

## St. Ewe Parish

### HOUSING NEED SURVEY

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# **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. Similarly, Help to Buy South West keep a register of all those looking to buy an affordable 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.** St.Ewe Parish Council in collaboration with St. Ewe Affordable Homes Ltd. (SEAHL) and CRHA requested that Cornwall Council undertake a Housing Needs Survey to assess whether there is an unmet housing need in the Parish.

St Ewe is a very rural parish, the only settlements being St Ewe village and the hamlet of Polmassick.

## 2. Current Housing Need Information

### 2.1. Registered need on Cornwall HomeChoice

**2.1.1.** Cornwall HomeChoice indicates that there are 7 households (July 2018) with a local connection to St. Ewe parish who are principally seeking affordable rented housing.

**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 Area	Band	Council Min Bedroom Need							Grand Total
		1	2	3	4	5	6	7	
St. Ewe	Band A	-	-	-					-
St. Ewe	Band B	1	-	-					1
St. Ewe	Band C	1	-	1					2
St. Ewe	Band D	-	-	-					-
St. Ewe	Band E	3	1	-					4
<b>St. Ewe Total</b>		<b>5</b>	<b>1</b>	<b>1</b>					<b>7</b>

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

**2.2.1.** Help to Buy South West register shows there is 1 household seeking to buy an affordable home in the parish.

**2.2.2.** Data provided by Help to Buy SW 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, figures are 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.** St. Ewe is a very rural parish comprising the hamlets of St. Ewe, Polmassick and Kestle. The nearest significant settlements are Mevagissy and Sticker. A significant proportion of working residents commute daily to St Austell 6 miles away, or Truro 14 miles. There are few facilities in the parish; one pub in St. Ewe itself, the church and the village hall. Most younger children attend Gorran Primary School, with secondary scholars attending either St. Austell or Tregony. Despite this the parish supports an active and committed community.

### **3.2. Survey methodology**

**3.2.1.** The survey was undertaken by the Affordable Housing Team at Cornwall Council in partnership with St Ewe Affordable Housing Ltd. Households received a letter inviting them to complete the online questionnaire or return a paper copy of the survey to the Council. The survey ran for 6 weeks from 8<sup>th</sup> June 2018 through to 20<sup>th</sup> July 2018.

### **3.3. Survey structure**

The survey format was generally in accordance with the Council's model questionnaire; however amendment was made to a couple of sections. Topics within the survey included:

- Whether the respondent was in need of affordable housing; whether they were currently living in the Parish; or had a long standing connection with the area.
- 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.

The SE AHL also added some additional questions;

- Whether household members had left the parish to pursue further education or training.
- Whether respondents had any land suitable for affordable housing in the parish.
- Whether respondents would be willing to become involved in helping SE AHL deliver an affordable housing project.

### **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 in this report.

## **4. Survey Data**

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

**4.1.1.** The Housing Needs letter went out to **285** addresses in the parish. At the closing point of the survey, the Affordable Housing Team recorded **78** survey responses in total, all of which had been submitted on-line. This is equal to a response rate of **27.4 %**, which is very good.

**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 **78** responses, **63** were recorded as 'complete'. The report therefore focuses on the **63** 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 16 to 30 and **27 (35%)** households indicated that they had a housing need at the start of this section.

#### **4.3.2. Current housing circumstance**

29 Respondents answered this question. Respondents were asked whether the household needing to move owned or rented their current home, of note:

- a) **41%** (12) were in private rented
- b) **21%** (6) are living with a relative or friend
- c) **10%** (3) owned with a mortgage or loan
- d) **14%** (4) rented from a housing association

#### **4.3.3. Local connection**

This question asked respondents to identify the type of local connections that they had to the parish. The options were either 'yes' or 'no' to: living in the parish for the last 3 yrs or more; working in the parish for the last 3 yrs or more; previously lived in the parish for 5 yrs or more; or, have a family member who has lived in the parish for 5 yrs or more.

Of the 28 respondents who answered the question **all** stated that they have lived/worked or had a family connection to the parish.

#### **4.3.4 Reasons why a move is required**

28 respondents answered the question. Respondents were able to select all reasons that applied to them. The answers were as follows:

- To move to a more affordable home **25%** (7)
- Living with friends/family and would like to live independently **25%** (7)
- Other (current home too big, want a safer environment) **11%** (3)
- A problem with the condition of home **11%** (3)
- To live with partner **11%** (3)
- To move closer to friends/family **7%** (2)
- Currently renting, but would like to buy **25%** (7)
- Current home is too small **18%** (5)
- To provide support to a family member **14%** (4)

#### **4.3.5. How quickly households need to move home**

Twenty-eight respondents answered this question with **50%** (14) needing to move home within 2 yrs and **43%** (12) stated that they need to move within 2-5 yrs.

#### **4.3.6. Where households would like to live**

Twenty-seven respondents answered this question with **41%** (11) wanting to live in St. Ewe village and **(48%)** (13) stating they would live anywhere in the Parish. Three respondents (**11%**) did not wish to live within the parish.

#### **4.3.7. Tenure Type Preferences**

This question asked what types of tenure would be suitable for the household's needs. There were 26 responses, and it should be noted that more than one tenure option could be chosen.

The following trends were noted:

- a) **50%** (13) of households would consider affordable rented homes
- b) **54%** (14) of households would consider an intermediate sale homes
- c) **8%** (2) of households were seeking Open Market
- d) **31 %** (8) of households were seeking Shared Ownership
- e) **11.5%** (3) would rent privately

#### **4.3.8. Requirement for Size of property**

Twenty-five respondents answered this question. Three households (**12%**) stated the need for a 1 bed home, this was followed by 2 bed homes at **60%** (15), 3 bed homes at **24%** (6) and 4 beds at **4%** (1).

