



Poundstock 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. Poundstock is currently preparing a Neighbourhood Development Plan, which will provide the evidence to set out local planning policies for the parish. In preparing this plan it is very important to understand what housing is required to meet the local needs of the communities over the plan period. As the Poundstock NDP working group further develops the plan it will continue to engage with the community.

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 Poundstock parish it is 5%.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 542 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 26, (5%). To increase the current affordable rented stock to 8% it would require 17 additional, affordable rented properties to be built in the parish.

2.1.4 To further put this into context, Cornwall affordable housing completions data has recorded 8 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

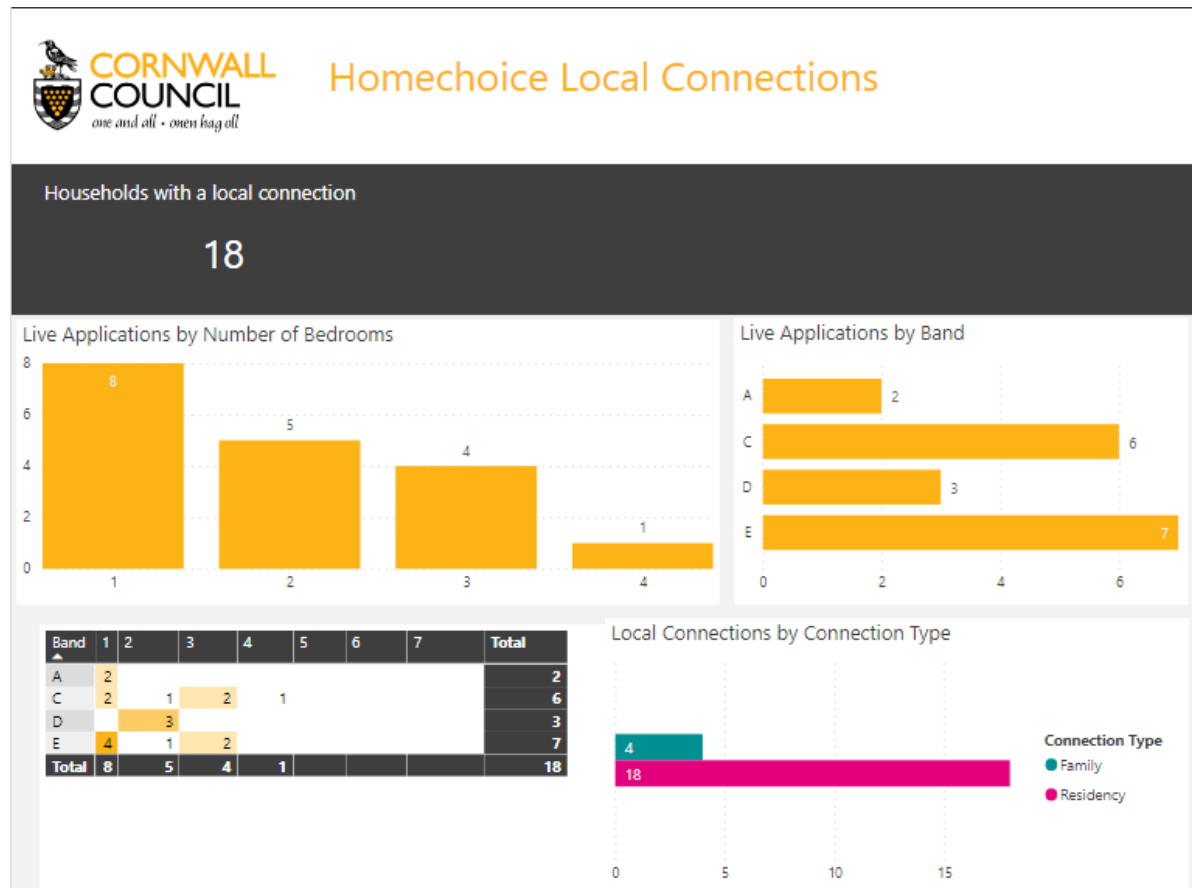
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2.2. Registered need on Cornwall Homechoice

2.2.1. At the time of writing this report, Cornwall Homechoice indicates a total of 18 households with a local connection to the parish of Poundstock, who are principally seeking affordable rented housing. Of the 18 households, 6 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 18 households in need 4 of them have members of 55 years and above and need a 1 bedroom property.

