



Summary

- The older population of the Island is predicted to increase over the next ten years which, in turn, will put extra pressure on the need for additional suitable housing.
- The number of homeowners on the Island dropped by around 6% between the 2001 and 2011 Censuses. There was a similar increase in private renting.
- There is a higher rate of second homes on the Island than the South East or England, the main reason being for holiday purposes.

Island properties

Number of household spaces/dwellings

There were a total of 67,676 household spaces on the Island at the 2011 Census, of which 61,085 had at least one usual resident. A household is defined as one person living alone, or a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room, sitting room or dining area.

There were 67,506 dwellings on the Isle of Wight at the 2011 Census. A dwelling is a unit of accommodation in which all rooms, including the kitchen, bathroom and toilet are behind a door that only that household can use. A dwelling may comprise one or more household spaces (the accommodation occupied by an individual household or, if unoccupied, available for an individual household. A dwelling may be classified as shared or unshared.

Average household size

The average household size has dropped slightly from around 2.1 people (2001 Census) to current levels of around 2.0. These figures are based on the population usually resident in households (128,647 in 2001; 133,713 in 2011) divided by the number of household spaces (61,609 in 2001; 67,676 in 2011).

The fall in average household size reflects changes in the size of the family unit and

increasing numbers of single person households, many of them older people, which is likely to add pressure on the demand for housing units.

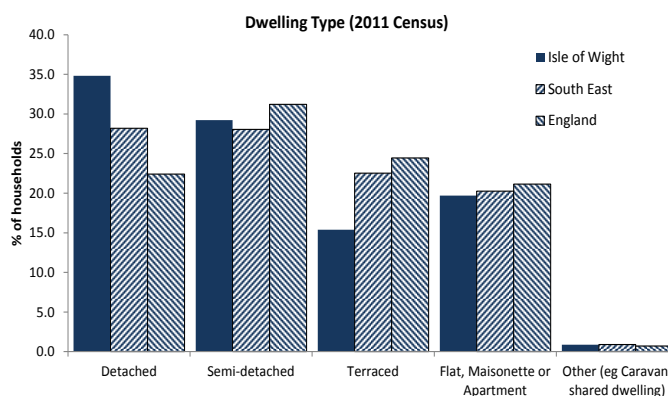
Comparing the Island to England, the national average is 2.3 people for both 2001 and 2011. This could be linked to the number of second homes on the Island compared to the rest of the country.

Population statistics and demographic information are available within the factsheets at www.iwight.com/factsandfigures.

Dwelling type

The following graph shows that, as of the 2011 Census, on the Island the most common dwelling type is detached (34.8%). In comparison, the South East has 28.2% detached dwellings and in England 22.4% of dwellings are detached.

The Island has fewer terraced dwellings (15.4%) than the South East (22.5%) or England (24.5%).

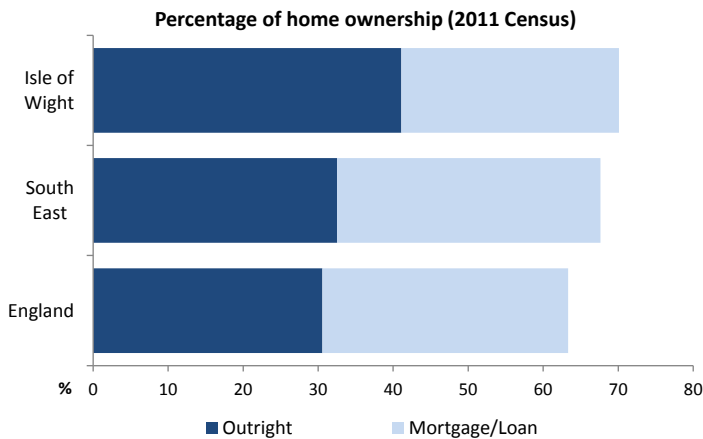


Source: ONS Neighbourhood Statistics – Housing
www.neighbourhood.statistics.gov.uk/dissemination/LeadDatasetList.do?a=3&b=276857&c=isle+of+wight&d=13&q=412857&i=1001x1003&m=0&r=1&s=1351158411622&enc=1&domainId=7

