

Community-led Housing on the Rame Peninsula

Options and opportunities to reduce the
housing crisis for our community

January 2018

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Community-led Housing on the Rame Peninsula

One-page summary

The Peninsula Trust is an independent community organisation serving the residents of the Rame Peninsula, SE Cornwall, with over 600 local members.

The problem

- Low wages and very high prices, driven by the second homes market, mean that house prices are far beyond the reach of many, especially young people.
- Private rented accommodation is scarce and frequently very expensive, or inadequate and insecure – sometimes all three.
- Social housing is in desperately short supply; many people in need are just not applying, as they know their chances of getting a place are remote.

One possible solution – Community-led Housing

We ran community consultation/ local research in 2017, reaching 337 residents face-to-face and just over 2,000 through social media. 69% of respondents to our targetted survey have a current housing need, but less than a third of them are registered on HomeChoice. The results of our work:

- Our community would welcome **genuinely affordable rented homes under local control**, secure and of a good standard – the Community Land Trust model.
- Grant and loan finance is available and is becoming easier to get as the authorities start to take the housing crisis seriously.
- Our area has limited space and strong community resistance to loss of Greenfield sites, but viable options exist for brownfield/infill/refurb. **We have five specific sites for 17 dwellings.**
- We have confirmed support from Cornwall Council, parish councils, funders, housing associations and finance specialists. Our track record is good; we can deliver the new homes.

The way forward

- We have confirmed the need and identified several viable solutions that we can work on.
- We need to develop stronger links across the sector, especially regarding the finance options and the link with Cornwall Housing / Cornwall Council.
- We must build our team's skills and contacts through training, visits and joint working.

We are a practical organisation, aiming to make real improvements to the area where we live. We are satisfied that we now have a clear idea of the real need, strong community support and the resources to get new housing built here.

Community-led Housing on the Rame Peninsula

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1. Introduction

Our current work

The Peninsula Trust is an independent community organisation serving the residents of the Rame Peninsula, SE Cornwall. We run the Rame Centre in Millbrook, a three-storey building offering a mix of community benefit:

- The Rame Centre itself is a volunteer-run community hub on the ground floor, in shop premises on Millbrook's main street. The centre's services include a computer centre, microlibrary, welfare support, food bank, credit union, Adult Education classes, an art wall displaying local products, community information and meeting space. The centre is open six days a week and has become a key local asset.
- We have two flats on the upper floors, let out to local young people at reasonable rents. The flats provide a vital opportunity for the area. The larger three-bed flat needs considerable work to bring it up to standard, and is included in our Housing programme.
- We are currently building six small work units on land at the rear of the building, supported by a grant from the Government's "Coastal Communities Fund".

Once the work units are completed and let, the income from the flats and units will be sufficient to retain the community hub indefinitely with no further need for external funding.

Our core strength – local ownership

We have over 600 local members, with more people joining each week. Our members are the owners and shareholders of the Trust, so our core priorities were set by them: Housing, Jobs & Training, Welfare and Community Spirit (events, offers and volunteering).

We are a practical organisation, aiming to actually get new facilities and services running. The research and surveys that we undertake have specific goals –to demonstrate need and provide opportunities. The Housing programme described in this report is a good example.

Start small, grow slowly

We are a stable, successful organisation that is now big enough to be unaffected by changes to government/local policy or other external factors – we are self-financing and self-sufficient in energy and community support. We recognise that it will take many years to develop a useful Housing arm to our work, and we are keenly aware that whatever we do won't be enough... the housing crisis is a massive challenge. All we can do is to make a start, grow slowly across the five rural parishes of the Rame Peninsula and aim to work in partnership with other areas and other organisations.

Our thanks

We have had solid, positive support throughout this setting-up period, from organisations and parish councils and from hundreds of local individuals. Thank you everyone. We are especially grateful to George Trubody, our Cornwall Councillor, for his support and encouragement.

