



Bude-Stratton Parish

HOUSING NEED SURVEY

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Bude-Stratton Parish
Housing Need Survey Report

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Summary

Housing Need Survey

- A survey of local housing need was carried out by Cornwall Council’s Affordable Housing Team, on behalf of Bude-Stratton Parish Council, between 20th June and 1st August 2022.
- The survey was sent to **5416** households in the parish, and **975** responses were received, a response rate of **18%**.
- 339 (35%) stated they were in housing need (affordable), 92% (312) of which had a local connection to the parish.
 - **44%** (139) want to live in Bude
 - 36% (113) want to live anywhere in the parish
 - 6% (20) want to live in Stratton
 - 6% (18) want to live in Flexbury
 - 3% (9) want to live in Poughill
 - 2% (5) want to live elsewhere/ not listed
 - 1% (4) want to live in Marhamchurch
 - 1% (2) want to live in Upton
 - 1% (2) want to live in Lynstone
- **113** (33%) were interested in self build
- The survey identified **256** “hidden households”, households stating they were in affordable housing need, had a local connection to the parish and were not registered with either Homechoice or Help to Buy South.

Homechoice – Existing assessed housing need

- There are **300** households registered on Homechoice with a local connection to the parish. Of these;
- 87% (261 households) have stated a preference to live in the parish.
- 78% (235 households) have a need for 1 and 2 bedroom homes.
- 26% (77 households) are aged 55 or over, it is important to consider the needs of housing suitable for older people.

Help to Buy South

- As of May 2022 there were **83** households registered with Help to Buy South looking to buy an affordable home in Bude-Stratton. (Local connection has not been verified for these households at registration stage).

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1. Introduction

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 keep a register of those looking to buy an affordable home in Cornwall.

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.

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.

However, a Housing Need Survey's accuracy and relevance will reduce substantially over time as, unlike the Homechoice and Help to Buy South 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.

2. Survey purpose

Bude-Stratton has an adopted Neighbourhood Development Plan which sets out local planning policies for the parish. Bude-Stratton Town Council declared a 'Housing Emergency' as it believes there is a chronic shortage of suitable housing available in the town, including an increase of housing being used as holiday lets and therefore being excluded from the rental market. Bude-Stratton Town Council is conducting the survey, to establish the need for housing and help ascertain what kind of housing, including affordable housing that is needed locally.

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2.1 Current Homechoice Housing Need Information

Cornwall Homechoice indicates that **300** households with a local connection to Bude-Stratton parish and who are principally seeking affordable rented housing. Significantly of the 300 households 87% have stated a preference for living in the Parish. It should be noted that householder preference is only an indication of demand and can change with time and circumstance, including the availability of new affordable homes in an area and is not a substitute for eligible housing need.

A breakdown of the local housing need profile is provided below, which has been separated by bedroom requirements and priority need banding:-

Band	1 bed	2 beds	3 beds	4 beds	5 beds	Total
Band A – highest need	11	6	0	0	0	17
Band B	4	4	6	5	1	20
Band C	36	14	26	10	1	87
Band D	8	19	2	0	0	29
Band E	85	48	13	1	0	147
Total	144	91	47	16	2	300

Source Cornwall Homechoice 1.8.2022

Included within the above figures are 72 households aged 55 or over in need to of one and two bed homes (60 and 12 respectively). This indicates a significant need for accommodation designed to meet the needs of older or disabled people.

2.2 Households registered with Help to Buy South

The Help to Buy South register identified 83 households, currently residing in Cornwall that are seeking to buy an affordable home in the parish. However, households are not required to provide evidence of local connection at registration and as a result this is only indicative of general demand as opposed to eligible demand. 48% of these households have a 3 bed need, 41% a 2 bed need and 1 and 4 bed need 7% and 4% respectively. It should also be noted that households can be registered with both Cornwall Homechoice and Help to Buy South

1 bed	2 beds	3 beds	4 beds	5 beds	Total
6	34	40	3	0	83

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3. Survey Methodology

3.1 Location and geographic extent of survey

Bude-Stratton is a civil parish on the North Coast and east of the County. The largest settlement in the parish is the seaside town of Bude. The parish also includes the market town of Stratton and the settlements of Flexbury, Poughill, Bush, Maer and Northcott north of Bude, and Upton, Lynstone, Thorne and Hele south of Bude.