Home ownership (tenure)

The following graph shows the Island has significantly high levels of home ownership, with 70% of households being owned, either outright (41%) or with a mortgage or loan (29%). By comparison in the South East 68% of homes

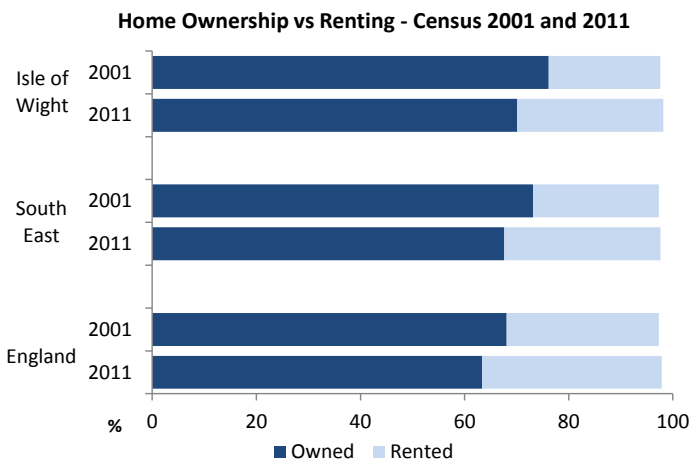
were owned (33% outright) and in England this was 63% (31% outright).



Source: ONS Neighbourhood Statistics – Housing
www.neighbourhood.statistics.gov.uk/dissemination/LeadDatasetList.do?a=3&b=276857&c=isle+of+wight&d=13&q=412857&i=1001x1003&m=0&r=1&s=1351158411622&enc=1&domainId=7

The high number of houses owned outright is due to the Island having a large number of older retired people, many of whom will have already paid off their mortgage.

Although we still have higher levels of home ownership than the South East or England, since the 2001 Census, levels have dropped by around 6% in all three areas. The difference has been made up in all areas by similar increases in private renting.



Source: ONS Neighbourhood Statistics – Housing
www.neighbourhood.statistics.gov.uk/dissemination/LeadDatasetList.do?a=3&b=276857&c=isle+of+wight&d=13&q=412857&i=1001x1003&m=0&r=1&s=1351158411622&enc=1&domainId=7

Socially rented accommodation

The Island has low levels of socially rented properties, with 2011 Census data showing only 10.7% being rented from Registered Providers of social housing. These providers include the local authority, housing associations and registered social landlords. In comparison, the South East

has 13.7% social rented accommodation and England has 17.7%.

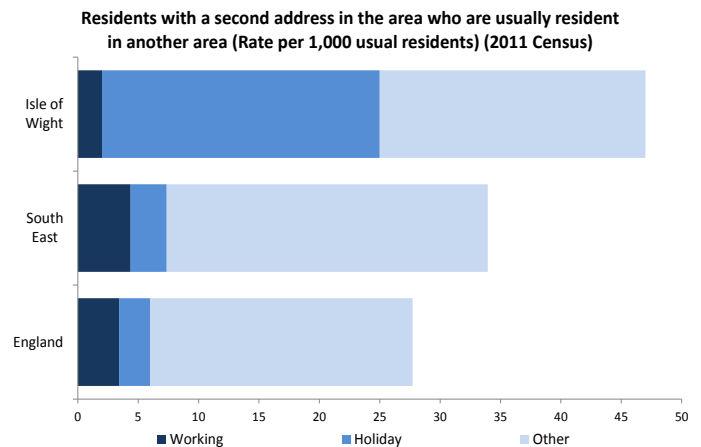
On the Island, there is no local authority owned housing stock; it is all owned by housing associations. However, people still fill the 'local authority' box which is why Census results show some figures.