2. The Housing Crisis – Existing Data

Introduction

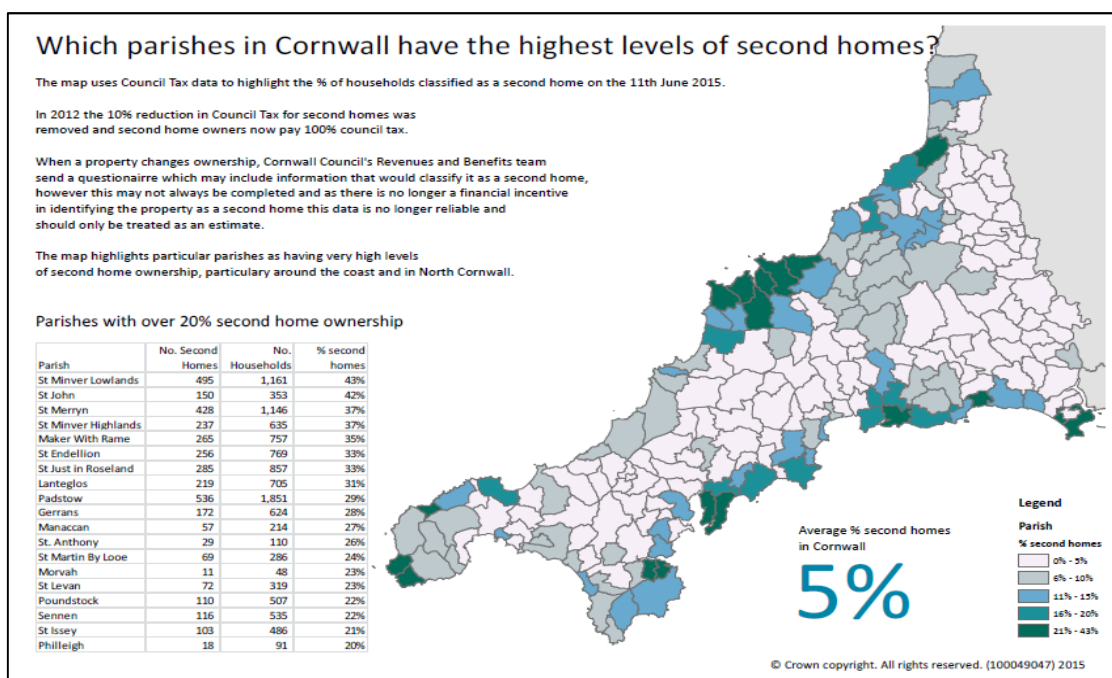
The need for housing in England has in recent years grown faster than its supply. Housing has become more affordable for existing homeowners, but in contrast, social rents have risen faster than wages. Housing is less affordable for a first-time buyer now than it was in the 1990s. Homelessness has also increased over the past five years.

Housing is a key priority for the government, and it has responded to the housing situation in England by putting in place a range of policies designed to increase the supply of housing and to increase home ownership, largely through support to private housebuilders. Over 85% of affordable housing supply since 2006-07 has been new build.¹

Cornwall's situation

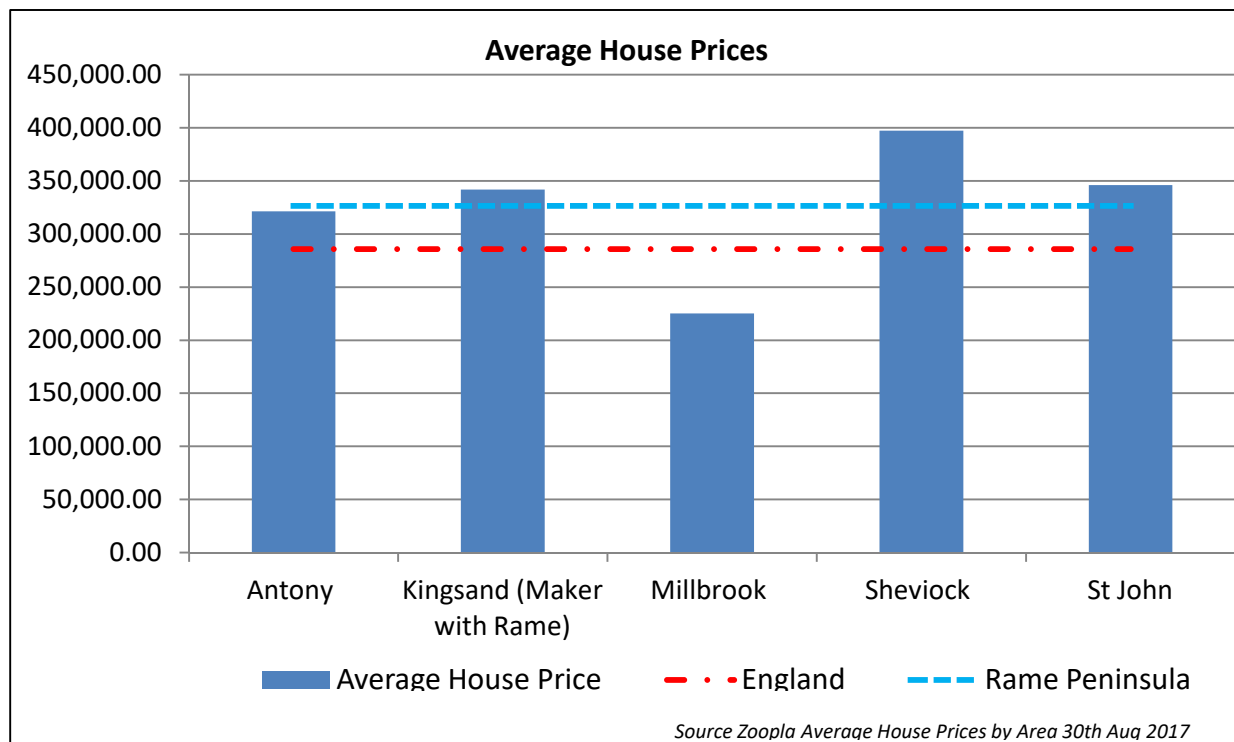
In Cornwall, housing waiting lists began to rise in 2001 due to increased demand in the housing market, without equivalent increases in local earnings.² The social rented stock currently sits at 12%, in contrast to 17% nationally, and less than 1 in 10 households on the Cornwall Homechoice register will be successfully housed.³ Across the five parishes of the Rame Peninsula the proportion of social rented housing sits at just 10%.