3.2 Survey methodology

The survey was undertaken by the Affordable Housing Team at Cornwall Council, in partnership with Bude-Stratton Town Council. It ran for 6 weeks from 20th June through to 1st August. Households received a letter inviting them to complete the online questionnaire or return a paper copy of the survey to the Council.

3.3 Survey structure

The survey was drafted in collaboration with the Town Council to include questions from the Council's model questionnaire with some additional questions proposed. A copy can be found at Appendix 1. The survey comprises 54 questions, as a mix of tick box and open questions.

Topics within the survey included:

- Housing Need
- Current accommodation/household details
- Respondent details
- Thoughts on future housing
- Equalities monitoring

3.4 Report Format

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 in section 4.4 and 4.5) will be reported separately to those that indicated that they are in 'housing need' (section 4.3).

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.

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4. Survey Data

4.1 Summary of survey response rate

The Housing Needs letter went out to **5416** addresses in the parish. At the closing point of the survey, the Affordable Housing Team recorded **975** Survey responses in total. This is equal to an overall response rate of **18%**.

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 in regard to housing need in the parish.

4.2 Analysis of sample

There were 975 responses to the survey, not all questions were mandatory.

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'

This section will focus on those households that responded on the basis on being in housing need. **339** households stated they were in housing need of which **312** households advised they had a local connection to the Parish. It is these 312 household responses we will concentrate on for the remainder of this section of the report. Of the 312 households in need and stating they have a local connection and **308** households currently residing within the parish. All responses relating to current accommodation, thoughts on Affordable Housing development and Community Led Housing are covered in Sections 4.4 and 4.5.

Current housing circumstance

312 respondents answered this question. Respondents were asked whether the household needing to move owned or rented their current home, of note: Please note 4 respondents selected 2 current housing circumstances

- **37%** (118) are in private rented accommodation
- **18%** (58) Owned outright
- **16%** (51) Owned with a mortgage or loan
- **13%** (41) are living with a relative or friend
- **11%** (36) Rented from a Housing Association
- **2%** (7) Shared Ownership
- **1%** (3) Other
- **1%** (2) Homeless, living in van

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How many separate households living at the current address?

Of the 312 respondents **68%** (214) responded as single households residing in current accommodation, **27%** (83) responded 2 households and **5%** (15) responded 3 or more households.

Reasons why a move is required

312 respondents answered the question. Respondents were able to select all reasons that applied to them. The most common answers were:

- **20%** - Adult Living with friends/family and would like to live independently –
- **13%** - Current home too small/big
- **13%** - Currently renting would like to buy
- **12%** - To move to a more affordable home
- **11%** - Need for independent accommodation
-

Why does the household want to live in Bude? (multiple responses allowed)

- **29%** - Currently live in the parish
- **25%** - Close family live in the parish (parents , siblings, children)
- **23%** - Born grew up in the parish
- **22%** - Work/ed in the parish
- **1%** - Employed in the parish but not resident
- **Less than 1%** Offered a job in the parish

How soon households need to move home

312 respondents answered this question with the majority **51%** (158) of respondents needing to move now and **33%** (102) needing to move within 3 yrs. The remaining **17%** (52) within the next 4-10 years.

