

## Ludgvan 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.** Ludgvan Parish Council requested that Cornwall Council undertake a Housing Needs Survey to assess whether there is an unmet housing need in the Parish.

Ludgvan Parish is largely rural, but situated close to Penzance and Hayle, the main settlements are Ludgvan, Crowlas and Long Rock.

## 2. Current Housing Need Information

### 2.1. Registered need on Cornwall HomeChoice

**2.1.1.** Cornwall HomeChoice indicates that there are 39 households (January 2019) with a local connection to Ludgvan parish who are principally seeking affordable rented housing. This is a considerable decrease (-55%) from the number registered in December 2018, which has resulted from the removal of applicants from the register who have not bid on a property within the last 12 months. **We expect there to be a small increase in numbers over the next 2-3 months as applicants re-register and are assessed.**

**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	
Ludgvan Parish	Band A		1						1
	Band C	2	1	3	1				7
	Band D	2	3						5
	Band E	14	8	3	1				26
<b>Ludgvan Total</b>		18	13	6	2				39

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

**2.2.1.** Help to Buy South West register shows there are 5 households that are 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.** Ludgvan Parish is semi-rural, situated between the towns of Penzance and Hayle, the main settlements in the parish are Ludgvan, Crowlas and Long Rock. There are some local facilities in each of the main settlements, including local shops, pubs and a primary school in Ludgavn village, but most of the parish's service and employment needs are met by surrounding towns.

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

**3.2.1.** The survey was undertaken by the Affordable Housing Team at Cornwall Council in partnership with Ludgvan Parish Council. 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 9<sup>th</sup> November 2018 through to 21<sup>st</sup> December 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;
- Whether respondents not requiring affordable housing thought that their present home would meet their household's needs in 10 years time.
- 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 in this report.

## 4. Survey Data

### 4.1. Summary of survey response rate

**4.1.1.** The Housing Needs letter went out to **1,593** addresses in the parish. At the closing point of the survey, the Affordable Housing Team recorded **141** responses in total. This is equal to a response rate of **8.8 %**.

**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 **141** responses, **119** were recorded as 'complete'. The report therefore focuses on the **119** 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 **28 (20%)** households indicated that they had a housing need at the start of this section.

#### 4.3.2. Current housing circumstance

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

- a) **33%** (9) were in private rented
- b) **33%** (9) are living with a relative or friend
- c) **11%** (3) 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 years or more; working in the parish for the last 3 years or more; previously lived in the parish for 5 years or more; or, have a family member who has lived in the parish for 5 years or more. 24 respondents (**86%**) stated that they have a valid local connection to the parish.

#### 4.3.4 Reasons why a move is required

22 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 **18%** (4)
- Living with friends/family and would like to live independently **27%** (6)
- Other (children in local school, grew up in the area) **14%** (3)
- A problem with the condition of home **14%** (3)
- To move closer to friends/family **14%** (3)
- Currently renting, but would like to buy **18%** (4)
- Current home is too small **18%** (4)
- To provide support to a family member **14%** (3)

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

Twenty-two respondents answered this question with a majority **64%** (14) of respondents needing to move home within 2 years, and **23%** (5) stating that they need to move within 2-5 years.

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

Twenty-two respondents answered this question with roughly three-quarters stating they would live anywhere in the Parish.

- **23%** (5) want to live in Ludgvan
- **73%** (16) Anywhere in the Parish
- **4.5%** (1) Outside of the Parish

#### 4.3.7. Tenure Type Preferences

Twenty-two respondents answered this question. Respondents could choose more than one option, hence the figures below are an only an indication of trends in preference for particular tenure types.

The following trends were noted:

- a) **55%** (12) of households indicated a preference for an affordable rented homes
- b) **14%** (3) of households were seeking an intermediate sale homes
- c) **9%** (2) of households were seeking Open Market
- d) **18 %** (4) of households were seeking Shared Ownership
- e) **4.5%** (1) were looking to rent privately
- f) **14%** (3) stated other (affordable retirement, self-build and supported living)

#### 4.3.8. Requirement for Size of property

Twenty-two respondents answered this question. 6 households (**27%**) stated the need for a 1 bed home, this was followed by 2 bed homes at **37%** (8), 3 bed homes at **27%** (6) and 4 beds at **9%** (2).

#### 4.3.9. Specific housing requirements

Of the 22 respondents, 4 (**18%**) had some specific requirements; 3 required accommodation for older people, 2 needed ground floor accommodation, 1 required wheelchair adaptation.

#### 4.3.10. Affordable homeownership prices

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

- **32%** (7) could afford up to £80,000
- **9%** (2) could afford in the range £81,000 - £100,000
- **4.5%** (1) could afford in the range £101,000 - £125,000
- **18%** (4) could afford in the range £126,000 - £155,000
- **4.5%** (1) could afford in the range £156,000 - £200,000
- None could afford over £200,000

Seven respondents (**32%**) stated that they did not wish to purchase. For reference the *average* price paid for a semi-detached house in Ludgvan in the last 12 months is estimated at £220,000, and for a terraced house £205,000 (source Zoopla).

