communities are using neighbourhood plans to block second home', Planning Resource Magazine, 2 August [Online] Available at: <https://www.planningresource.co.uk/article/1489382/communities-using-neighbourhood-plans-block-second-homes> (Last accessed 27.11.2019)
- Taylor 2008 'Living Working Countryside: The Taylor Review of Rural Economy and Affordable Housing' DCLG July 2008. Available at: http://www.wensumalliance.org.uk/publications/Taylor_Review_Livingworkingcountryside.pdf (Last accessed 27.11.2019)

Whitby Area Development Trust 2014 'Holiday / Second Homes in the Whitby Area and Current and Future Local Housing Needs' Whitby Area Development Trust June 2014. Available at: <http://www.coliseumcentre.org/wp-content/uploads/downloads/2014/06/WADT-Affordable-Housing-Paper-June-2014.pdf> (Last accessed 27.11.2019)

'Homebuyers 'plotting move to country' amid increased home working'. The Guardian 8th May 2020. Available at <https://www.theguardian.com/money/2020/may/08/homebuyers-plotting-move-to-country-amid-increased-home-working>

ENDS

SBF 27/05/2020

DRAFT