Where households would like to live

312 respondents answered this question

- **44%** (139) want to live in Bude
- **36%** (113) want to live anywhere in the parish
- **6%** (20) want to live in Stratton
- **6%** (18) want to live in Flexbury
- **3%** (9) want to live in Poughill
- **2%** (5) want to live elsewhere/ not listed
- **1%** (4) want to live in Marhamchurch
- **1%** (2) want to live in Upton
- **1%** (2) want to live in Lynstone

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Tenure Type Preferences (multiple answers)

312 respondents answered this question. The following trends were noted:

- **35%** of responses, households were seeking affordable rented homes through the Council or Housing Association
- **19%** of responses, households indicated a preference for shared ownership or private rental
- **13%** of responses households indicated open market ownership would be suitable.
- **12%** of responses, households indicated discount market sale would be suitable
- **1%** indicated other – but did not provide any additional information.

Property size

312 respondents answered this question with just less than half needing 2 bedroom properties

- **20%** (63) 1 beds
- **47%** (147) 2 beds
- **26%** (80) 3 beds
- **6%** (19) 4 beds
- **1%** (3) 5 beds

Specific house types required

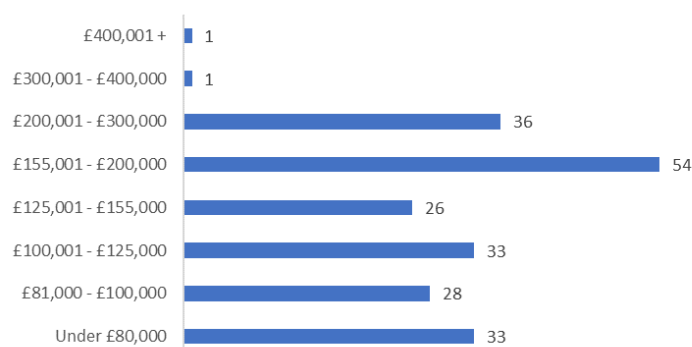
312 respondents answered this question. 203 of these respondents (82%) didn't need any specific requirements.

- **8%** (26) require accommodation on the ground floor
- **1%** (4) require accommodation adapted for wheelchair
- **3%** (8) Older persons accommodation
- **6%** (19) stated other – details included, less stairs, downstairs toilet, specialist supported accommodation for autism and learning disabilities, pets allowed, additional bedroom for medical equipment.

Affordable homeownership prices

100 respondents did not want to purchase a property. The remaining 212 respondents detailed how much they could afford for housing in the parish as set out below:

If purchasing what is the maximum price range

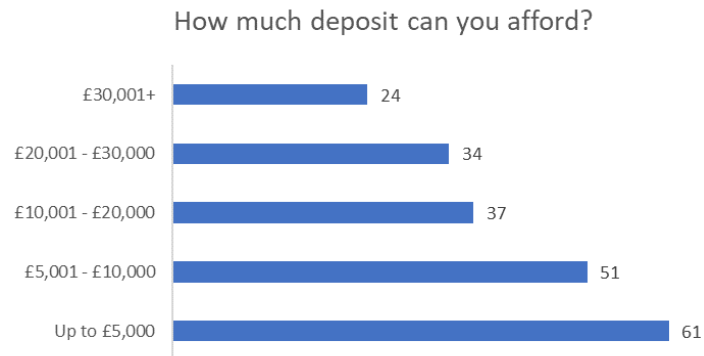


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Deposits

Of the 212 households that detailed what they could afford for purchasing a home in the parish 5 households then declared they did not want to purchase :



Deposits of 10-15% of purchase price are typically required to purchase a Discounted Sale Home.

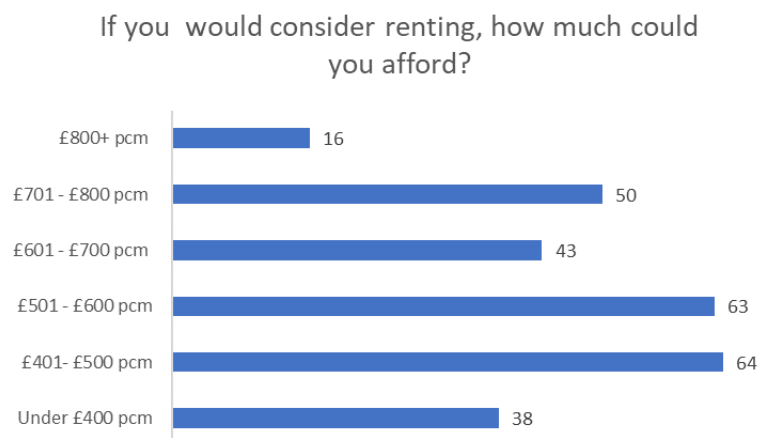
The average price paid in Cornwall by first time buyers in April 2019 was £188k this increased by £67k to £255k by April 2022. If a 50% discount was applied a deposit of between £12,750.00 and £19,125.00 would be required.