The issue of housing in Cornwall stems from a number of factors including high levels of second home ownership, house prices, wages and a depleted proportion of social housing. Levels of second home ownership have been proven to have an impact on average house prices which exacerbates existing market and wage conflicts. This is particularly evident in coastal and rural areas. In five parishes of Cornwall where second home ownership is above 35% of all housing, the average house price is 87% higher than the Cornish average. On the Rame Peninsula, the average proportion of second home ownership lay between 21-43% in 2015, with 2 of the 5 parishes appearing among the highest in Cornwall (St John at 42% and Maker with Rame at 34.7%).⁴ This compares with a rate of just 6.2% across the whole of Cornwall which already has the highest rate of second home ownership in England and Wales.⁵

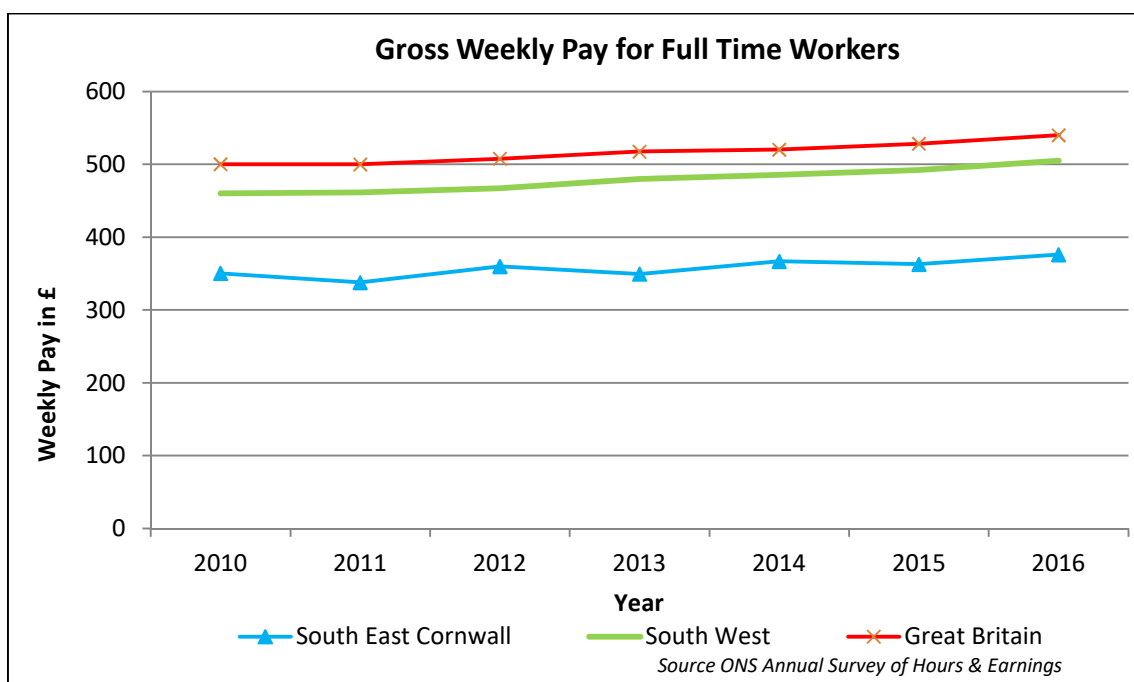


House prices vs real earnings

The table below gives an indication of the price challenge facing would-be homeowners in the Rame Peninsula area.



In contrast to the reality of higher-than-average prices, gross weekly wages for full time workers in South East Cornwall are less than 70% of the national average (£376.20 and £540.20 respectively).⁶ This compounds issues of affordability in the open market and emphasises the need for greater social or other affordable housing solutions in the area.



What kind of housing is needed?

In order to try and address this need effectively it is essential to understand more about the demographic makeup of the communities involved and their specific housing needs.

Cornwall's Strategic Housing Market Needs Assessment in 2014⁷ shows a notable increase in the demand for single person and couple households alongside a sustained demand for traditional family housing with 3-4 bedrooms. The increase in single and couple households reflects the higher than average proportion of the Cornish population aged 65+, as well as the need stemming from concealed households (e.g. adult children living with parents).

The most recent housing needs survey specific to the Rame Peninsula was conducted in May 2013.⁸ It highlighted the low proportion of 1 bedroom properties (just 6% in Millbrook and Maker with Rame) despite more than one third of respondents (33% and 37% respectively) being single person households.

Approximately 10% of the surveyed population identified as having a housing need, with the majority preferring 2-bedroom accommodation, however very few respondents were actually registered with Home Choice.