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

Most recent “Rightmove”⁷ information for Poundstock details:

“Properties in Poundstock had an overall average price of £382,250 over the last year.

The majority of sales in Poundstock during the last year were detached properties, selling for an average price of £391,667. Semi detached properties sold for an average of £354,000.”

2.3.1. [The Help to Buy South register](#)⁸ as of November 2021 identified there is 1 household registered seeking low-cost home ownership in the parish.

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 (8 units in total), it is possible households do not indicate they wish to live in the Parish as they believe there is unlikely to be delivery of new affordable homes.

3. Survey Methodology

3.1. Location and geographic extent of survey

3.1.1. The parish of Poundstoack is located on the north coast of Cornwall between Bude and Crackington Haven and covers an area approximately 4,900 acres. The parish has Marhamchurch on the north; Week St Mary on the east; Jacobstow and St Gennys on the south; and the sea on the west. It is bisected by the A39, running on a north south axis. The parish is made up of dispersed settlements and hamlets, within a mainly agricultural and rural area. The largest settlement is on the coast at Widemouth Bay, in the north of the parish, with the remainder being primarily small farms and hamlets scattered throughout the parish. As of January 2021, there were 542 dwellings paying Council Tax and the 2011 Census data recorded 376 households. 2019 population estimate from the Office National Statistics for Poundstock is 899 with the following breakdown by age group compared with that of Cornwall as a whole.

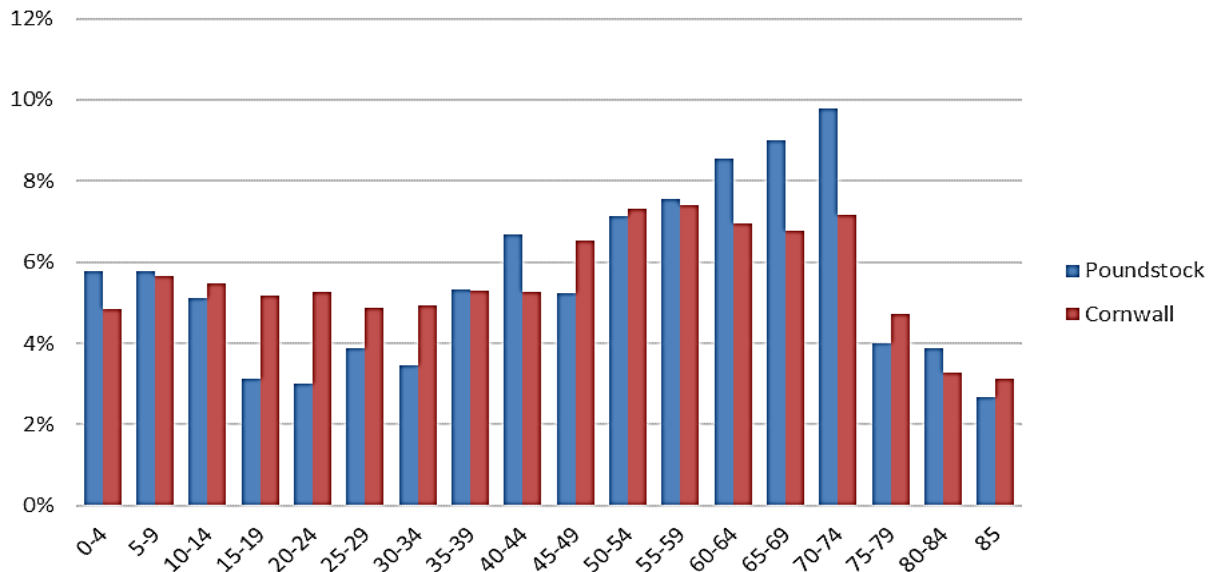
⁷ English and Welsh house price data is publicly available information produced by the HM Land Registry.