Source: ONS Neighbourhood Statistics – Housing
www.neighbourhood.statistics.gov.uk/dissemination/LeadDatasetList.do?a=3&b=276857&c=isle+of+wight&d=13&q=412857&i=1001x1003&m=0&r=1&s=1351158411622&enc=1&domainId=7

Second Address

The following graph shows the number of people resident in another area with a second address on the Isle of Wight, according to the 2011 Census. This shows the Island has a higher proportion of recorded second addresses than the South East and England.

The Island has a rate of 47 people with a second address in the area that are usually resident in another area per 1,000 usual residents, compared to 34 in the South East and 28 in England. The main reason for a second address on the Island was 'Holiday' (23 per 1,000 residents), closely followed by 'Other' (22 per 1,000 residents), with 'Working' the least common reason (2 per 1,000 residents).



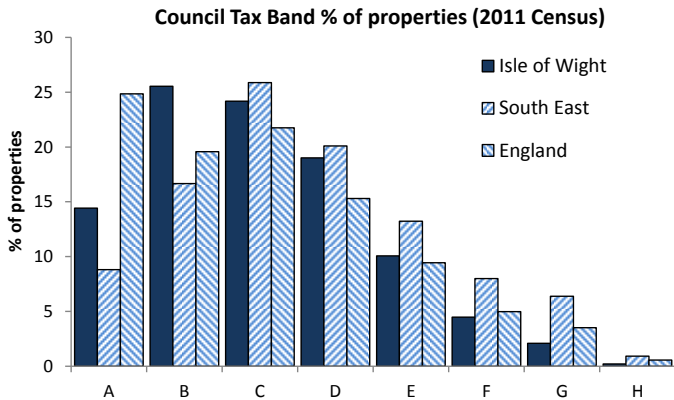
Source: ONS – Census Data
www.ons.gov.uk/ons/rel/census/2011-census/second-address-estimates-for-local-authorities-in-england-and-wales/index.html

Looking at it a different way, the number of people resident on the Isle of Wight with a second address outside of that is a different picture.

The Island has a rate of 30 residents per 1,000 usual residents with a second home elsewhere, compared to 91 per 1,000 in the South East and 44 per 1,000 in England.

Council Tax

The following graph shows the percentage of properties in each Council Tax band. The most common Council Tax band on the Island is B (25.5% of all properties). In comparison, in the South East the most common Council tax band is C (25.9%) and in England is band A (24.8%).



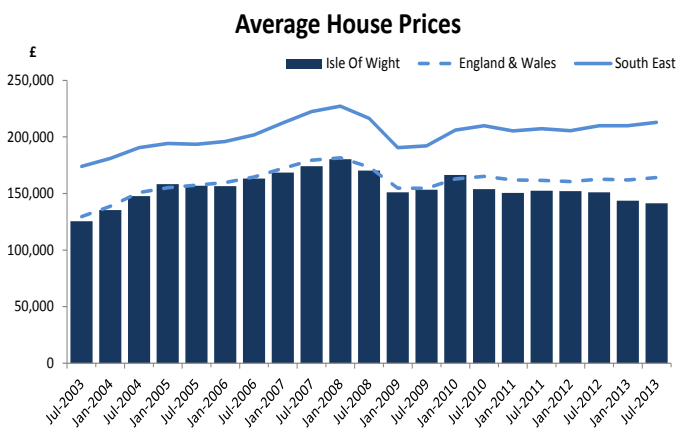
Source: ONS Neighbourhood Statistics – Housing
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Housing Affordability

Average house prices

The average Island house price in July 2013 was **£141,000**. In comparison the average house price in the South East was £213,000 and for all of England and Wales was £164,000.

