



Gerrans Parish

HOUSING NEED SURVEY

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Author:	Affordable Housing Team Cornwall Council affordablehousing@cornwall.gov.uk Tel: 01726 223686

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Housing Need Survey Report

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1. Introduction

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 keeps 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](#)¹ 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 Development Plan](#) (NDP)² 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 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 Cornwall Council; Affordable Housing - www.cornwall.gov.uk/housing/affordable-housing/

² Cornwall Council Neighbourhood Development – <https://www.cornwall.gov.uk/planning-and-building-control/neighbourhood-planning/>

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1.2. Survey purpose

1.2.1. Gerrans Parish Council are committed to working with the community to understand what scale and design of affordable housing is needed now and in the future. The survey will provide a supplementary evidence base in the assessment of current needs, reviewing general housing stock and to ascertain what is required in the future.

2. Current Housing Need Information

2.1 Current Social Housing Stock

2.1.1 It is important to consider housing need in the context of current provision of affordable³ housing stock. The average percentage of all dwellings that are social housing stock in England as of March 2018 is 17%⁴. In Cornwall the current percentage is 11%.

2.1.2 The current level of estimated affordable rented stock for Cornwall is 11%⁵ and for Gerrans parish it is 11%.⁶ The current percentage for all Cornwall rural parishes is 8%.

2.1.3 Purely for illustrative purposes, Council Tax records as of January 2021 detail 601 households registered for Council Tax in the parish. The current total number of affordable rented stock in the parish as of April 2020 is recorded as 66, (11%).

2.1.4 Cornwall affordable housing completions data recorded 30 new affordable homes being delivered within the parish for the period April 2009 to April 2021.

³ Affordable housing definition – housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential workers). For further information:

<https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary>

⁴ ONS Subnational estimates of dwellings and households by tenure, England 2020

<https://www.ons.gov.uk/peoplepopulationandcommunity/housing/articles/researchoutputsubnationaldwellingstockbytenureestimatesengland2012to2015/latest>

⁵ As per 2011 Census table KS402

⁶ Figure calculated from affordable rented stock information as of May 2021 and Council Tax dwelling stock January 2021

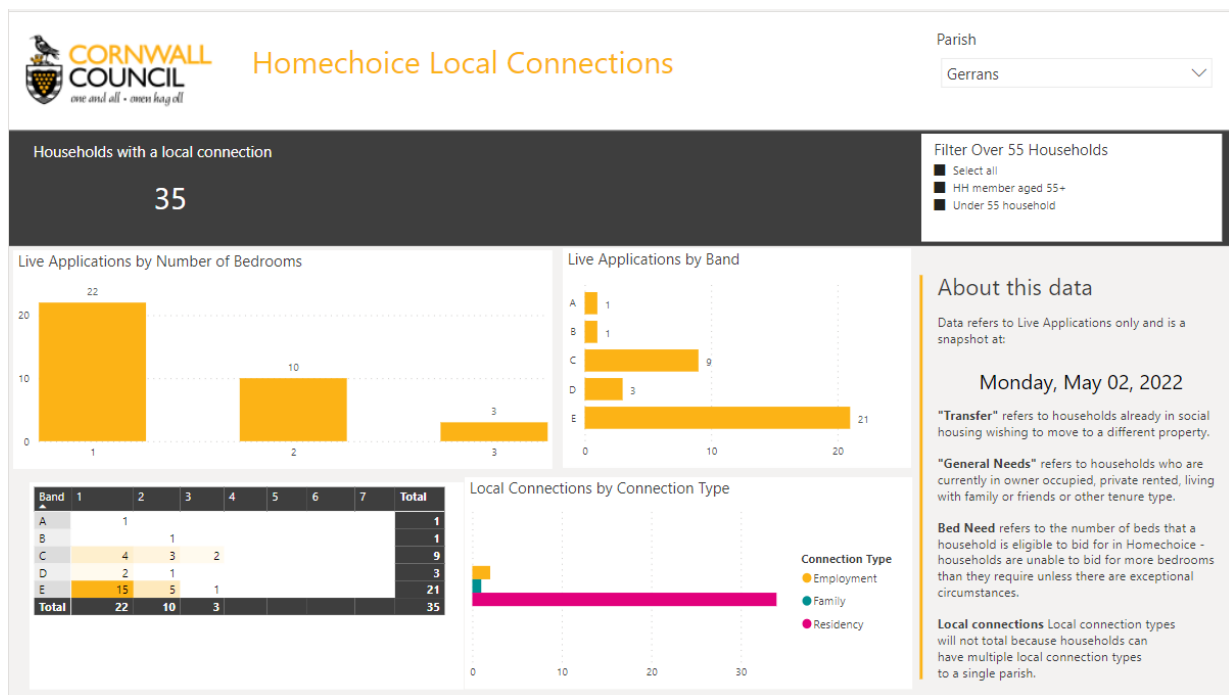
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2.2. Registered need on Cornwall Homechoice

2.2.1. At the time of writing this report, Cornwall Homechoice indicates a total of 35 households with a local connection to the parish of Gerrans, who are principally seeking affordable rented housing. Of the 35 households, 27 households have stated a preference for living in the parish. It should be noted that householder preference is often aspirational 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.

2.2.2. A breakdown of the local housing need profile is provided in Figure 2 below, which has been separated by bedroom requirements and priority need banding and Local Connection criteria:

Figure 2 – Summary of Homechoice register – Affordable rented homes need



Of the above 35 households in need 10 of them have household members of 55 years and above and need a 1 bedroom or 2-bedroom property.