This material was last updated on 18th January 2022

⁸ Help to Buy South – register for affordable home ownership <https://www.helptobuyagent3.org.uk/>

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%age Population by Age Band - Poundstock v Cornwall 2019
Population Estimate



3.2. Survey methodology

3.2.1. The survey was undertaken by the Affordable Housing Team at Cornwall Council, in partnership with Poundstock Parish Council. It ran for 6 weeks from 8th November 2021 through to 19th December 2021. Households received a letter inviting them to complete the online questionnaire or request and complete a paper copy of the survey to return to the Council.

3.3. Survey structure

3.3.1. The survey format was in accordance with the Council's model questionnaire.

Topics within the survey included:

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

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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 **542** addresses in the parish. At the closing point of the survey, the Affordable Housing Team recorded **92** responses in total. This is equal to an overall response rate of **17%**. Housing needs surveys undertaken in Cornwall over the last couple of years have recorded response rates of between 10% and 21%.

4.1.2. The information provides useful data on the extent 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 92 surveys were completed but not all questions were answered as not all are set to 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'

4.3.1. This report will mainly focus on those households that responded on the basis of being in housing need. This was covered by questions 15 to 28, **19** households

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responded at the start of this section. In addition, all respondents' thoughts on Affordable Housing development are covered in Section 5 of this report.

4.3.2. Current housing circumstance

19 respondents answered this question. For ease percentages are rounded. Respondents were asked whether the household needing to move owned or rented their current home, of note:

- a) **32 %** (6) were in private rented
- b) **26%** (5) were in living with friends or relatives
- c) **16%** (3) owned with a mortgage or loan
- d) **11%** (2) owned outright
- e) **5%** (1) each for Renting from Housing Association / Renting from the Council / Tied or linked to job / Owned with a mortgage or loan

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 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 nineteen respondents who answered this question; 18 (**95%**) stated that they meet the local connection to the parish.

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

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

- Living with friends/family and would like to live independently **42%** (8)
- Currently renting but would like to buy **26%** (5)
- Current home is too small/Other **21%** (4)
- A problem with the condition of the existing home **16%** (3)

No further details were provided re "other".

4.3.5. How soon households need to move home

Nineteen respondents answered this question with the majority of households **74%** (14) needing to move home within 2yrs. The remaining respondents **26%** (5) stated that they need to move within 2-5yrs.

4.3.6. Where households would like to live

Nineteen respondents answered this question with all of them stating they would want to live anywhere in the Parish.

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4.3.7. Tenure Type Preferences (multiple answers selected)

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

- a) **42%** (8) of households indicated a preference for an open market⁹ sale home
- b) **37%** (7) of households were seeking affordable rented (through a Registered Provider or the Council)
- c) **32%** (6) of households were seeking Discounted Market Sale
- d) **26%** (5) of households were seeking Shared Ownership homes

2 households indicated Private Rent would suit their needs and one household suggested *“Self build options. Sell plot to a local. And council housing that can be bought when lived in for so long IE 5 years”*

4.3.8. Property size

Nineteen respondents answered this question.

- 1 bed 21% (4)
- 2 beds 37% (7)
- 3 beds 27% (5)
- 4+beds 15% (3)

4.3.10. Specific house types required

16 respondents didn't have specific requirements; such as adaptations or older persons accommodation. For each of the following types 1 household responded.