Source: HM Land Registry UK House Price Index

Affordability of rental costs

274 households indicated that they would consider renting a home. The amount these households could afford on monthly rent is outlined in Figure 2 below:

Figure 2 - rental affordability



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Self-build

113 (**36%**) of the 312 respondents would be interested in self-build.

Are households registered for affordable housing?

312 respondents answered this question. The majority **82%** (256) were not registered with Homechoice or Help to Buy South. **13%** (42) of respondents were registered with Homechoice, and **2%** (5) of respondents were registered with Help to Buy South, with **3%** (9) registered with both. Consequently, the Housing Need Survey has identified **256** households responding as being in housing need and not currently registered on Homechoice. All of these households have a local connection to Bude-Stratton.

Have any members of the households had to move outside the parish and didn't want to?

947 responses

- **14%** (134) responded **Yes**

Reason for moving out of the Parish? (multiple reasons allowed)

Of those 134 responses above the top 3 reasons for moving out of the Parish were:

- **22%** To move to cheaper accommodation
- **21%** Lack of affordable homes to rent
- **15%** Lack of affordable homes to buy

Would they return to the Parish if suitable accommodation were available?

134 responses

- **83%** Yes
- **17%** No

4.4 Current accommodation and household details of all respondents

This section of the survey asked questions relating to the property that received the Housing Need survey letter within the Parish of Bude-Stratton.

Is this property within Bude- Stratton?

975 responses of which **97%** (948) responded "Yes".

Is the property a second home i.e. not your primary residence?

975 responses **96%** (938) responded "No" and **4%** (37) "Yes"

Is the property's sole purpose for holiday accommodation? and Is this property used on a semi-permanent basis as a holiday let?

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Of the 37 possible respondents for these 2 question it appears there was some reluctance to respond as only 10 responses out of the 37 recorded.

- 9 households responded “No” and
- 1 household responded “Yes”

Is the property currently permanently uninhabited?

All **10** of the above respondents responded No, indicating the properties are not long term empty properties.

How many bedrooms does the property have?

975 respondents

- **5%** (49) 1 beds
- **25%** (247) 2 beds
- **42%** (406) 3 beds
- **19%** (193) 4 beds
- **6%** (54) 5 beds
- **3%** (26) 6 beds+

How many people live in the property?

975 respondents

- **16%** (157) 1 person
- **43%** (417) 2 persons
- **17%** (168) 3 persons
- **14%** (136) 4 persons
- **5%** (45) 5 persons
- **3%** (28) 6 + persons
- **2%** (24) None

What age persons are living at this property as their main residence? (select all that apply)

- **18%** Under 18
- **14%** 18-30
- **29%** 31-54
- **34%** 55-79
- **4%** 80+
- **1%** not applicable

How old are you?