The following graph shows there was a significant drop in average house prices between 2008 and 2009, with prices fairly flat in the last 2 years:



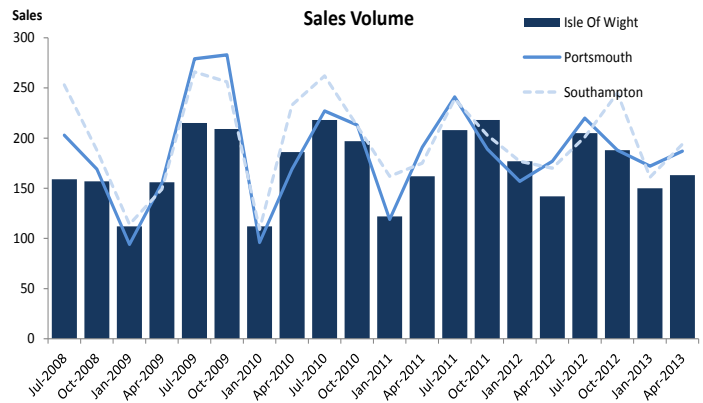
Source: Land Registry – House Price Index
www.landregistry.gov.uk/public/house-prices-and-sales

Data produced by Land Registry © Crown copyright 2013

Sales volume

The sales volume (sales per month) on the Isle of Wight at May 2013 was 216, which compares to 235 in Portsmouth and 232 in Southampton.

The following graph shows how sales volume has stayed generally level since July 2008:



Source: Land Registry – House Price Index
www.landregistry.gov.uk/public/house-prices-and-sales

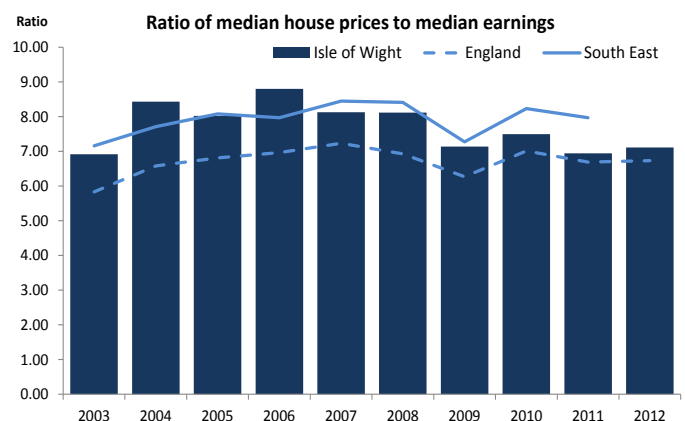
Affordability

The ratio of house prices to earnings is one measure of how affordable it is to buy a property. The higher the ratio, the less affordable it is for households to get onto the property ladder.

Housing affordability on the Island in 2011 was 6.94. In comparison the ratio in the South East (7.97) was higher (worse), but lower (better) for England (6.69).

Provisional figures for 2012 indicate housing affordability ratio on the Isle of Wight has risen to 7.11. England has risen too but not by as much (6.74). (Data at a regional level is no longer published as of October 2011)

The following graph shows the Island's housing affordability ratio since 2003:



Source: www.gov.uk/government/statistical-data-sets/live-tables-on-housing-market-and-house-prices (Table 577)

Island wages and employment

The following gives an indication to the state of the economy of the Island:

Gross annual pay: Median full-time annual pay in 2012 on the Island was £24,954. In comparison, in the South East it was £29,461 and in England it was £26,826.

Gross weekly pay: Median full-time weekly pay in 2012 on the Island was £456.70. In comparison, in the South East it was £555.80 and in England it was £513.20.

Gross hourly pay: Median full-time hourly pay in 2012 on the Island was £11.36. In comparison, in the South East this was £14.24 and in England it was £13.00.