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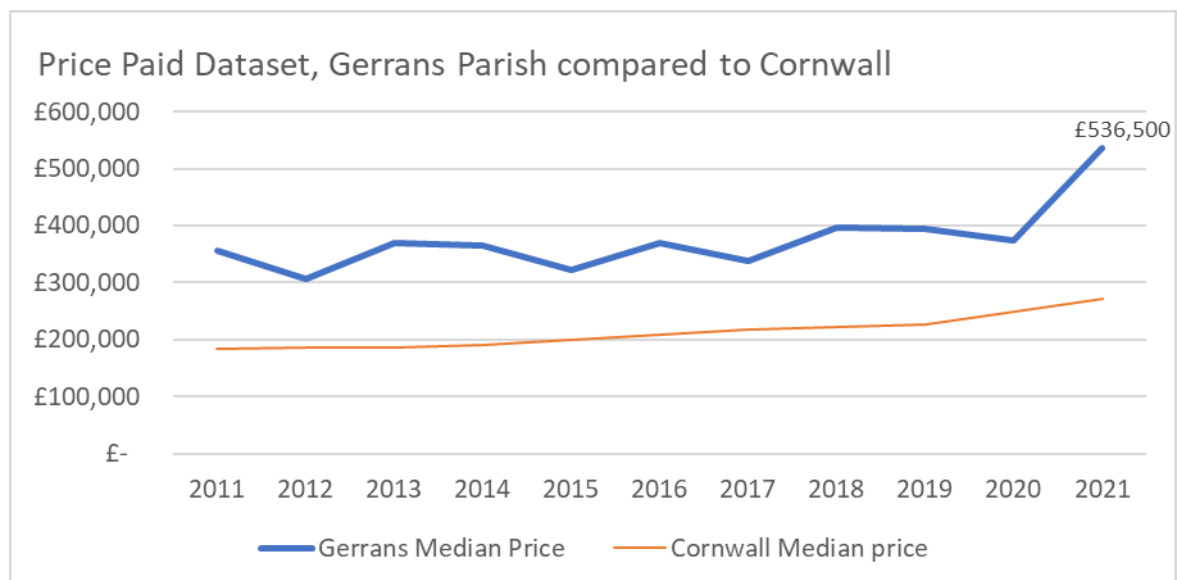
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2.3. Households registered with Help to Buy South – Affordable home ownership need

Most recent “Rightmove”⁷ information for Portscatho details:

“Properties in Portscatho had an overall average price of £523,286 over the last year. The majority of sales in Portscatho during the last year were detached properties, selling for an average price of £447,500. Semi-detached properties sold for an average of £649,000, with terraced properties fetching £575,000.”

In addition, Land Registry price paid dataset⁸ illustrates the median average house prices in Gerrans compared to Cornwall



2.3.1. [The Help to Buy South register](#)⁹ as of May 2022 identified there are 7 households registered seeking low-cost home ownership in the parish. (4 x 2 bedroom and 3 x 3-bedroom dwellings).

2.3.2. Local connection eligibility is not verified by Help to Buy South at the point of application and therefore this is only an indication of demand. As there has been limited affordable housing development in the parish since at least 2009 (30 units in

⁷ English and Welsh house price data is publicly available information produced by the HM Land Registry.

This material was last updated on 03rd May 2022

⁸ Land Registry ‘price paid dataset’ which is all non-commercial transactions over £40k (full notes [here](#)).

⁹ Help to Buy South – register for affordable home ownership <https://www.helptobuyagent3.org.uk/>

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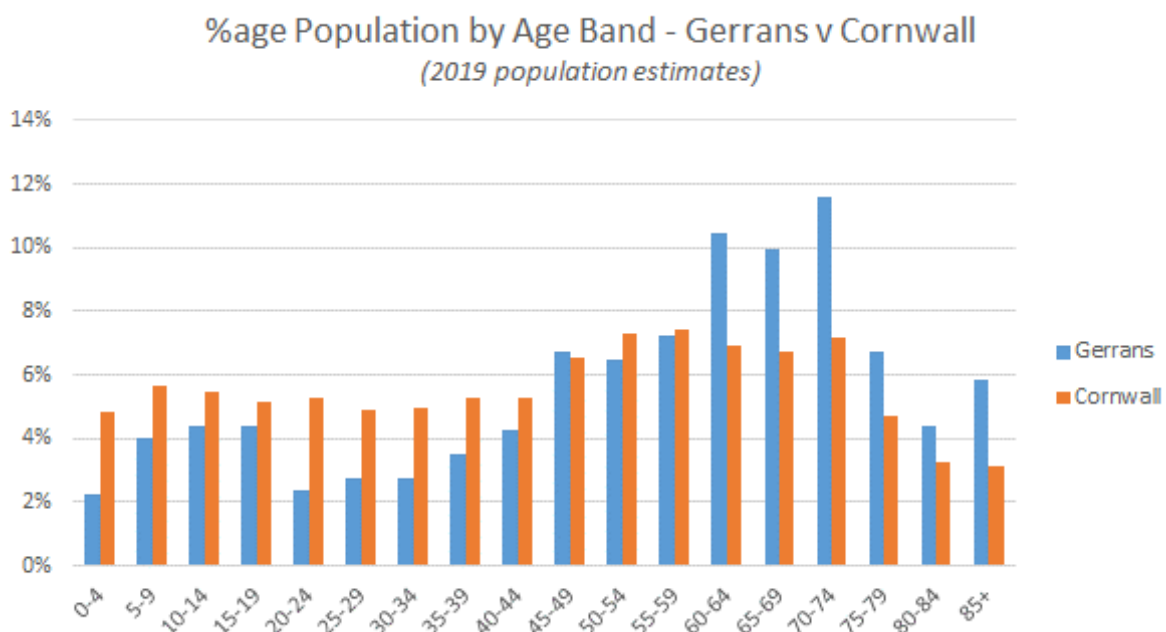
total), it is possible households do not indicate they wish to live in the Parish as they believe opportunities to delivery new affordable homes is limited.