972 responses

- **9%** 18-30

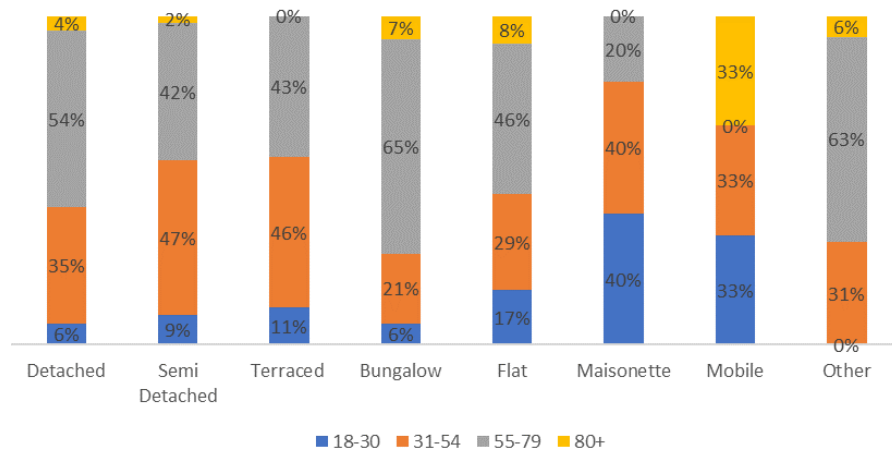
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- **37%** 31-54
- **50%** 55-79
- **4%** 80+

What type of home do you live in ?

975 responses the below table compares the age of the respondent to the type of home lived in.

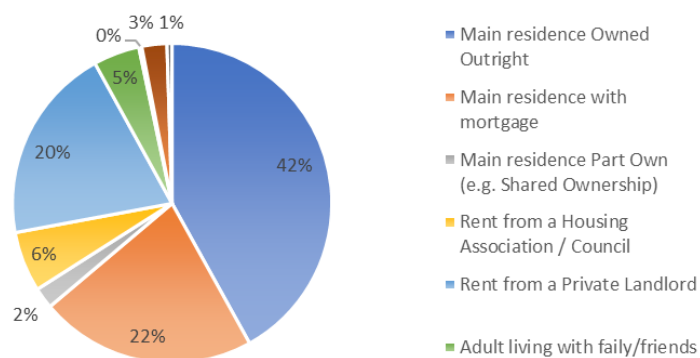
Accommodation type by main occupant age



What is your current housing status in Bude-Stratton? (select all that apply)

64% of respondents either own their accommodation outright or with a mortgage/loan.

Current Housing Status in Bude-Stratton



How long have you lived at the current address?

975 responses

- **8%** Less than 12 months

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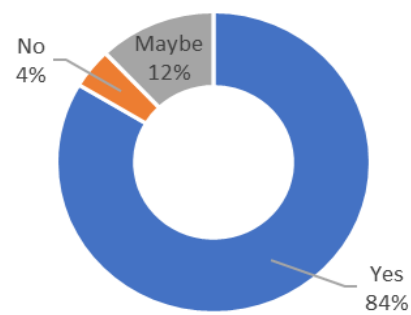
- **20%** 1-3 years
- **15%** 4-5 years
- **21%** 6-10 years
- **34%** 11 years or more
- **2%** This is a second home / investment property

4.5 Thoughts on Affordable Housing & Development

Support for Affordable Housing led development

975 respondents answered this question. The majority **83% (815)** said “**yes**” and a further **12% (118)** said “**maybe**”, **4%** said “**no**” to affordable housing led development that would help meet the needs of local people with a connection to the parish.

Would you be supportive of affordable housing led development that would meet the needs of local people within the parish?



Types of supportable development

Of the 934 respondents answering this question, the following tenure choices were identified:

- **33%** (682) Affordable **rented** homes
- **31%** (632) Affordable homes to **purchase**
- **18%** (375) **Self Build** Affordable homes
- **11%** (230) **Open market** homes
- **4%** (75) **All of the above**
- **3%** (60) **None**

Note: respondents could answer more than one question.

How many new homes in total would you support being built in Bude-Stratton in the next 5 years?

933 respondents answered this question regards how many homes they would support being built:

- 35%** (343) **1-100**
- 26%** (255) **101-200**
- 13%** (129) **201-300**

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6% (60) 301 -400**15% (146) Don't mind****4% no response****Number of homes on any one development would be supported**

933 respondents answered this question regards how many homes they would support being built:

- **18% (172) 1-10**
- **37% (358) 11-30**
- **24% (237) 31 - 50**
- **7% (70) 51-99**
- **10% (96) 100+**

Of the above what percentage would you want to be delivered as affordable homes?

