

# Lanteglos by Fowey

## HOUSING NEED SURVEY

Report Date:	1 <sup>st</sup> March 2017
Version:	1.1
Document Status:	Final Report
Author:	<b>Victoria Regan – Senior Development Officer</b> Affordable Housing Team, Cornwall Council

## **1. Introduction**

### **1.1. Summary**

**1.1.1.** Cornwall Council generally determines local housing need at parish level through statistics generated by the Cornwall HomeChoice register. This is a comprehensive database, operated by the Council, of all those households that are seeking an affordable rented home in Cornwall.

**1.1.2.** In some circumstances (particularly in rural areas), it can be useful for the Affordable Housing Team to supplement its existing HomeChoice data with additional information from a localised Housing Need Survey. Housing Need Surveys provide a wealth of additional information from households within a specific area, on important issues such as the level of support for a proposed development. They can also provide further detail on the types of homes required by local people (both market and affordable), and are particularly useful in highlighting additional 'hidden' housing need that hasn't been identified through the HomeChoice database.

**1.1.3.** Housing Need Surveys are therefore a useful 'snapshot' of the local need situation at a given point in time, and can complement the existing housing need information held by the Council. They are generally undertaken by the Affordable Housing Team, for the benefit of the Local Planning Authority. However, they can also be a useful tool for parish councils and Neighbourhood Plan groups in assessing their housing needs and priorities.

**1.1.4.** However, a Housing Need Survey's accuracy and relevance will reduce substantially over time as, unlike the HomeChoice and Help to Buy South West Registers, they are not updated when households' circumstances change. Consequently, the Affordable Housing Team considers them useful in specific circumstances where additional information is required on the type and scale of housing needed in an area. However, this is in circumstances where they complement the existing housing need data, or provide additional qualitative information. They should not replace information from HomeChoice and parish councils should always request up to date housing need information from the Affordable Housing Team, rather than rely on an historic Housing Need Survey.

### **1.2. Survey purpose**

**1.2.1.** Lanteglos by Fowey is currently preparing a Neighbourhood Development Plan, which will provide the evidence to set out local planning policies for the parish, including the settlements of Polruan, Bodinnick, Mixtow and Lanteglos Highway. In preparing this plan it is very important to understand what housing is required to meet the local needs of the communities over the next 15 years.

## **2. Current Housing Need Information**

### **2.1. Registered need on Cornwall HomeChoice**

**2.1.1.** Cornwall HomeChoice indicates that 37 households with a local connection to Lanteglos parish are principally seeking affordable rented housing. Of this, 14 stated a first choice preference for living in Polruan, though it should be noted that householder preference can change with time and circumstance including the availability of new affordable homes in an area.

**2.1.2.** A breakdown of the local housing need profile is provided in Figure 1 below, which has been separated by bedroom requirements and priority need banding:

**Figure 1 – Summary of HomeChoice register**

Local Connection Parish	Band	Council Minimum Bedroom Need								Total
		1	2	3	4	5	6	7	8	
Lanteglos	Band A									0
Lanteglos	Band B	3	2	1						6
Lanteglos	Band C	3	1	2	3					9
Lanteglos	Band D	1	6							7
Lanteglos	Band E	12	3							15
Lanteglos	Total of Band	19	12	3	3					37

### **2.2. Households registered with Help to Buy South West**

**2.2.1.** The Help to Buy South West register identified 0 households that are seeking to buy an affordable home in the parish.

**2.2.2.** However, this only accounts for those households that indicated that they either live or work in the parish on their application form. Help to Buy South West do not routinely keep data on ex-residency or family connections as households seeking to buy an affordable home generally understand that they may need to move to other areas in order to secure a property (as fewer affordable sale homes are provided). As a result, the above figure is likely to underestimate the total local need for affordable sale homes if a comparable local connection definition were to be used in both circumstances.

### **3. Survey Methodology**

#### **3.1. Location and geographic extent of survey**

**3.1.1.** Lanteglos Parish lies on the South coast of Cornwall and is rural in nature. It is located opposite Fowey and about 7 miles from St Austell (via the Bodinnick Ferry). Along with a number of smaller hamlets the parish has one principle village of Polruan.