3. Survey Methodology

3.1. Location and geographic extent of survey

3.1.1. The parish of Gerrans is a coastal civil parish and village on the Roseland Peninsula. The village of Gerrans adjoins Portscatho on the eastern side of the peninsula. The village is located approximately seven miles south-southeast of Truro geographically, although by road the distance is 15 miles (or alternatively there is a ferry crossing, current fares for a car is £7 single and £10 day-return).

As of January 2021, there were 601 dwellings registered for Council Tax and the 2011 Census data recorded a population of 794 households. 2019 population estimate from the Office National Statistics for Gerrans is 802 with the following breakdown by age group compared with that of Cornwall as a whole. Gerrans in comparison with Cornwall as a whole has a larger proportion of persons aged over 60 years and lower proportion of persons aged below 45 years of age.



3.2. Survey methodology

3.2.1. The survey was undertaken by the Affordable Housing Team at Cornwall Council, in partnership with Gerrans Parish Council. It ran for 6 weeks from 17th March 2022 to the 28th April 2022. Households received a letter inviting them to complete the online questionnaire or request and complete a paper copy of the survey to return

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to the Council. In addition, the Parish Council hosted a Drop in event at Gerrans Memorial Hall on the 7th April 2022. Gerrans Parish Council also offered a cash prize draw for all participants completing the survey.

3.3. Survey structure

3.3.1. The survey format was mainly in accordance with the Council's model questionnaire; however, Gerrans Council made some amendments to meet their specific requirements.

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.
- 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 **601** addresses in the parish. At the closing point of the survey, the Affordable Housing Team recorded **148** responses in

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total. This is equal to an overall response rate of **25%**. Housing needs surveys undertaken in Cornwall over the last couple of years have recorded response rates of between 10% and 21%.

4.1.3. The information provides useful data on the extent of 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 with regards to housing needs in the parish.

4.2. Analysis of sample

4.2.1. All **148** surveys were completed but not all questions were answered as not all questions are mandatory.

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' (PART 2)

4.3.1. This report will mainly focus on those households that responded on the basis of being in housing need and having a local connection. This was covered by questions 14 to 28, **89** households responded at the start of this section of which 53 were currently resident in the Parish. In addition, all respondents' current housing circumstances and thoughts on Affordable Housing development are covered in Section 5 of this report.

4.3.2. 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 having lived in the parish for 3 yrs.; worked in the parish for 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 **89** respondents who answered the housing need questions; 72 (**81%**) stated that they meet the local connection to the parish. For the following questions all 89 households responded:

4.3.4. Reasons why a move is required – (multiple answers selected)

Respondents were able to select all reasons that applied to them. The most common answers were:

- To move to a more affordable home **18%** (44)
- Living with friends/family but would like to live independently **13%** (31)
- Current home is too small **13%** (30)

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- Move closer to friends and family **9%** (22)
- To return having moved away **9%** (22)
- Currently renting but would like to buy **9%** (21)

4.3.5. How soon households need to move home

The majority of households **64%** (57) are needing to move less than 12 months. **29%** (26) stated they need to move within 2-5yrs and **7%** (6) stated they need to move within 5-10 years.

4.3.6. What type of housing best suits the needs of the households?

79% (70) selected house

12% (11) selected bungalow

9% (8) selected flat

4.3.7. Tenure Type Preferences (multiple answers selected)

The following trends were noted:

- 45%** (67) of households indicated a preference for Affordable rented through Registered Provider or Council)
- 24%** (35) of households were seeking of Shared Ownership homes (part buy part rent typically through Housing Association)
- 20%** (29) households were seeking Discounted Market Sale
- 6%** (9) households were seeking open market¹⁰ sale home
- 5%** (7) households private market rent

1 household specified other and stated either affordable rent or shared ownership.

4.3.8. Property size

Almost half of respondents need a 2-bedroom property:

- **1 bed 22%** (20)
- **2 beds 48%** (43)
- **3 beds 27%** (24)
- **4+beds 2%** (2)

4.3.9. Specific house types required

88% (78) respondents didn't have any specific requirements. Of those that did:

- **6%** (5) require accommodation on the ground floor
- **4%** (4) detailed "other" which included multiple toilets and wet room
- **2%** (2) require older persons accommodation

4.3.10. Affordable homeownership prices

¹⁰ Open Market – Properties for sale without any discount or local connection restrictions i.e. not an "affordable product"

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Respondents were asked to state how much they could afford for housing in the parish: **35%** (31) households responded they do not wish to purchase a home. Of those that do wish to purchase a home:

- **19%** (11) could afford **Under £80,000**
- **24%** (14) stated they **could afford between £81,000 - £100,000**
- **9%** (5) could afford to buy between **£100,001 - £125,000**
- **10%** (6) could afford **£125,001 - £155,000**
- **28%** (16) could afford to buy between **£155,001 - £200,000**
- **10%** (6) could afford to buy between **£200,001 - £300,000**

A 2-bedroom terraced home was sold in the village of Gerrans in April 2021 for £307,000.00.