Another element to be considered, particularly in Maker with Rame, is the need for bungalow or secure accommodation – this is most likely a reflection of the older resident population within this parish. The cost of housing was the most common reason cited for the need to move.⁸

The Rame Peninsula Neighbourhood Plan, completed and adopted in 2017, emphasises the fact that the Peninsula has an above average number of second homes and agrees with Local Authority observations regarding coastal communities within Cornwall as a whole. This puts further pressure on the ability of communities to offer housing to their local residents and thus retain a balanced and thriving population mix.⁹

3. New research by The Peninsula Trust

In 2017, The Peninsula Trust started a new programme of work on the local housing situation. Our aims were twofold:

- Reach a better understanding of the specific problem in our area and any possible solutions
- Discuss the crisis with the local community, looking for agreement on ways forward that can improve the situation and achieve wide local support

Our own local research

We carried out a community consultation and targeted housing survey on the Rame Peninsula to clarify for ourselves the existing need for affordable, secure, rented property for local people. We did not attempt a full survey of every household; instead, we targeted the specific group that cause most of the local concern: young people and young families. These are the people who may not respond through traditional data collection methods such as postal questionnaires; as a community-rooted organisation, we are well placed to talk directly - face to face - with those affected.

Our methodology was the following:

- All questions used came from previous surveys, to allow comparison with existing data.
- We set up a **stall** at a popular local family event (Harfest) and talked face-to-face with residents, getting immediate completion of the survey
- The survey was published **online** and publicised through **social media**
- We ran two **public meetings** on the housing issue, in Cawsand and in Millbrook
- We made presentations at all five of the **Parish Councils** on the peninsula
- We created **window displays** and a continuous survey opportunity at our own community hub, the Rame Centre in Millbrook.
- We worked with the local **Young Adults** group to specifically identify local young people and encourage them on an individual, person-by-person basis to take part in the survey.
- We ran a series of **workshops** to help people register on the Cornwall Council HomeChoice system, using experienced support volunteers.

We reached a total of 291 members of the community through these activities.

The survey results

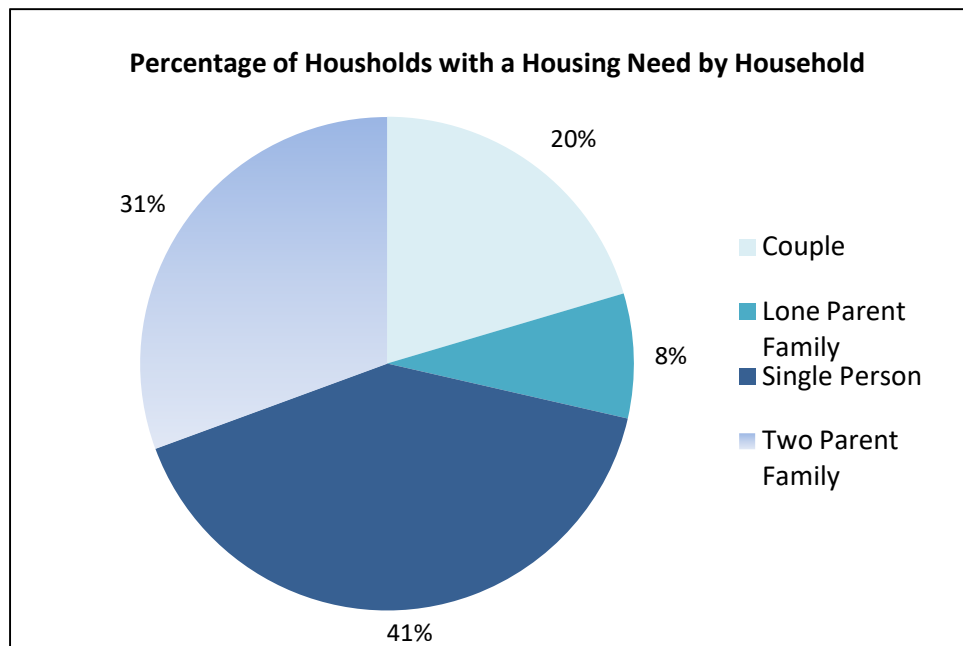
Our study population showed a lower rate of home ownership and a higher rate of privately rented households than is demonstrated by ONS data collection in the local area. We also found that working age adults and children were more highly represented and older people were less visible; this is a direct result of the study targeting strategy and should not be used to make any inference regarding housing needs for the older resident population.

Of the population surveyed, 69% identified as having a housing need, with single person households and two parent families being the most prevalent. Only 31% of households with a housing need were registered on Cornwall Councils' HomeChoice.

35% of all respondents were aware of someone who had had to leave the area and wanted to return.