- Accommodation on the ground floor
- Older persons accommodation
- *“Must have a garage”*

4.3.11. Affordable homeownership prices

Nineteen respondents answered this question. Respondents were asked to state how much they could afford for housing in the parish :

- **26%** (5) could afford **£125,001 - £155,000**
- **21%** (4) stated they **do not wish to purchase**
- **21%** (4) could afford to buy between **£155,001 - £200,000**
- **16%** (3) could afford **£200,001 - £300,000**
- **11%** (2) could afford to buy between **£80,001 - £100,000**
- **5%** (1) could afford to buy between **£300,001 +**

⁹ Open Market – Properties for sale without any discount or local connection restrictions i.e. not an “affordable product”

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4.3.12. Deposits

Of the 15 households that were interested in purchasing a home:

- **47%** (7) households have access to a deposit of **£10,001 - £20,000**
- **20%** (3) households are able to raise a deposit of **£20,001 - £30,000**
- **20%** (3) households have access to a deposit of **£30,000 +**
- **13%** (2) households have access to a deposit of up to **£5,000**

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>

4.3.13. Affordability of rental costs

12 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

The two households who had stated they would consider private rent both could afford a maximum of £701 - £800 per month.

Answer Choices	Number Respondents
Do not wish to rent	7
£401 - £500 pcm	7
£501 – 600 pcm	2
£701 – 800 pcm	3

4.3.14 Is the household interested in self-build

58% (11) households are interested in self build

42% (8) households are not interested in self build

4.3.15. Are households registered for affordable housing?

Nineteen respondents answered this question. All but two households are **not** registered with either [Homechoice](#) or [Help to Buy South](#). One household is registered with Homechoice only and one registered with Help to Buy South only. Consequently, the Housing Need Survey has identified **17 'hidden households'** that are not counted within the current registered housing need information.

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4.4. Thoughts on Affordable Housing & Development

4.4.1. Support for Affordable Housing led development

82 respondents answered this question.

- **65%** (53) were supportive
- **25%** (21) maybe supportive
- **10%** (8) not supportive

Further comments on affordable led housing can be found in the data report.

4.4.2. Types of supportable development (multiple answers selected)

Of the 81 respondents answering this question, the following tenure choices were identified;

- **68%** (55) Affordable homes to **purchase**
- **62%** (50) Affordable homes for **rent**
- **15%** (12) **All** of the above
- **10%** (8) **Open market** homes
- **7%** (6) **None**
- **5%** (4) **Other** (no further details provided)

4.4.3. Number of homes built

83 respondents answered this question regards how many homes they would support being built;

- **30%** (25) 1-11
- **26%** (21) Don't mind
- **17%** (14) 21 - 30
- **14%** (12) 11 - 20
- **12%** (10) None
- **1%** (1) 31+

4.4.4 If there was future housing development in the parish, where would you prefer to see it located.

67 respondents provided details and a sensitivity test was applied to illustrate positive, neutral, mixed and negative responses. 85% of responses were positive or neutral and only 6% negative, the remainder were mixed. A mixed response contained details of where housing development could be located but also detailed concern re development.

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Analysing the free text responses Bangors was mentioned in 22 responses, Widemouth 12, Poundstock 9 responses and Treskinnick 8. 2 responses mentioned Bangors and Poundstock together. Of the 9 responses mentioning Poundstock, 5 responses were in the context of Poundstock Parish rather than the settlement. Full details of the responses 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 **17%**.

5.1.2. The survey data has indicated that, as well as the **18** applicants currently on the Homechoice Housing Register, who are looking for an affordable home for rent, there are an additional **17 “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 households¹⁰ wishing to live in the parish. The survey identified **100%** of households seeking affordable housing wish to live in the parish. With regards the Homechoice register, **6 (33%)** of the **18** eligible local households stated a preference for living in 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 **19** respondents who are potentially in need of affordable housing (17 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.

¹⁰ Eligible households – A household that has been assessed as a qualifying household with a local connection to the parish of Poundstock as per the Homechoice Common Assessment Framework - <https://www.cornwall.gov.uk/media/rrcpbi2w/homechoice-common-assessment.docx>

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5.2.2. It shows that, of those who consider themselves in housing need and answered the question (19), **100%** of respondents wish to live in the parish. The size of properties needed is split fairly evenly across 1,2 and 3 bed houses although it should be noted there are 3 households stating their requirement for 4+ bed houses.