924 respondents answered this question:

- **1% (5) 0%**
- **10% (101) up to 30%**
- **23% (227) 31-50%**
- **60% (583) 51-100%**
- **1% (9) Don't mind.**

Would you be interested in finding out more about how we could develop a CLT fir Bude-Stratton?

975 responses

- **36% Yes**
- **25% No**
- **39% Possibly**

Would you be willing to volunteer as part of a Housing Working Party or Community Land Trust?

964 Responses

- **8% Yes**
- **67% No**
- **25% Possibly**

What skills do you have that might be able to help us to develop a Community Land Trust?

315 responses

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Would you support Bude-Stratton Town Council taking a leadership role in creating a Bude-Stratton Land Trust?

965 responses

- 36% Yes
- 14% No
- 50% I do not know enough about it

Would you support Bude-Stratton Town Council in using your money collected through Council tax to help fund a Bude-Stratton Community Land Trust?

966 responses

- 39% Yes
- 10% No
- 51% I do not know enough about it

5. Conclusions and recommendations

5.1 Summary of survey response

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 **18%**.

The survey data has indicated that, as well as the applicants currently on the Homechoice Housing Register, who are looking for an affordable home for rent, and those registered with Help to Buy South seeking to buy an affordable home in the parish. There are an additional **246 “hidden” households** who would like an affordable home but are not currently registered with the Council.

The surveyed and registered local housing need demonstrates with confidence that there is an identified local housing need and demand for affordable housing in the parish. The survey indicates that the local need profile is greater than the Homechoice and Help to Buy South registers indicated alone.

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5.2 Key statistical findings

The survey identifies 246 respondents who are potentially in need of affordable housing that are not registered with either Homechoice or Help to Buy South

It shows that, of those who consider themselves in housing need and answered the question (312), **98%** of respondents wish to live in the parish. There's a higher proportion 127 households (**47%**) need for 2 bed homes and only (22) **7%** for larger family homes of 4+ bed.

The survey shows the 3 most popular reasons why a move is required are (a) Adult Living with friend or family and would like to live independently 20% , (b) Current home to big/small 13% and (c) Currently renting but would like to buy – 13%.

Of those who say they are interested in an affordable home only 2 households could afford a home over £300,000.00 Despite 13%, 89 respondents stating open market housing would be suitable to meet their household need. Given high property values in the parish is unlikely that the vast majority of households would be able to afford an open market home at this time.

There is urgency in respondents need to move home, with **51%** stating that they would need to move now and a further 33% needing to move within 3 years.

The survey results indicate a significant interest in self-build housing, and this may be an area the Town Council want to look at in more detail.

In conclusion the survey data has indicated that, as well as the **300** applicants currently on the Homechoice Housing Register, who are looking for an affordable home for rent, There are an additional 246 households who would like an affordable home but are not currently registered with the Council and have a local connection to Bude-Stratton and are **“hidden” households** . The survey indicates that the local need profile is greater than the Homechoice and Help to Buy South registers indicated alone.

6.3 Recommendations

It should be noted that households are not eligible to bid on affordable homes until they are registered on either the Homechoice or Help to Buy South registers.

- 96% of respondents are supportive or may support affordable housing led development. The Town Council should take a proactive approach to bringing forward and supporting policy compliant developments to contribute towards meeting the unmet housing need.

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- Affordable housing delivery should cater for both affordable rent and intermediate homes for sale, reflecting the results of this survey and the registered local housing need. There is a desire for Discount Market sale on a par with shared ownership
- The survey identified support for self-build – this could be explored further to understand the context and need; perhaps investigating not only self-build
- In addition the survey has highlighted there is potentially support for Community Land Trust delivery although the majority have identified they need to know more about how CLT delivery works.
- Further engagement with the community re Community Land Trusts and support to register with Homechoice and Help to Buy South could be beneficial.