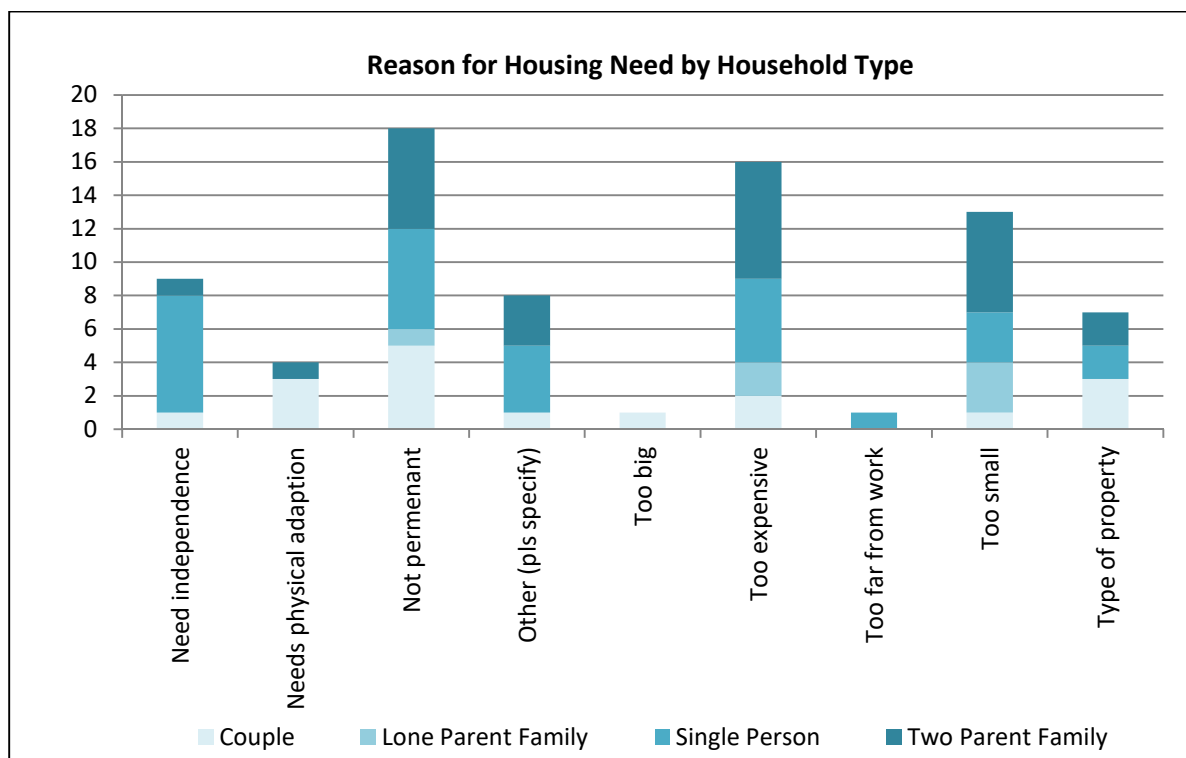
Please see Appendix B for more detail on the survey and data.

The breakdown of our findings can be summarised as shown below.



The reasons provided as to why current housing was unsuitable varied by household type although the most common reasons overall were lack of permanence, expense and house size (too small).

Of respondents expressing a need for single person housing, 43% were concealed households (ie adults currently living in a two parent family or shared housing who wish to move out) so the need for independence was expressed most strongly in this group. Lack of permanence and house size was of more concern for families.



What is the housing need?

The majority of households with housing need are currently renting through a private landlord (55%) Other “non-traditional” tenures included people living in boats, tents, huts and caravans; these households accounted for 10% of the population with housing needs. 26% of respondents with a housing need were already home owners (both with and without a mortgage) however these included people with a village connection who were unable to afford to move back to the village as well as concealed single person households.

Due to the split in the types of household requiring housing, there was a relatively even spread in the type of housing and number of bedrooms required. Couples and single person households were more inclined toward flat accommodation with 1-2 bedrooms, while families preferred houses with 2-3 bedrooms. There was also a need for bungalow accommodation for respondents in the older age groups (45-64, 65+).

Household	Bedrooms Required			
	1	2	3	4+
Couple	4.3%	15.2%	2.2%	0%
Lone Parent Family	0%	2.2%	6.5%	0%
Single Person	21.7%	15.2%	4.3%	0%
Two Parent Family	0%	8.7%	21.7%	2.2%
TOTAL	23.9%	39.1%	34.8%	2.2%

Summary

In line with previous reporting from Cornwall Council’s Strategic Housing Market Needs Assessment and The Rame Peninsula Neighbourhood Plan, our own research has identified a need for affordable single-person and couple households alongside traditional family housing on the Rame Peninsula.

The overall level of housing need shown is much greater than was demonstrated in preceding studies on the Rame Peninsula. This is a reflection of the differing data collection methodologies and respondent characteristics rather than an actual increase in housing need. The benefit of such a targeted local study is that specific households with housing needs can be identified for any future housing scheme resulting from this study.

4. Options and opportunities

We knew from the beginning that Housing was the biggest single challenge affecting people in our area. Our first priority was to build on that understanding with specific research and discussions that would give us detail and a range of options.