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 £10,000 - £30,001+. All but one of the households stated they could afford a home to purchase in the price range of between £80,000 and £300,000.

If an average sales price of £382,250.00 (see [Rightmove](#) extract below) is assumed, a discount percentage of 60% is applied¹¹ and a 10% deposit is required a household would need a deposit of £15,290.00.

Most recent “Rightmove”¹² information for Poundstock details:

“Properties in Poundstock had an overall average price of £382,250 over the last year.

The majority of sales in Poundstock during the last year were detached properties, selling for an average price of £391,667 Semi-detached properties sold for an average of £354,000.”

5.2.5. There is urgency in respondents’ need to move home, with **73%** stating that they would need to move within 2 year’s.

5.2.6. In conclusion the survey data has indicated that, as well as the **18** 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 **17 “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.

¹¹ Housing Supplementary Housing Document (SPD), discount percentage for a 3 bed property in Value Zone 3 [Cornwall Housing SPD](#) page 37

¹² English and Welsh house price data is publicly available information produced by the HM Land Registry.

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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 through the ongoing development of the Neighbourhood Development Plan (NDP):

- With 90% of respondents supporting or may support affordable housing-led development and an identified registered and surveyed housing need, requiring to be met. The NDP may wish to consider (a) allocating or zoning land for housing / affordable housing development and (b) undertaking a site finding exercise to demonstrate capacity and how the need will be met.
- 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 11 of the 19 respondents in housing need 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 – Freetext responses

If there was future housing development in the parish, where would you prefer to see it located? 67 Responses

- 1 Not Necessary
- 2 Adjacent to Bangor's
- 3 Only as infill to existing parts of the parish spread out of the Hamlets
- 4 Buttercup fields, Bangors
- 5 In areas where there is already established housing, i.e. Bangors Green, Treskinnick Cross, Widemouth Bay.
- 6 On land which is no longer being farmed or infill land.
- 7 infill land and redundant farm land
- 8 no preference
- 9 around Bangors Green where the other affordable housing is
- 10 bangors
- 11 Bangors
I would like to see affordable developments in all parts of the parish but understand that it is difficult to obtain land in Widemouth because of development of second homes being very lucrative. however it would be really nice to have more young families both renting and buying affordable housing in Widemouth Bay.
- 12
- 13 Outskirts of Bude
- 14 don't know what the options might be
- 15 nowhere. Dont want any more house to ruin this beautiful area
There have been quite a few new houses in the Bangors area, they look good and it would be ideal to develop in this area
- 16
- 17 Longmoor Widemouth Bay
- 18 Piecemeal around the parish - not just one "ghetto".
- 19 Not in Widemouth Bay as the sewage pumping station cannot cope with any further development.
Small infill rural development, like the recent development at Bangors, Poundstock. This creates a natural expansion and community.
- 20
- 21 Along a bus route.
- 22 towards the outer edge of the parish
- 23 Spread around the Parish
Difficult - brown field/in building would be best as much of the area is farm land, but I guess this doesn't come available very often
- 24
- 25 On brown field sites outside of bude