4.3.11. Deposits

Of the 58 households that were interested in purchasing a home:

- **28%** (16) households have access to a deposit of up to **£5,000**
- **12%** (7) households have access to a deposit between **£5,001 - £10,000**
- **34%** (20) households have access to a deposit between **£10,001 - £20,000**
- **16%** (9) households are able to raise a deposit of **£20,001 - £30,000**
- **10%** (6) households have access to a deposit of **£30,001.00 +**

Deposits of 10-15% of purchase price are typically required to purchase a Discounted Sale Home. On the 19th April 2021 the Government launched a 95% mortgage guarantee scheme. <https://www.gov.uk/government/news/new-95-mortgage-scheme-launches>

4.3.12. Affordability of rental costs

Respondents indicated the amounts they could afford on monthly rent is outlined in Figure 2 below:

Figure 2a - rental affordability all respondents

Answer Choices	Number Respondents
Do not wish to rent	6
Under £400 pcm	18
£401 - £500 pcm	30
£501 – £600 pcm	18
£601 – £700 pcm	9
£701 – £800 pcm	8
Total	89

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The 7 households that expressed Private Rent as their preferred tenure earlier in the survey indicated they could afford the following monthly rent:

Figure 2b – rental affordability household preference private rental

Answer Choices	Number Respondents
£401 - £500 pcm	2
£501 – £600 pcm	2
£601 – £700 pcm	2
£701 – £800 pcm	1
Total	7

4.3.13 Is the household interested in self-build

- **35% (31) households are interested in self build**
- **65% (58) households are not interested in self build**

4.3.14. Are households registered for affordable housing?

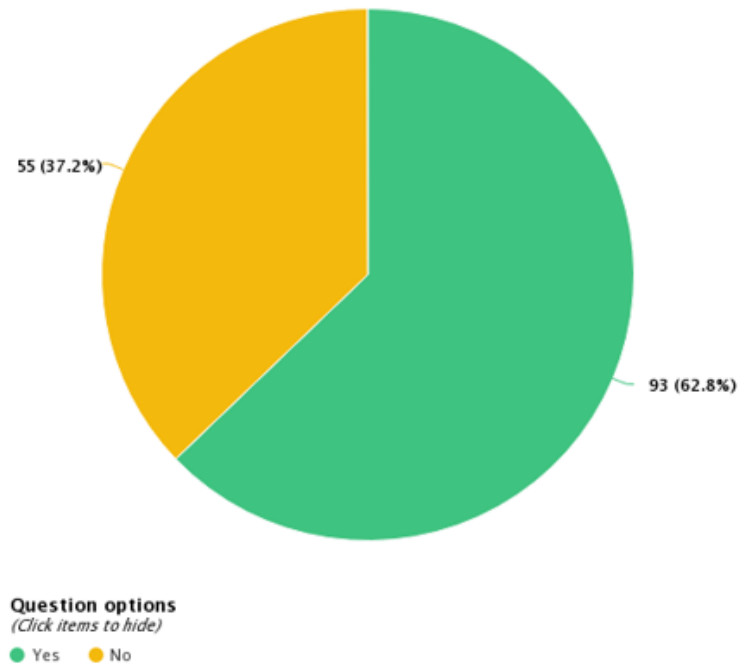
51 households are **not** registered with either [Homechoice](#) or [Help to Buy South](#). **32** households are registered with Homechoice only and **3** households are registered with Help to Buy South only and **3** households registered with both. Of the 51 households not registered with either Homechoice or Help to Buy, 7 households have stated they **DO NOT** have a local connection to the parish of Gerrans. Consequently, the Housing Need Survey has identified **44 'hidden households'** that are not counted within the current registered housing need information.

4.4. General Housing Responses (PART 1 and PART 2)

4.4.1 The initial 2 questions of the survey determine how many respondents currently live in the Parish and of those who do not currently reside in the parish how many wish to return.

Of the 55 households who were not currently residing in the parish **43** households responded they wished to return to the parish.

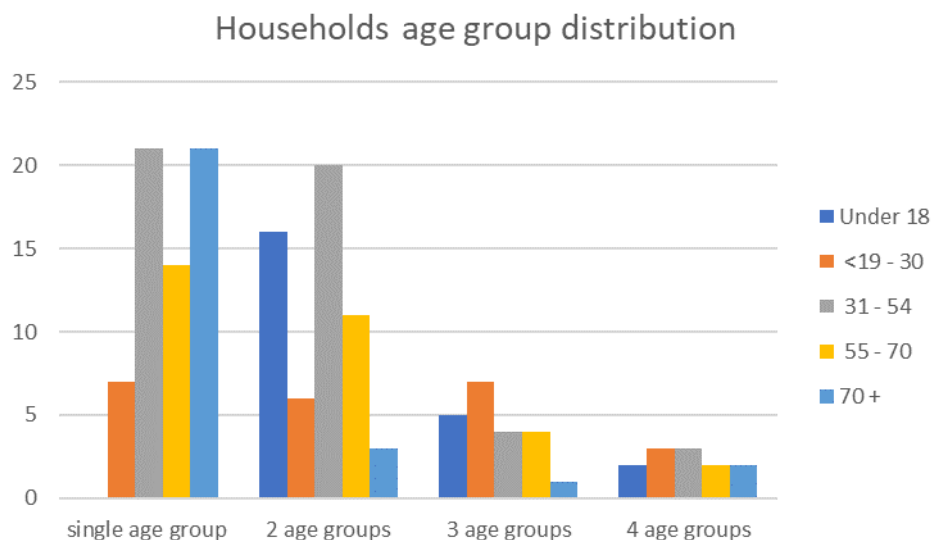
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4.4.2. Part 1 of the survey asked questions relating to current housing circumstances, none of these questions were mandatory and response rates to these questions varied slightly between 97 - 100

4.4.3. Age groups of households (multiple answers selected)

There were 100 responses and 150 age groups selected indicating as you would expect multi-generational living.