The Housing network

We began this work with a series of meetings and discussions with the key housing organisations in our area, in particular:

- Cornwall Council's Affordable Housing Team, responsible for overall planning and strategies on homes in the county
- Cornwall Housing, the delivery arm of the council for social housing, responsible for the existing "council house" stock in our area
- The Community Land Trust movement, especially Cornwall Community Land Trust and the national network. We have made only tentative first steps with this, and will prioritise the link as our programme develops.
- Cornwall Rural Housing Association.

We are very grateful to all those who have helped us develop our understanding of the detailed situation and opportunities. We look forward to working with you as we get moving!

Community consultation and community support

As local residents ourselves, we are all aware of the deep community hostility to new-build estates on green fields sites in our area. Several recent attempts by private developers to build new houses have foundered on strong local opposition; as a community-owned organisation with deep roots in our area, it was essential to understand the depth of feeling and seek ways to improve the housing situation that would be acceptable to the community at large.

We held wide-ranging conversations with our neighbours as a key part of our survey work, described in Section 3 above. These discussions happened on a one-to-one basis and also through community organisations, including the Parish Councils.

The results of our work are now enshrined in a set of "Basic Principles", developed in conjunction with the community and set out below. These principles have been discussed and approved by our Board of Directors as the ground rules for our work on housing in the area.

Basic Principles

The Peninsula Trust wants to take on the challenge of creating new homes on the Peninsula, with the following basic principles:

- Create decent new homes, for rent that people can afford to pay
- Do not build on greenfield sites. We live here, and we don't want to see our open green areas wrecked

- Work with the Council and local people to find suitable sites - derelict houses, unused space or conversion of old buildings
- Make sure that the new houses really are for local people. We want full community control over allocation of the new homes
- This isn't about bringing in loads of new people to the area, it's about decent houses for those who live here now. Yes, we want to give young families the chance to return home – but this is just a few people.

Our first opportunities

We are a practical, results-based organisation aiming to make real change for the better in our area. While running our preliminary work, we were also looking out for specific locations that could meet our developing principles and provide the first actual, physical houses for people to live in.

We are delighted with the progress that we have made, and in particular by the range of real opportunities that have come up already, at this early stage. Our current options are summarised below; each of them will need a full Business Plan if and when they come to fruition.

1. **The Old Ship Inn, Cawsand.** This historic pub was destroyed by fire in 2013, and is a derelict eyesore in the heart of Cawsand village. We want to buy it to create at least 5 small flats on three floors for rent to local people, plus new ground floor community space: pub, café, children's area, heritage centre. This project has started and will be our flagship.
2. **Coastguard Cottages, Penlee.** There are three empty Cornwall Housing properties in this terrace of eight small listed cottages. Condition poor, high investment needed, and Cornwall Housing has no money – so they might be auctioned off, to become second homes. We want to retain them instead for long-term rental. We have had positive discussions with Cornwall Council and are hopeful that we can save these houses for local use.
3. **Derelict site in Green Park, Kingsand.** A fire destroyed one of the bungalows in this estate, leaving a grassed-over area with ample space for two houses. Again, Cornwall Council has no money for the work... so perhaps a partnership arrangement could unlock the site.
4. **Flats at the Rame Centre, Millbrook.** Our existing property includes a three-bed flat in poor condition, with inadequate access and obsolete fittings. It is suitable for conversion to two one-bed units for permanent secure tenancies, if we can raise the refurbishment money.
5. **First offer from private owners.** A local couple have offered us their unused large garden to build on. This is a breakthrough offer for us, demonstrating the strength of local support for what we're trying to do. All subject to consultation, planning permission and finance.

Timescales

One of the most difficult things about this programme is the problem of raising expectations. A lot of the people we have spoken to need a house NOW... but the fact is, we can't help. There's a long way to go, and once we get properly started we know that demand will vastly exceed whatever supply we can create. This won't stop us, because we must do what we can – but we know that the problem won't be solved any time soon.

5. Finance and support

We have a number of advantages when entering the housing sector:

- We are an independent community organisation, fully registered and with charitable status.
- We have a good track record – our team has raised over £3 million in the last five years for community projects, all delivered on time and to budget.
- We have a strong Board of Directors with excellent relevant skills.
- Finally and most importantly, we have massive community support.

All of these things really matter, because would-be funders need to know that the work is wanted, that it's properly planned, and that their money will be safe with us.

Because we are what we are, we have access to specialist support and finance, aimed at the community-owned opportunity. The summary below gives out current understanding of the options; these will change as we develop, but the list does give a useful sense of the potential.

Community Housing Fund

This is a Government fund, paid for from higher Stamp Duty on second homes and specifically aimed at the community housing sector. The fund has £240 million nationally; in an earlier version, £5 million came to Cornwall, so we are hopeful of getting the chance for some of the new money.

Section 106 money

Commercial developers are obliged to provide compensatory benefit to the communities where their new building projects are based. These can be cash contributions, so we are exploring the possibility that some of that local money could come to us.

National Lottery and charity grants

There is a huge range of charitable funding available to groups like ours, some specifically for housing and the rest for support work, community facilities and so on. We have a good track record in securing such grants for our area, and will continue building working on this opportunity.