Source: ONS – Annual Survey of Hours and Earnings (ASHE) www.ons.gov.uk/ons/rel/ash/annual-survey-of-hours-and-earnings/index.html (Tables 10.7a, 10.1a & 10.5a)

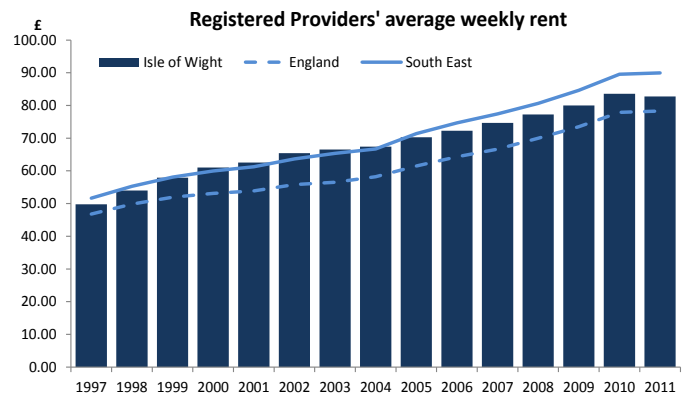
Job Seekers Allowance (JSA) claimants: JSA claimants on the Island totalled 3,012 people, 3.7% of the resident 16-64 aged population (as at November 2013). In comparison, JSA claimants in the South East totalled 1.8% of the 16-64 aged population, and for Great Britain it was 2.9%.

Source: NOMIS – Labour Profile www.nomisweb.co.uk/reports/lmp/la/2038431803/report.aspx

Affordable housing

Housing affordability and economic conditions on the Island means there is increased importance on affordable rent and social rent products provided by Registered Providers

The following graph shows the Island's Registered Providers' average rent costs are currently slightly lower than the South East, but are slightly higher than England. You can also see that although the average weekly rent has increased steadily since 1997, it flattened out between 2010 and 2011.



Source: www.gov.uk/government/statistical-data-sets/live-tables-on-rents-lettings-and-tenancies (Table 704)

Homelessness

Homelessness applications

The number of homeless applications received fell from 451 in 2004/05 to 166 in 2012/13. From 1 July 2013, all approaches had to be recorded (even those who were deemed 'not priority' at first approach), rather than just applications and as at 30 September 2013 stands at 215 for 2012/13. On average, since 2004/05 around 55% of applications were accepted.

Households in Temporary Accommodation

Households in temporary accommodation fell from a high of 367 in 2004/05 to 141 households in 2012/13. The number of households in temporary accommodation has fluctuated in recent years, and as at 30 September 2013 stands at 144 households.

Housing register

Currently anyone can apply to be entered onto the Island HomeFinder housing register; in fact people use the register to ask for transfers within and between Registered Providers.

At the end of March 2013 the number stood at 7,424. As at 30 September 2013 there were 7,953 applicants, showing numbers continue to rise.

Homelessness prevention

The homelessness prevention service provides advice and support to tenants faced with eviction.

745 homelessness cases were referred to prevention in 2006/07, and while annual figures have fluctuated year on year, they rose to 1,037 in 2012/13. As at 30 September 2013 there were

537 homelessness cases referred for prevention (2012/13).

Since 2006/07 homelessness has been prevented in around 51% of cases.

Source: IWC Housing

Rent Deposit Scheme

The rent deposit scheme is there to assist those who have exhausted other ways to finance a deposit, who are threatened with homelessness and who are considered to be in priority need under current homeless legislation. Further information is available at:

www.iwight.com/Residents/Care-and-Support/Housing/Housing-Options-and-Homelessness-Prevention-Advice/Homelessness-Prevention.

Further information can be found in the Homelessness Strategy 2008-2013

www.iwight.com/azservices/documents/2113-HomelessnessStrategy2008v3.pdf

Deprivation

Indices of Multiple Deprivations (IMD) – Barriers to Housing and Services

The 2010 IMD measured seven ‘domains’ of deprivation, including ‘Barriers to Housing and Services’, which considered the physical and financial accessibility of housing and key local services with seven of the Island’s LSOAs falling within the 10% most deprived in England:

- Ashley B
- Central Rural A
- Shalfleet & Yarmouth B
- Brighstone & Calbourne A
- Newchurch B
- Central Rural B
- Parkhurst B

Source: www.gov.uk/government/collections/english-indices-of-deprivation

Further information on the IMD is available as a factsheet and maps at www.iwight.com/factsandfigures.