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4.4.4 Type of home currently lived in

Of the 97 responses.

- **33%** (32) households live in detached homes
- **29%** (28) households live in semi-detached homes
- **12%** (12) households live in flats
- **10%** (10) households live in terraced homes
- **9%** (9) households live in bungalows

The remaining 6 households includes 1 x Maisonette, 2 x Mobile Home or Caravan, 1 x Barn Conversion, 1 x Annexe and 1 x Dormer Bungalow

4.4.5. How long resident at present address

Of the 98 responses:

- **49%** (48) more than 10 years
- **16%** (16) 5 – 10 years
- **15%** (15) 3-5 years
- **19%** (19) less than 3 years

4.4.6. Number of bedrooms

Of the 98 responses:

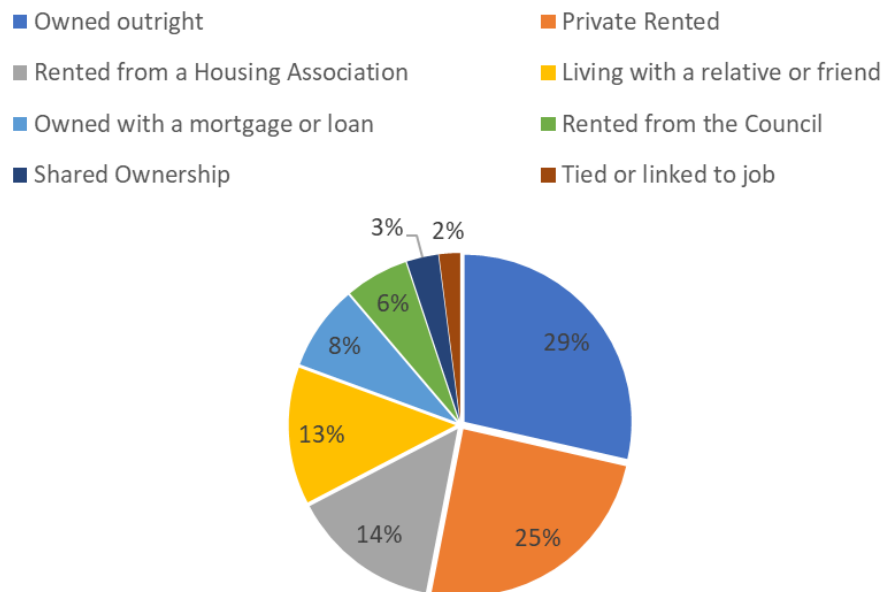
- 11% (11) 1 bedroom
- 27 % (27) 2 bedroom
- 42% (41) 3 bedroom
- 13% (13) 4 bedroom
- 6% (6) 5+ bedroom

4.4.7 Current Tenure

Of the 98 responses the largest proportion of properties, **29%** are owned outright followed by Private rented **25%**, Housing Association/ Council rented **20%** and living with relative of friend **13%**.

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Current Tenure



4.4.8. Adaptations and Sheltered Accommodation and meeting need in the next 10 years.

- 8 Households responded to say they had adaptations in their homes which included access ramps, grab rails and level access showers.
- No households responded to say current accommodation either sheltered or supported accommodation.
- **49%** of households advised their current home would meet their needs in 10 years, **9%** said yes with adaptations and **42%** said **NO** their home would not meet their needs in 10 years' time.

4.4.9. Members of the household leaving the parish in the last 5 years.

The survey asked several questions to establish reasons why household members leave the parish and whether they would return if accommodation was available. Of the 97 responses 21 households recorded that at least 35 household members had left the parish in the last 5 years.

- **43%** to live independently
- **25%** to live closer to employment
- **14%** each for move to cheaper accommodation and for further education and training
- **4%** previous home was either too small/large

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Of the 21 households, 15 stated members of the household would return if suitable housing was available.

4.5. Thoughts on Affordable Housing & Development (PART 3)

4.5.1. Thoughts on current amount of affordable housing

137 respondents answered this question.

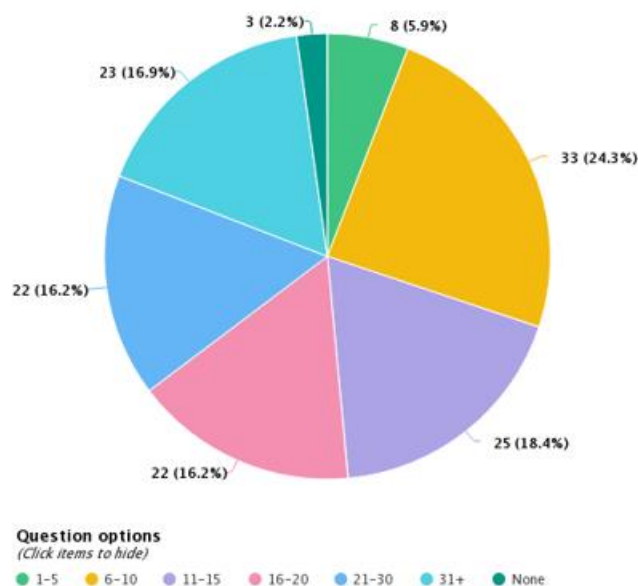
- **80%** (110) Need more
- **15%** (21) Need a few more
- **4%** (5) About right
- **1%** (1) Too many already

4.5.2. How many affordable homes are needed and what size development is suitable in any one location?

Of the 135 respondents answering how many affordable homes needed, there was a fairly even split between, 1-20, 21-30 and 31+, the remainder of respondents either stated don't mind or none.