Community Shares

We are empowered by our legal registration (“Community Benefit Society”) to take investment from private individuals, to be used in creating public benefit. The money is raised as Community Shares which can be withdrawn and which pay a small dividend to the investor – usually 3%. This is a strong way to create direct local ownership of housing while offering a very secure investment.

Loan finance

Rented housing, especially in an area of high demand, is a safe investment that pays a regular return. This means that long-term loans are readily available, with specific lenders in the charity/community sector who offer good support and low interest rates. We will, of course, seek out grant funding wherever possible, but we will not discount the loan option where it is proven to be viable.

6. SWOT analysis

<p style="text-align: center;">Strengths</p> <ul style="list-style-type: none">• Very strong community support across the area, built on residents' priorities• Good track record from a highly experienced Board and senior staff• Relevant recent experience with funders and finance providers• Successful community shares offer only three years ago• We are a stable organisation with a secure income base from existing work, so we can think and invest for the long-term and build a housing arm slowly	<p style="text-align: center;">Weaknesses</p> <ul style="list-style-type: none">• Not currently involved in Community Land Trust / housing networks• Experience on housing provision limited to our current two flats• We are relatively unknown to the larger organisations /local authority structures
<p style="text-align: center;">Opportunities</p> <ul style="list-style-type: none">• Substantial new interest and funding is appearing nationally and locally• Initial contacts with Cornwall Council / Cornwall Housing have been positive• Our principles mean we can get plots that private developers won't be offered	<p style="text-align: center;">Threats</p> <ul style="list-style-type: none">• Risk of being out-competed for funding by bigger, better-known organisations• Important to grow slowly and not overreach in the early years• The inevitable high expectations that can't be met will anger some people

Appendix A – The Peninsula Trust

The Peninsula Trust is an independent community-owned organisation serving the Rame Peninsula. Though the Trust itself is relatively new (launched March 2014) our Directors and senior staff have many years experience in publicly-funded project work in this area.

We are a Community Benefit Society, with Exempt Charity status from HMRC. We are registered through the Financial Conduct Authority, on their Mutuels Register, ref 32339R. This legal structure allows us to take private investment from individuals as well as the general range of options around grants and loans. Our legal structure is that used by Community Land Trusts, so we have the same standing in law and as regards our relationship with the authorities

We own a three-storey building in Millbrook village, with an active community hub (the Rame Centre) on the ground floor and two flats above, let out to local young people. We are currently building work units at this property, using a grant from the Government's Coastal Communities Fund; once this work is complete and the units tenanted, the property will be fully self-financing indefinitely from rental income.

The Board of Directors

- **Debbie Patterson, Chair.** Debbie has recently retired, having sold her successful local business in the marine sector. Debbie brings us a clear insight into business planning and development work. She is a long-term resident, an active local volunteer and a key organiser in the Methodist church.
- **Chris Day, Finance Director.** Chris is a retired senior accountant with a lifetime's experience in financial management and planning, bringing us rigorous compliance with statutory reporting. Chris has lived in the area for many years and is a committed community volunteer.
- **Alex Huke** works for the University of Exeter in Falmouth, as a specialist in project development and funding. He was a senior officer in the RDA. Alex brings us a strong background in the realities of public funding, its reporting requirements and operational details. He is a long-term resident of Cawsand village and a member of Maker-with-Rame parish council.
- **Rob Pryke** is a businessman who has lived in the area for 15 years. He has created and run several small businesses, including a community services business that employed 40 people. Rob has been a supporter of community projects throughout his working life.
- **Sharon Lewis** was born and bred in Millbrook. She has 35 years experience in the Civil Service, mostly as a manager, and has experience and professional qualifications in land law. Sharon has been a Millbrook Parish Councillor for 12 years and is very involved in local planning issues.

Key staff

- **Simon Ryan** (General Manager) is an experienced community development manager with over twenty years' experience. He has run a series of property acquisitions and refurbishments in the local area including the youth centre, Congregational Church manse, charity offices/shop and the Trust's property in Millbrook.
- **Jane Riggs** (Finance & Admin Manager) has a lifetime's local experience in running successful businesses and managing commercial properties with multiple occupancy. She has an unrivalled grasp on the realities of day-to-day operational and financial management, service/utility provision, and tenant relations.
- **Kate Fitch** is an experienced researcher and statistician, with a professional background in the creation, collection and analysis of national health studies.

Appendix B – Survey and Consultation details

The Consultation

The wider consultation was largely informal, at the events or face-to-face. We specifically asked every attendee if they approved of our work, with 95% agreement achieved.

We started the “HomeChoice” registration workshops but made only limited progress because of lack of time and volunteer support. On the basis of the established need and current low registration level, we want to run a funded, longer-term series of workshops in the future.