#### **3.2. Survey methodology**

**3.2.1.** The survey was undertaken by the Affordable Housing Team at Cornwall Council, in partnership with Lanteglos by Fowey Neighbourhood Plan Group (NDP Group). It ran for 6 weeks from 27<sup>th</sup> October 2016 through to 8<sup>th</sup> December 2016. Households received a letter inviting them to complete the online questionnaire or return a paper copy of the survey to the NDP Group.

#### **3.3. Survey structure**

**3.3.1.** The survey format was in accordance with the Council's model questionnaire. Topics within the survey included:

- Whether the respondent was in need of affordable housing; Whether they were currently living in the Parish;
- The composition of a respondent's household;
- The type and tenure of their current home, as well as the length of time they had been living in the property;
- Whether their home included any special adaptations;
- Whether any members of the household have had to leave the parish;
- The type of connection the household had with the parish;
- How urgently the household needed to move, and why;
- Where the household would like to live, and the type of property required;
- Whether the respondent is already registered with either HomeChoice or Help to Buy South West;
- General equalities monitoring questions.

#### **3.4. Report Format**

**3.4.1.** The remainder of this report will analyse the results of responses to the Housing Need Survey. For ease of reference, responses from those that were not in housing need (the 'generic' questions) will be reported separately to those that indicated that they are in 'housing need'.

**3.4.2.** In accordance with Cornwall Council standard procedures, the survey asked a number of additional questions relating to equalities monitoring. These are only for Council-use, and have no bearing upon the outcome of this survey. As a result, analysis of these will not be reported specifically here.

## **4. Survey Data**

### **4.1. Summary of survey response rate**

**4.1.1.** At the closing point of the survey, the Affordable Housing Team recorded **118** electronic responses to the Housing Need Survey. This is equal to an overall response rate of **17%** (the letter went out to the 705 addresses in the parish).

**4.1.2.** The information provides useful data on the extant housing need in the parish. The Affordable Housing Team considers this to be a statistically significant survey and it is recommended that the conclusions drawn from the analysis be used to inform both the parish council and the Local Planning Authority regards housing need in the parish.

### **4.2. Analysis of sample**

**4.2.1.** Of the **118** responses, **112** were recorded as 'complete'. The remainder of this report therefore focuses on the **112** households that provided a complete response.

**4.2.2.** As outlined above, the survey was split to capture information on those households that considered themselves to be in 'housing need', as well as seeking general information on those respondents not in need.

### **4.3. Households in 'housing need'**

**4.3.1.** This report will focus on those households that responded on the basis on being in housing need. This was covered by questions 13 to 35 and 23 households responded at the start of this section.

**4.3.2. Current housing circumstance** – respondents were asked whether the household needing to move owned or rented their current home, of note:

- a) **39%** are living with a relative or friend
- b) **9%** said they owned with a mortgage or loan.

**4.3.3. Local connection** – These questions asked respondents to identify the type of local connections that they had to the parish. Options include: current residence; employment; ex-residency; or, close family connection. However, it should be noted that respondents may have multiple local connections to a parish.

**4.3.4.** The survey outlined that:

- a) **86%** of respondents needing to move, have lived or worked within the parish for more than 3 years
- b) **81%** of respondents needing to move have previously lived in the parish for more than 5 years, and;

c) **86%** of respondents had family living in parish. The most common family connections were through a respondent's daughter (**33%**) or son (**28%**).

**4.3.5. Reasons why a move is required** – respondents were able to select all reasons that applied to them. The most common answers were:

- The need to live independently **48%**
- Current home is too small **29%**
- To move closer to friends or family **9.5%**

**4.3.6. How quickly households need to move home** – **67%** of respondents need to move home within three years

**4.3.7. Where households would like to live:–**

- **11 (52%)** respondents would live **anywhere within the parish**
- **8 (38%)** want to live in **Polruan**

**4.3.8. Tenure Type Preferences** – the following trends were noted (multiple responses allowed):

- a) **18 (86%)** households indicated that they are seeking affordable rented homes;
- b) **5 (24%)** households indicated that they would prefer shared ownership homes;
- c) **3 (14%)** households were looking for intermediate sale homes;
- d) **1 (5%)** households indicated that open market homes would suit their needs.
- e) **None** were looking to rent privately

**4.3.9. Property size** – The highest need is for 1 bed homes (**29%**) closely followed by 2 bed homes (**24%**); and 3 bed homes (**24%**). **14%** of respondents require a 4 bedroom home and **10%** require a 5 bedroom home.