#### 4.3.11. Mortgage Deposits

Of the 16 households that were interested in purchasing a home:

- **44%** (7) households have access to a deposit of **up to £5,000**
- **13%** (2) households could raise a deposit of **£6,000 - £10,000**
- **19%** (3) households could raise a deposit of **£11,000 - £20,000**
- **6%** (1) household could raise **£21,000-£30,000**
- **19%** (3) households are able to raise over **£31,000**

Deposits of 5-10% of purchase price are typically required to purchase an intermediate sale home. With the current 'target price' for a 2 bedroom discounted sale house being £94,500, that would imply prospective purchasers will typically need a deposit of between £4,750 and £9,500 to secure a mortgage.

#### 4.3.12. Affordability of rental costs

17 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
Do not wish to rent	5
Less than £400 pcm	8
£401 - £500 pcm	5
£501 - £600 pcm	1
£601 - £700 pcm	2
£701 - £800 pcm	1
£801+ pcm	0
<b>Total</b>	<b>22</b>

### **4.3.13 Interest in self-build**

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

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

Twenty respondents answered this question. The majority **65%** (13) were not registered with HomeChoice or Help to Buy SW.

**Five** respondents were registered with HomeChoice, **one** with Help to Buy SW, and **one** with both.

The Housing Need Survey has identified 13 additional households that are not counted within the current registered housing need information for the parish of Ludgvan. Therefore the '**hidden need**' is considered to be **13 households**.

## **4.4 Support for Affordable Housing in Ludgvan 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**

114 respondents answered this question; **43%** (49) were in favour of affordable housing to meet the needs of local people, **14%** (16) were opposed, and **43%** (49) answered 'maybe'.

### **4.4.2 Numbers of new affordable homes**

112 people answered this question; **19%** (21) would not support any new homes, **32%** (36) would support up to 20 new homes, **12.5%** (14) would support up to 30 new homes, **3.5%** (4) up to 40 new homes, and 5 respondents (**4.5%**) would support more than 40 new homes.

**29%** (32) of respondents did not mind how many new homes were built.

### **4.4.3 Types of new housing**

109 respondents answered this question, and the results were as follows;

- **56%** (61) supported affordable homes for purchase
- **39%** (43) supported affordable rented homes
- **25%** (27) were in favour of affordable self-build
- **15%** (16) supported open market housing
- **22%** (24) were in favour of all of the above

## **4.5 Age-appropriate and Adapted Housing**

Question 12 asked respondents who were not in need of affordable housing whether their current home would meet their household's needs in 10 years time. 99 people answered this question, **14%** of whom (14) thought their home would not meet their needs, and **20%** (20) said it would, but with adaptations.

## 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 **8.8%**.

**5.1.2.** The survey data has indicated that, as well as the **39** applicants currently on the Homechoice Housing Register, who are looking for an affordable home for rent, there are a potential **13** additional households who would like an affordable home, making a total of **52**.

**NB: As noted in 2.1.1. due to the recent changes to the Homechoice register policy, the current figure of 39 is likely to increase slightly in the coming months.**

### 5.2. Key statistical findings

**5.2.1.** The survey indicates that up to 28 of the respondents may have 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 21 of these households want to live within the Parish.

**5.2.3.** The survey shows that 16 households had family members who have moved out of the parish in the last 5 years, but only 4 thought they would return if suitable housing became available.

**5.2.4** Of those who say they are in housing need, **27%** are currently living with a relative or friend and wish to live independently. **18%** need to move to more affordable accommodation, **18%** because their current home is too small, and **18%** are currently renting but would like to buy.

**5.2.5.** Of the 15 who say they are interested in an affordable home to buy, just over half thought they would be able to afford a property costing at least £100,000. However only 6 could afford over £100,000, and with the average sale price of a terraced house in Ludgvan in the last 12 months being £205,000, affordability is clearly a problem. By reference Cornwall Council's current 'target price' for a 2 bedroom discounted (intermediate) sale house is £94,500.

Just over half of those who responded would be interested in affordable rent (**55%**), while interest in shared ownership (**18%**) and intermediate market homes (**14%**) were secondary.

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 some urgency in respondents need to move home, with **64%** stating that they would need to move within 2 years and **23%** within 2-5years.

**5.2.7.** Of the general housing questions, 112 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 option was for **1-20** homes supported by **32%** of respondents, while **29%** stated that they did not mind how many homes were built.

**5.2.8** In terms of the type of development residents would support, 109 answered this question and the majority (56%) favoured affordable homes for purchase, or affordable rent (39%), with support for open market properties being much lower (15%). 25% supported options for affordable self-build, which 30% of those in housing need also expressed an interest in.

**5.2.9** 34% of general housing respondents indicated that their current homes might not be suitable for their household's needs in 10 years time, with most needing adaptations, but also a need for smaller 'downsizer' homes, and extra care accommodation.

## **Appendix 1 - Raw Data**