- **27%** (37) 1 - 20
- **30%** (40) 21 – 30
- **30%** (41) 31+
- **10%** (14) Don't Mind
- **3%** (3) None

There were 136 responses to how many dwellings on any one development. There was a slight preference for 5-10 dwellings **24%**, with 11-15, 16-20, 21-30 and 31+ all receiving a fairly equal share of between **16-18%**. **6%** stated 1-5 and **2%** none.



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4.5.3. Types of housing most needed (multiple answers selected)

135 respondents answered this question regards the type of homes they thought were most needed. It is broadly in line with the bedroom needs identified for households in need from this survey and current Homechoice figures (if you assume 1 bed need can under occupy a 2-bed home), with the exception of 4+ bedroom, which is higher than the evidenced need indicates.

- **14%** (38) Flats up to 2 bedrooms
- **36%** (102) Small homes up to 2 bedrooms
- **32%** (91) Medium homes – 3 bedrooms
- **8%** (23) Large homes 4+ bedrooms
- **8%** (24) Housing for older people
- **1%** (3) No more homes

4.5.4 What types of development would be supported (multiple answers selected)

137 respondents answered the question with the vast majority **89%** being supportive of affordable rent (38%), sale (32%) and self-build (19%) products. **3%** supported open market and **6%** all tenures. **1%** for None and Other (other stating brown field sites and No shared ownership)

4.5.5. Suitable Land available.

There were 13 free text responses, and these can be found in Annexe 1

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 **25%**.

5.1.2. The survey data has indicated that, as well as the **35** applicants currently on the Homechoice Housing Register, who are looking for an affordable home for rent, there are an additional **44 “hidden” households** who would like an affordable home but are not currently registered with the Council.

5.1.3. In terms of “demand” for eligible households¹¹ wishing to live in the parish. the Homechoice register, **27 (77%)** of the **35** eligible local households stated a preference for living in the parish. The survey identified **100%** of households seeking affordable

¹¹ Eligible households – A household that has been assessed as a qualifying household with a local connection to the parish of Gerrans as per the Homechoice Common Assessment Framework - <https://www.cornwall.gov.uk/media/rrcpbi2w/homechoice-common-assessment.docx>

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housing wish to live in the parish, respondents provided multiple responses. The most popular reasons were related to family connections, current residency and worked or had worked in the parish. Only a small proportion were due to job offers or having other strong connections to the parish.

5.1.4 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.

5.2. Key statistical findings

5.2.1. The survey identifies **72** respondents who are potentially in need of affordable housing and with a local connection (44 of which are not currently registered for affordable homes to rent or purchase) and that the local need profile is greater than the Homechoice and Help to Buy South registers indicated alone.

5.2.2. It shows that, of those who consider themselves in housing need the size of properties 47% require 2-bedroom properties and the majority of the remainder requiring 1 and 3 bed accommodation with only 1 household requiring a 4-bed property.

5.2.3. The survey shows that, the main reasons why a move is required are (a) Living with friend or family and would like to live independently – 15 respondents (**42%**) and (b) 7 (**26%**) currently living in private rented accommodation.

5.2.4. Households indicating, they would be interested in purchasing a home could provide an initial deposit of between up to £5,000 - £30,001+. All but 11 of the households stated they could afford a home to purchase in the price range of between £80,000 and £300,000.

5.2.5. There is urgency in respondents' need to move home, with **64%** stating that they would need to move within 12 months.

5.2.6. In conclusion the survey data has indicated that, as well as the **35** 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 **44 "hidden" households** who would like an affordable home but are not currently registered with the Council. 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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5.2.7. 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.

5.2.8. There are a number of recommendations to consider:

- With 95% of respondents acknowledging more affordable homes are needed the Parish Council should continue engagement with the local community to identify suitable sites and willing landowners.
- 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.
- In addition, the survey identified support for self-build with 31 respondents in housing need and having a local connection confirming they would be interested in self-build – this could be explored further to understand the context and need; perhaps investigating not only self-build but other forms of community lead development including [Community Land Trust](#) delivery.

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Annexe 1 – Free text responses

Homechoice, Help to Buy South registration - If there is a specific reason why the household in need has not previously registered or will not be registering, please provide a brief explanation

- 1 Too difficult to get a house due to lack of housing for locals and would be too low on the list
- 2 Didn't Know about it
- 3 house is tied to job and expected to continue for the 5 to 10 years
- 4 Currently in rental accomodation so did not realise I would need to register until opportunities were to arise.
- 5 Only just being evicted
- 6 Is happy living at home for the moment but being 19 years old would like to leave home at some point but still wants to be close to family as he doesn't drive
- 7 Still at college and age 17. He finishes college in the summer of 2023 and is intending to go into the workplace. At that point we'll be looking at registering for housing. He's not quite ready now but imagine it will be withing the next 2 to 3 years
- 8 Unsure where to apply for local housing
- 9 I will register
- 10 I will make contact today
- 11 Only recently back in Cornwall
- 12 Currently have less than 5 years remaining on a property lease that we cannot leave.
- 13 Currently living away with the Armed Forces, but looking into housing for when I get out
- 14 My husband is registered on our behalf. We have 2 daughters who share at the moment at the age of 4 and 9 without too many problems but as they get older it will become harder.
- 15 Need single story living now that we are in our 70s. I've an under active thyroid. We just need affordable to buy bungalow which at the moment seems impossible.
- 16 We own our own house in veryan

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- 17 New to the area.
- 18 Intending to apply asap after moving out of previous housing association house due to relationship breakup

Q37 If you are aware of any land suitable for the development of affordable homes, please give details:

- 1 Fields near the school.
- 2 Field next to the squash court, the former chicken field, seems most suitable. Maybe the field behind Parc n Dillon.
- 3 Field below squash court
Area next to new road car park
- 4 field before Parc an Dillon, road spur already insitu
- 5 Only the Ennis fields are really suitable.
- 6 Above the village by the squash courts
- 7 The fields next to gerrans car park. Where the campsite extends to in the summer
- 8 I am not currently aware of suitable land, though I do wonder about Rosteague area.