<i>Activity</i>	<i>No. residents involved</i>	<i>Notes</i>
Harfest community event	47	Primarily younger people and families
Social media	1,730	No. separate contacts across a range of posts
Public meetings	38	
Parish Councils	97	Includes councillors and public
Rame centre display material	29	
Young Adults group	109	
HomeChoice workshops	17	7 small group sessions in November
Total contacts	337	Direct face-to-face engagement
	2,067	Total including social media contacts

The survey

From the total number of people engaged in the wider consultation, we received 71 completed and usable survey questionnaires. Of that total, 49 households – 69% - have a housing need. However, less than a third of those with a need – 31% - are currently registered on HomeChoice.

We can provide a full set of the survey returns and statistics on request.

A copy of the survey is appended below.

Copy of our survey, Sept – Dec 2017

RESPONDENT POSTCODE: _____

The Peninsula Trust Housing Needs Survey 2017

Your Household

What type of household are you?	Single Person		Two parent family	
	Couple		Lone parent family	
	Other (please specify)			

How many people in each of these age groups live in your home?	0 – 15 years		45 – 64 years	
	16 – 19 years		65 – 74 years	
	20 – 44 years		75 + years	

Your Home

Is your home: (please tick)	Owned outright		Housing Assoc.	
	Owned with a mortgage		Rented from Council	
	Shared ownership		Tied to job	
	Rented privately			
What kind of property do you live in?	House <input type="checkbox"/> Bungalow <input type="checkbox"/> Flat <input type="checkbox"/> Other <input type="checkbox"/>			
How many bedrooms does your home have?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4+ <input type="checkbox"/>			

You and Your Village: Please select the appropriate parish

Millbrook Maker with Rame Sheviock Antony St John

Do you: (please tick all boxes which apply)	Live in the village		For _____ years	
	Work in the village		For _____ years	
	Have relatives in the village		For _____ years	
	Have previous residency in the village		For _____ years	
Do you know anyone who has had to leave the area in the last 5 years that may want to return?	Yes <input type="checkbox"/> No <input type="checkbox"/>			

If yes, please provide their name and contact number below and we'll contact them - or complete an additional form on their behalf

Name:

Contact number:

If you are likely to have any housing needs within the next 5 years please continue to p 2

If there is more than one person / family with housing needs please use additional forms

Your Housing Needs

What type of household needs housing?	Single Person		Two parent family	
	Couple		Lone parent family	
	Other (please specify)			
How many people in each of these age groups need housing?	0 – 15 years		45 – 64 years	
	16 – 19 years		65 – 74 years	
	20 – 44 years		75 + years	
When is this housing going to be needed?	Within 2 years <input type="checkbox"/> 2 – 5 years <input type="checkbox"/> 5+ years <input type="checkbox"/>			
Why is your current home unsuitable?	Too small		Too far from carer	
	Too big		Not permanent	
	Needs physical adaption		Need independence	
	Too far from work		Type of property	
	Too expensive		Other (specify)	

Housing Requirements

What type of home would be most suitable?	House <input type="checkbox"/>	Bungalow <input type="checkbox"/>	Flat <input type="checkbox"/>
How many bedrooms would your home need?	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/> 4+ <input type="checkbox"/>
Do you need any in-house support or have specific needs such as mobility issues? (Please specify)			
Are you registered with Homechoice?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	

If no, PLEASE register online with Homechoice. This will help prove the need for affordable housing in our area. If you need a hand or access to a computer we are happy to help at The Rame Centre.

Additional Comments

Use the space below to make any additional comments regarding your housing needs

Contact information

This will be treated in strictest confidence and used only to give you information on any housing scheme that results from this survey.

Name:

Address:

Phone: Email:

Appendix C – References

- 1 National Audit Office** Department for Communities and Local Government Housing in England: overview. Jan 2017 <https://www.nao.org.uk/wp-content/uploads/2017/01/Housing-in-England-overview-Summary.pdf>

- 2 Cornwall Local Plan: Housing Needs Evidence Base.** Affordable Housing Need; Briefing Note 10. Nov 2013 <https://www.cornwall.gov.uk/media/3642940/BN10-Affordable-Housing-v4-Nov-13.pdf>

- 3 Cornwall Council Strategic Housing Framework.** Mar 2014
https://www.cornwall.gov.uk/media/9631240/strategic-housing-framework_web.pdf

- 4 Cornwall Local Plan: Housing Needs Evidence Base.** Second and Holiday Homes; Briefing Note 11 Version 2. Dec 2015 <https://www.cornwall.gov.uk/media/17171641/bn11-second-and-holiday-homes-v2-dec-15.pdf>

- 5 ONS 2011 Census: Number of people with second addresses in local authorities in England and Wales, March 2011**
<https://www.ons.gov.uk/peoplepopulationandcommunity/housing/bulletins/2011censusnumberofpeoplewithsecondaddressesinlocalauthoritiesinenglandandwales/2012-10-22>

- 6 NOMIS Official Labour Market Statistics** Annual Survey of Hours and Earnings (ASHE) 2016 extracted Aug 30 2017 <https://www.nomisweb.co.uk/>

- 7 GVA Strategic Housing Market Needs Assessment (SHMNA) Cornwall.** Jul 2013
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