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- 26 Within the Parish close to where amenities are or would be provided in the scheme. It is vitally important that the infrastructure is available prior to occupation. That is both social infrastructure and physical infrastructure. Planners seem to have no idea of the strain that giving planning permission is putting on existing homes and families particularly in areas such as Widemouth where drainage is a real issue and the provision of further infrastructure needs is either ignored or not realised
- 27 I would prefer to see a number of small developments throughout the parish rather than one large estate. Purpose built "affordable" estates are not helpful for social cohesion and leave local families outside of the more desirable parts of the parish. Within Poundstock there are those who will want to live in rural localities sand those who would prefer the coast, both should be accommodated.
- 28 Brownfield sites or infill
- 29 Not at Bangors
- 30 Along A39
- 31 At Bangors, where there is already an established estate. If a need for more houses - which I question in Poundstock parish they must be located within easy reach of facilities ie bus route/school/ shop/ play areas - so as to reduce the number of cars etc.
- 32 On the edge of existing developments or villages to maintain local communities
- 33 Bangors - along A39 stretch.
- 34 where suitable land with good access is available
- 35 Bangor's area rather than Widemouth, With a new village hall and shop as hub in the area
- 36 anywhere
- 37 West of the present Bangors Estate Development. No development in Areas of Outstanding Natural Beauty. Future development in AONB buffer zones should be sympathetic with and blend with the countryside. The location of new development should not be highly visible such a Buttercup Field on the A39 on the Bangors crossroad (Buffer zone Area of Great Landscape Value). Buttercup Field (a rural housing association project) is set on the landscape horizon and can be seen for miles from AONB area.
- 38 The introduction of new development should not introduce unnecessary light pollution in the form of excessive street lighting in rural areas.
- 39 Up at the back of the Church at Widemouth ??????????
- 40 Bangor's aria.
- 41 Bangors

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- 42 It is very hard to know where would be best but having a crematorium seems a waste of space when housing is so needed
- 43 Bangors area or Treskinnick Cross.
- 44 As discussed at the consultation meeting for the NDP....Treskinnick or Bangors highlighted.
- 45 Along Leverlake Rd between Quincborough Farm and A39
- 46 Don't mind, i'd live anywhere in relation to the village, as long as walking distance to the surf.
- 47 Poundstock
- 48 Away from Widemouth bay
- 49 Near the A39 poundstock. Not Widemouth leave to local parish council to decide.
- 50 land available at Bangors and Treskinnick cross.
- 51 Interspersed within existing developments
- 52 Near other houses
- 53 Off the A39
- 54 Near to an existing community. Possibly on the boundary of Poundstock ?
- 55 Anywhere
- 56 Otterham
- 57 Not ribbon development along the road, which eventually connects up hamlets and villages and are then infilled, and their character ruined, and not prime farmland or areas that threaten woodlands and sensitive valuable wildlife habitats. We must not be overwhelmed by too many people from other parts of the country buying up all these new houses being built, the housing must be for local people. Bude is a case in point. The town is now suffering in a way it never did, for eg. there are so many petty crimes and shop windows being smashed overnight. It's appealing character is disappearing as it grows bigger. Poundstock must think hard before it acts. Also, where are the new surgeries, dentists, schools for these people and we so badly need a hospital in the area.
- 58 out of sight
- 59 Bangors, Treskinnick Cross
- 60 Poundstock side of the A39, Further along the A39 between the parish hall and Widemouth turning, Treskinick Cross. Any further development must have increased infrastructure, transport links, road safety measures including increased pavements, better crossing facilities on the A39.
- 61 Derelict Farmyards and brownfield sites. Infill at Bangors, Widemouth Bay and Treskinnick. Small scattered developments rather than one large eyesore.

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- 62 Brownfield sites, unused farmyards etc. Small scattered development using Infill near existing hamlets, Widemouth, Bangors and Treskinnick.
- 63 Not another in Poundstock or Bangors. Other villages need to be considered
- 64 Within or extending an existing settlement, infill or rounding off.
- 65 Locals need to live locally
- 66 Along A39 corridor. Sites identified in NDP.
- 67 Not where they will be turned into holiday homes.

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 Poundstock 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
Neighbourhood Development Plan	Plans developed by communities to set out the vision for an area and the planning policies for the use and development of land within a parish or Neighbourhood
Open market	an unrestricted market with free access by and competition of buyers and sell

Poundstock Parish

Housing Need Survey Report

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
Sensitivity test	study of how the uncertainty of an output can be divided and identify connections between observations (in this case attitudes towards development - positive, mixed, neutral and negative)
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
SPD	Supplementary Housing Document
Statistically significant	determination of the outputs of data not being due to random chance