Q38 Please add any other comments you have below

1	I just want to stay on the Roseland where I grew up.
2	Not many of you may know me, but for the past 4 years I have been looking after the public conveniences at Percuil, Portscatho and Hidden Hut.
3	More private rental would also be useful, so it can be controlled who would get the houses in the parish (people work here or have family nearby).
4	Desperately need affordable housing, working here is made near to impossible due to lack of housing. I only can work and live here due to a nice friend, otherwise I'd have to move away
5	as a single person with no children, i have been told i am only eligible for a one bed property, this severely limits how many properties are available in the gerrans parish, plus what is anyone supposed to do if they have friends or family who wish to stay.

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6	We really do need some affordable homes in the parish , a lot of locals are on basic wage and can not afford private rents.
7	would like to see 1 to 2 bedroom semi-detached bungalows for elderly living alone
8	I do not believe open market homes are needed and I believe affordable homes should be means tested and under no circumstances be made available to the open market. The should be for people with local connections, or those who have lived and worked here for a minimum of 3 years, like the old council policy.
9	With so many second homes in this Parish and the price of housing it is simply unaffordable for local people to get on the housing ladder and stay within this parish. Many people would be able to afford to pay mortgages at an affordable rate and have saved for deposits but the second hoke ownership has boosted prices out of reasonable rates for locals considering the average wage. In Probus there have been several houses built at a discounted rate for locals on the understanding that they would be sold on for the same discount. This would suit so many families that would love to expand and are able to lay an affordable mortgage but have been unable to do so. Due to the house prices in this Parish, the local housing is a house for life for the majority of people and therefore more 3 bedroom homes are needed as most people have 2 children and therefore 2 bedroom homes are not large enough to allow families to live in. The ast housing estate was built over ten years ago and rhe majority of young locals live here and are full time workers but are over crowding their homes. It would be great to have more 3 bedroom homes that we can purchase.
10	Infill preferable to expansion beyond village boundaries Need to encourage young families
11	<p>I am currently staying with my parents, three years now! I am very grateful to have a roof over my head but it's not a long term situation, but I don't want to be forced to move away out of Cornwall again.</p> <p>I want to to be near by to support as mums health deteriorates, due to her diagnosis of Parkinson's and not being able to drive due to health. But for my own mental health I need to live independently and not "slip" into being a carer before I have to . When I need to I will, but for my own sanity I need a few years of independence again.</p> <p>I have applied for shared ownership properties over the last couple of years, but as there is nothing on the Roseland (the recent 2bed in St Mawes was not affordable once you add up bills, running a car which is a necessity for work, on top of a mortgage, rent and service charge) . However, the local connection means I never get anywhere with other areas as local people to that area get the homes. For example even a resale in Grampond Road I wasn't local enough, but that's only a 15 minute drive from mum and dad's. I understand the need for a system to fairly allocated homes when there is such a shortage but I feel trapped as there will never be an affordable development in the parish of Ruan, so I will never have a chance to get a home due not being "locally" enough. Having grown up in the Gerrans Parish if buying an affordable home was the option that would be perfect!</p>

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	<p>I also look and apply for private rental homes but there are so few, they go so quickly and most are too expensive. I have always worked in the charity/ community sector which has low wages, then on top of that Cornwall's even lower wages compared to other regions makes affordability even more of an issue. I have quite a good deposit (but a low salary) so affordable rental I don't think is an option. When I look online at what makes you eligible due to my deposit I cant apply for an affordable rental, even though my income is low.</p> <p>Thank you for making the effort to get feedback from locals, it's really appreciated.</p>
12	The housing should be inside the current village boundaries and not encroaching on countryside
13	Add a nought to the council tax bills of second homes. Stop second home owners running their second homes as businesses to avoid council tax. Apply a minimum 119 dayspring year residency to second homes.
14	I would like to see a range of affordable houses for all, especially young families
15	<p>The needs of people without/yet to have children need to be better considered within the policy. Currently those people only qualify for 5 properties in the village as far as I'm aware - 4 x 1 bed flats on California and the 1 remaining council flat in Springfield. Otherwise they are unable to apply for any places in the paris that come up. Single people/couples without kids are as important to the local community as other people (if not more given their disposable income) but are often made to feel like second class citizens when it comes to local housing policy. An increase in the stock of 1 bed places seems to be the biggest local need to me.</p> <p>Also, the council needs to consider its policy related to 2nd/holiday homes, as obviously the local housing stock is decimated by these. Some other local councils in Cornwall have taken small steps to try and redress the balance which we'd be well served to look at. Individuals' profit potential, whether they reside locally or not, should not be a consideration with this.</p>
16	My mum also lives in Tregony in a 2 bed council house and is struggling with I'll heath I would like here to come to portscatho so I can look after her
17	Some means of reducing second homes would help
18	I would like to see planning restrictions relaxed to enable private development at a reasonable cost within the village and around its immediate boundries. A realistic approach to the expansion of the village would be welcome I feel.
19	Suitable housing has become available in the parish a few times but has been allocated to people outside of the area because of the Homechoice system there is no one to talk to about this.