Child Poverty

As at 31 August 2011 there were 4,655 children under 16 living in poverty on the Island (or 21.1% of this age group). This is a drop in the total number and proportion of under 16 children in poverty than in 2010 (4,885 children, 22.0%), and also from 2009 (5,040 children, 22.5%).

In comparison, in 2011 the Island has a similar proportion of under 16 children in Poverty to

England (20.6%), but higher than the South East (15.1%).

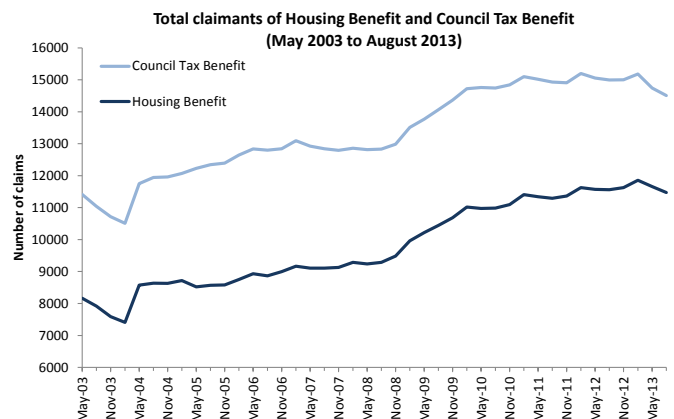
Source: www.hmrc.gov.uk/statistics/child-poverty-stats.htm

Further information on child poverty can be found at www.iwight.com/factsandfigures.

Housing Benefit and Council Tax Benefit

Housing Benefit (HB, including Local Housing Allowance) and Council Tax Benefit (CTB) are intended to help claimants pay their rent or Council Tax if they are on benefits, and / or working on a low income.

The following graph shows the number of individual claimants of HB and CTB. These figures do not take into account any joint claims. The two benefits follow roughly the same pattern over the last ten years although CTB claimants have always been considerably higher than HB claimants. Since 2003, the number of claimants has generally increased, however, the last three years have levelled out somewhat.



Source: IWC Revenues and Benefits

Changes to Housing Benefit

There have been significant changes to Housing Benefit, which applied to applications made from 1 April 2011. For example, the rates for Local Housing Allowance have been reduced across the country.

Further information and specific changes made to Housing Benefit can be found at www.gov.uk/housing-benefit

Changes to Council Tax Benefit

As part of its welfare reforms, the government abolished the national council tax benefit scheme and local authorities have become responsible for introducing a local support scheme, while also having their funding cut by around 10%.

This means that some people, who may never have had to pay Council Tax before, will now need to make some contributions towards their bill. This may have an effect on their ability to afford other things, like rent, heating or food.

Source: www.iwight.com/Residents/Benefits-Council-Tax-and-Business-Rates/Local-Council-Tax-Support/About-Local-Council-Tax-Support2

Travellers and Gypsies

The Housing Act 2004 places a duty on Local Housing Authorities to undertake regular assessments of the accommodation needs of 'gypsies and travellers' either living in, or passing through an area.

It should be noted that there are currently no authorised Gypsy and Traveller sites on the Island.

The Gypsies and Travellers Accommodation Assessment 2006

(www.iwight.com/azservices/documents/2782-fb6---gypsy-traveller-study.pdf) and subsequent updates identified the need for a combination of 27 transient and permanent pitches on the Island to meet the current need of gypsies and travellers.

Consultation and research is being undertaken to ascertain where these pitches would be best placed on the Island to meet the needs of this community.