### 4.3.9. Specific housing requirements

Of the 24 respondents, 2 (**8%**) had some specific requirements; 1 required accommodation for older people, 1 needed ground floor accommodation.

### 4.3.10. Affordable homeownership prices

Twenty-five respondents answered this question, which asked them to assess how much they thought they could afford to pay to buy a home;

- **4%** (1) could afford less than £80,000
- **12%** (3) could afford in the range £81,000 - £100,000
- **44%** (11) could afford in the range £101,000 - £125,000
- **16%** (4) could afford in the range £126,000 - £155,000
- **8%** (2) could afford in the range £156,000 - £200,000
- **None** could afford over £200,000

Four respondents (**16%**) stated that they did not wish to purchase. For reference the *average estimated* price of a terraced house in St. Ewe is at £240,000 in August 2018 (source Zoopla Zed-Index).

### 4.3.11. Deposits

Of the 21 households that were interested in purchasing a home:

- **24%** (5) households have access to a deposit of **up to £5,000**
- **33%** (7) households are able to raise a deposit of **£6,000 - £10,000**
- **33%** (7) households are able to raise a deposit of **£11,000 - £20,000**
- **9.5%** (2) households are able to raise over **£31,000**

Deposits of 10-20% of purchase price are typically required to purchase a Discounted Sale Home.

### 4.3.12. Affordability of rental costs

Ten households did not wish to rent. 15 households indicated that they would consider renting a home. How much they could afford is outlined in Figure 2 below:

**Figure 2 - rental affordability**

Answer Choices	Number
Less than £400 pcm	0
£401 - £500 pcm	7
£501 - £600 pcm	6
£601 - £700 pcm	2
£701 - £800 pcm	0
£801+ pcm	0
<b>Total</b>	<b>15</b>

### 4.3.13 Interest in self-build

7 respondents (30%) stated that they would be interested in self-build, 70% would not.

### 4.3.14. Are households registered for affordable housing?

Twenty-four respondents answered this question. **Three-quarters** (18) were not registered with either HomeChoice or Help to Buy SW. Four respondents were registered with HomeChoice, and three with Help to Buy SW.

The Housing Need Survey has identified a potential 18 households that are not counted within the current registered housing need information for St. Ewe parish. Therefore the '**hidden need**' is considered to be **18 households**.

## 4.4 Support for Affordable Housing in St. Ewe Parish

All respondents were able to answer this section seeking views on the future provision of affordable housing in the parish. The responses were as follows;

### 4.4.1 Support for Affordable Housing

53 respondents answered this question; **66%** (35) were in favour of affordable housing to meet the needs of local people, **17%** (9) were opposed, and **17%** (9) answered 'maybe'.

### 4.4.2 Numbers of new affordable homes

63 people answered this question; **19%** (12) would not support any new homes, **67%** (42) would support up to 20 new homes, **8%** (5) would support up to 30 new homes, **1.6%** (1) up to 40 new homes, and 1 respondent (**1.6%**) would support more than 40 new homes. **Two** respondents did not mind how many new homes were built.

### 4.4.3 Types of new housing

Of the 60 respondents who answered this question;

- **63.3%** (38) supported affordable homes for purchase
- **46.7%** (28) supported affordable rented homes
- **30%** (18) were in favour of affordable self-build
- **8.3%** (5) were in favour of open market housing
- **11.7%** (7) supported all of the above tenures

## 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 **27.4%**.

**5.1.2.** The survey data has indicated that, as well as the **8** households currently on the Homechoice and Help to Buy SW registers, who are looking for affordable homes in St. Ewe, there are a potential **18** additional households who would like an affordable home, making a total of **26**.

## 5.2. Key statistical findings

**5.2.1.** The survey evidences that 18 of the respondents are potentially in need of affordable housing and that the local need profile is greater than the HomeChoice and Help to Buy South West registers indicated alone.

**5.2.2.** It shows that of those who consider themselves in housing need, and answered this question (27 households), 89% want to live within the Parish.

**5.2.3.** The survey shows that 11 households had family members who have moved out of the parish in the last 5 years; the main reason was because they wanted to live independently (3) and wanted to live closer to work (5), or 5 in order to pursue training or further education.

**5.2.4** Of those who say they are in housing need, a high proportion **25%** need to move to more affordable accommodation, **25%** because they are currently renting but would like to buy, and **25%** are living with a relative or friend and wish to live independently.

**5.2.5.** Of the 21 who say they are interested in an affordable home to buy, 44% could afford a property of up to £125,000. However none could afford more than £200,000, with the *average estimated* price of a terraced house in St. Ewe being £240,000. (source Zoopla Zed-Index August 2018)

Just half of those who responded would be interested in intermediate market homes (**54%**), while affordable rent was also of interest to half (**50%**). At **31%** interest in shared ownership was also relatively strong.

As a result, mixed small scale developments which met Council Policy of 70% affordable rent and 30% affordable sale/shared ownership would be appropriate in the Parish; this would enable people to become more independent, prevent local people from having to remain living with friends or family or needing move away.

**5.2.6.** There is urgency in respondents need to move home with **50%** stating that they would need to move within 2 years and **43%** within 2-5yrs.

**5.2.7.** Of the general housing questions, 63 respondents answered the question about the size of development that they would support being built in the Parish, **81% stated that they would support some new homes being built.** The most popular response was for **1-20** homes supported by **67%** of respondents.

**5.2.8** In terms of the type of development residents would support, 60 answered this question and the majority (**63.3%**) favoured affordable homes for purchase. Affordable rent was supported by **46.7%**, while **30%** would support affordable self-build.

## Appendix 1 - Raw Data