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20	It's incredibly difficult at present to get a place of your own as a single person or young couple. The last housing development Gwarak, whilst a very good and much needed development, didn't have any 1 bed accommodations resulting in several houses having 1 person in, whereas if smaller 1 bed places had been built there could have potentially been room for more buildings overall. Cheers
21	Too many second home owners, killing the life of the village, there is a need within the village for local families with children.
22	I think it's a worry for a lot of us in the parish. <i>Some text redacted for privacy reasons</i> We're living in a small static, his feet hang out of the bed, there's no privacy for him, he never has friends visit here. He's heading towards 18 but can't have a life of his own here long term. We're never going to be able to afford to support him in private rentals and at the moment I have no idea how he's going to move forwards. <i>Some text redacted for privacy reasons</i>
23	I am one of many young Cornish people who have grown up on the Roseland in Gerrans and whose family are from the Roseland. With such an influx of second home owners and the value/short supply of houses in Gerrans, we all have no hope of getting onto the housing market here. My Mum lives <i>Some text redacted for privacy reasons</i> and still live with her because I cannot afford to buy anywhere yet. I would love to be able to have a home in Gerrans where I can one day raise a family and I know many people are in similar situations as me. Having more affordable housing in Gerrans would act as an essential buffer against the complete loss of community here which will no doubt occur if the second home / holiday let process continues and local people are forced to look elsewhere for a place to make their home. I would 100% support in any capacity the building of more homes in Gerrans and would love to be able to apply for one if they are one day built.
24	More homes mean more cars. The main road into and out of Portscatho/Gerrans is already busy and even more so in the holiday periods.
25	While it is true that there are many second/holiday homes around Gerrans, please be careful about vilifying them as they are the basis of many jobs and income for local people and facilities. There is no shortage of land, just a sclerotic planning process which if reformed could go a long way to resolving this mis-named "crisis".
26	The decline in affordability of home ownership in high demand areas seems to be a national challenge. The added challenge for the parish council must be to secure a positive, inclusive environment that embraces the diversity of housing, protects local interests and the well being of parishioners without division and resentment. The parish needs to continue to embrace the economic opportunities tourism and second homes bring yet protect the needs of local families - the beating heart of the community - young and old.
27	We particularly need homes for older people and children, not available as second homes.

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28	Please do not offer shared ownership as part of this plan. We live in a shared ownership property in Portscatho, we can never buy the house outright and so own 40%. If we were to purchase more the mortgage would be higher than the 60% rent we pay now so without being able to buy outright what is the point. Whilst owning 40% of the property we are responsible for 100% of the costs of repair, must get permission before doing anything and have no choice over who our buildings insurance is with or the level of cover we want. I am happy to provide more information if it is wanted.
29	It would help if current affordable rented homes in the parish were actually allocated to local people when they come up for rent, as was the original intention when new-build.
30	Would like to see a restriction on any new builds being sold as second homes.
31	I think that the criteria should include surrounding parishes, I have lived in Veryan parish for 12 years, and my mum in St just parish for 5, my friends and support network are in portscatho, and I've cared for 2 clients in portscatho for the last 2 years. I believe I am a good candidate, but don't technically meet the criteria, thanks
32	At the moment we live in a 2 bedroom house with our 2 daughters aged 4 and 9. As they get older this will become more difficult.
33	Want to live close to the sea as the Ozone is beneficial to Thyroid problem
34	We need the village to thrive. Therefore new affordable houses are crucial
35	Struggle to see the benefit of shared ownership. Often it is not in favour of those occupying the property, e.g. maintenance isn't shared. Would support measures to ensure second home owners and those holiday letting second homes make more of a contribution to local Council Tax / costs - the Business Rate system is in their favour! Efforts should be made to stop owners who are in breach of their covenants from holiday letting, AirB&B etc. in the area. Incentives to rent to key workers and local workers. Where possible, priority given to those who have connections in the Parish, work, family etc. Any new builds should give more attention to the design and needs, what ever the size of the property, of those using it. A standard development 'box' does not always suit rural workers. Properties also need allocated parking, storage options and some garden area.
36	Thank you so much for the work and energy going into to providing affordable housing in Gerrans.
37	Use lived 10 of first 16 years in parish

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Annexe 2 – Glossary of Terms

Affordable rent	Usually rent paid to a registered provider or local authority at no more than 80% of open market rent
Discounted market sale	property sold at a discounted value from the full open market value
Eligible households	a household that has been assessed as a qualifying household with a local connection to the parish of Gerrans as per the Homechoice Common Assessment Framework
Free text response	a text response that is not standardised and allows a respondent to provide information unconstrained
Housing Association	a non-profit organisation that rents houses and flats to people on low incomes or with particular needs
Housing demand	the type and number of houses that households will choose to occupy based on preference and ability to pay.
Housing need	is an unconstrained assessment of the number of homes needed in an area
Open market	an unrestricted market with free access by and competition of buyers and sell
Registered Provider	a non-profit organisation that rents houses and flats to people on low incomes or with particular needs
Self-build	a way of building your own home, by doing or organising the building work yourself
Shared ownership	a system by which the occupier of a dwelling buys a proportion of the property and pays rent on the remainder, typically to a local authority or housing association / registered provider
Social rent	Usually rent paid to a registered provider or local authority at no more than 50% of open market rent

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SPD Supplementary Housing Document

Statistically significant determination of the outputs of data not being due to random chance