Source: IWC Homelessness Strategy 2008-2013
www.iwight.com/azservices/documents/2113-HomelessnessStrategy2008v3.pdf

Fuel Poverty

Fuel poverty is caused by the interaction of a number of factors, specifically:

- The energy efficiency of the property (the energy required to heat and power the home);
- The cost of energy, and
- Household income

Living in cold homes can damage people's health and affect their quality of life. The elderly, children, and those with a disability or long-term sickness are especially vulnerable.

In 2011, an estimated 9.9% of Island households were in fuel poverty, equating to 6,271 households, and representing an improvement (a lower proportion of households in fuel poverty) from 16.0% in 2010 (9,925 households).

The Island has a similar estimated proportion of households in fuel poverty as England (10.9%) but

has a higher proportion than the South East (8.2%) and has the ninth highest proportion out of the 67 local authorities in the South East. On the Island, fuel poverty tends to be higher in the rural areas.

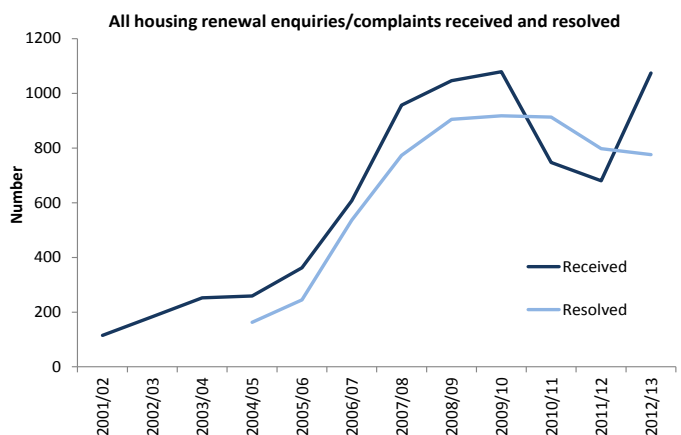
Source: www.gov.uk/government/organisations/department-of-energy-climate-change/series/fuel-poverty-sub-regional-statistics

To view further detailed information on fuel poverty, visit www.iwight.com/factsandfigures.

Housing Renewal

Housing condition has a direct bearing on educational attainment, health and life expectancy. The Housing Renewal department at the council deal with all enquiries regarding housing condition. Enquiries/complaints about housing (all types) increased significantly between 2004/06 (259) and 2009/10 (1,079). However, the number of enquiries/complaints then fell to 680 in 2011/12 and increased to 1,074 in 2012/13. So far in 2013/14 (up to and including September) there have been 318 enquiries/complaints.

The graph below shows the number of enquiries received compared with the number of cases resolved.



Source: IWC Housing Renewal

Disabled Facilities Grant

The Disabled Facilities Grant is a mandatory entitlement that helps disabled people to live as comfortably and independently as possible in their own home through the provision of adaptations.

The Disabled Facilities Capital Grant Determination 2013-14 has made available £180 million (an increase of £11m from 2010-11), with the Island's allocation being £740,717. This compares with £634,717 in Portsmouth and £776,717 in Southampton.

Source: www.gov.uk/government/publications/the-disabled-facilities-capital-grant-determination-2013-to-2014

This amount has been topped up by the council to create a total budget of £1,668,880 for Disabled Facilities Grants. This demonstrates the level of need for this type of grant on the Island.

Further information regarding housing for older and disadvantaged people can be found from www.gov.uk/government/policies/providing-housing-support-for-older-and-vulnerable-people

Population demand for Housing

Population growth

It is currently predicted that over the next nine years the Island's population will increase by around 8,000 people – an increase of around 5.8% on the 2012 mid-year estimates:

- Based on 2012 mid-year estimates, 24.9% of the population are aged over 65 years of age but this figure is expected to have increased to around 28.4% by 2021.
- The proportion of the Island's population aged between 20 and 64 is anticipated to reduce from 54.2% (2012) to around 51.7% (2021).