**4.3.10. Specific house types required –**

- 1 respondents require accommodation on the ground floor.

**4.3.11. Affordable homeownership prices** – Respondents were asked to state how much they could afford for housing in the parish. Of all the respondents:

- **62% do not wish to purchase**
- **14%** could afford to buy between **£126,000 - £155,000**
- **10%** could afford to buy between **£101,000 - £125,000**

**4.3.12. Deposits** – Of those **8** households that would be interested in purchasing a home, 3 households have access to up to £5,000 for a deposit, 2

## Lanteglos Parish Housing Need Survey Report

households able to raise a deposit of £6,000 - £10,000 and 2 households have access to a deposit of £11,000 - £20,000. 1 household has access to up to £31,000 plus.

Deposits of 20% of purchase price are typically required to purchase a Discounted Sale Home.

**4.3.13. Affordability of rental costs** – 21 households indicated that they would consider renting a home. The amount these households could afford on monthly rent is outlined in Figure 5 below:

**Figure 2 - rental affordability**

Answer Choices	Number
Do not wish to rent	0
Less than £400 pcm	6
£401 - £500 pcm	12
£501 - £600 pcm	1
£601 - £700 pcm	1
£701 - £800 pcm	1
£801+ pcm	0
<b>Total</b>	<b>21</b>

**4.3.14. Are households registered for affordable housing?** – 5 respondents were already registered with HomeChoice, 0 respondents were registered with Help to Buy South West, 1 respondent were registered with both and 15 respondents were not registered with either agency. Consequently the Housing Need Survey has identified **15 'hidden households'** that are not counted within the current registered housing need information.

(it is noted that the Help to Buy South West data for the parish shows no applicants with a local connection who want to live there. There is therefore a query against the response that 1 person is registered with both Homechoice and Help to Buy South West).

## 5. Conclusions and recommendations

### 5.1. Summary of survey response

**5.1.1.** Taking into consideration the breadth of the survey, in addition to the range of responses received, the Affordable Housing Team considers that it presents a statistically significant set of data with an overall response rate of **17%**.

## **Lanteglos Parish**

### Housing Need Survey Report

**5.1.2.** The survey data has indicated that, as well as the 37 applicants currently on the Homechoice Housing Register, who are looking for an affordable home for rent, there are an additional 15 households who would like an affordable home.

Overall, the survey has identified an additional 15 households who may be eligible for affordable housing.

## **5.2. Key statistical findings**

**5.2.1.** The survey has demonstrated that 21 of the respondents are potentially in need of affordable housing.

**5.2.4.** It shows that, of those who consider themselves in housing need, all respondents wish to live within Lanteglos Parish, and that the most popular settlement for a home is Polruan.

**5.2.5.** The survey shows that, of those family members who have moved out of the parish in the last 5 years, the main reason has been to live closer to employment closely followed by those wanting to live independently. Of those who say they are in housing need, a significant proportion are, again, currently living with a relative or friend and wish to live independently.

The survey has demonstrated that the local need profile is greater than the HomeChoice and Help to Buy South West registers indicated alone.

Of those who consider themselves in housing need, the majority wish to live in an affordable rented property and with a rent level of under £500 per calendar month. Of those who say they are interested in an affordable home to buy, all say they can afford a home below a maximum price of £155,000.

As a result, mixed small scale developments with a predominance of affordable rented homes and a smaller proportion of intermediate homes for sale, are important to the wider sustainability of the community, to prevent local people from having to remain living with friends or family or needing move away.

The survey demonstrates that the preferred location for a housing development within the parish is in Polruan and that the largest need is for 1, 2 and 3 bed homes, with a smaller need for 4 bed homes.

**5.2.6.** The information generated by this survey has demonstrated that there is a justification for the provision of affordable homes for rent and, to a lesser extent for sale, as long as they are provided in the form of small - medium sized homes.

**5.2.7.** There is urgency in respondents need to move home, with 67% stating that they would need to move within 3 years.