Source: ONS – Subnational Population Projections 2011-based www.ons.gov.uk/ons/rel/snpp/sub-national-population-projections/Interim-2011-based/index.html

The Local Planning Authority and Local Housing Authority are conducting an objective assessment of population and household growth called the Strategic Housing Market Assessment (SHMA) which will include an assessment of affordable housing requirements.

House-building targets

The Island Plan sets out the overall target for house building to meet the housing needs and housing demands of the population of the Isle of Wight.

This target is 520 new dwellings per year and details of the progress towards this target can be found in the Island Plan Monitoring report.

Further information on current housing targets is available from the Island Plan 2012

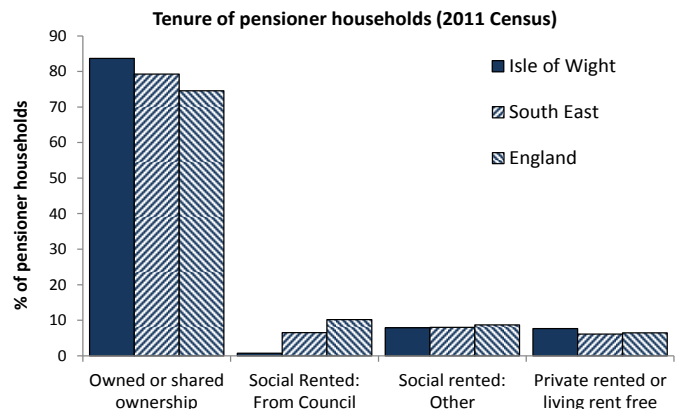
www.iwight.com/azservices/documents/2776-Core-Strategy-Adopted-March-2012-updated-web-links-May-2013-with-cover.pdf

Older People

Based on the use of a Household Reference Person (HRP) (One family/household member being selected as a HRP to define the

household's position), homeownership (either outright, with a mortgage/loan or shared ownership) amongst pensioners on the Island is high at 83.7%. This compares to 79.3% in the South East and 74.6% in England.

Correspondingly, the Island has low levels of pensioners in social housing at 8.6%. This compares to 14.6% in the South East and 19.0% for England.



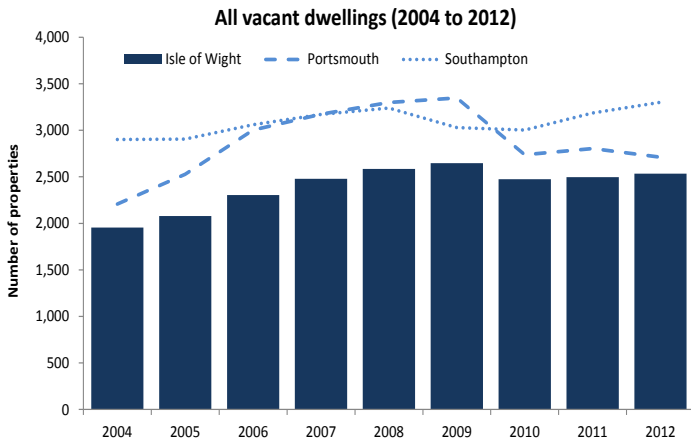
Source: ONS (Neighbourhood Statistics) – Housing www.neighbourhood.statistics.gov.uk/dissemination/LeadDatasetList.do?a=3&b=276857&c=isle+of+wight&d=13&q=412857&i=1001x1003&m=0&r=1&s=1351158411622&enc=1&domainId=7

Current average household size (2.0 per household) applied to ONS population projections through to 2021 suggest that at least 424 units per annum will be required to meet the increased demand for housing from older people. This estimate could be considered conservative, as according to the 2011 Census 30.5% of pensioners lived on their own, meaning a lower average household size among pensioners.

All Vacant Dwellings

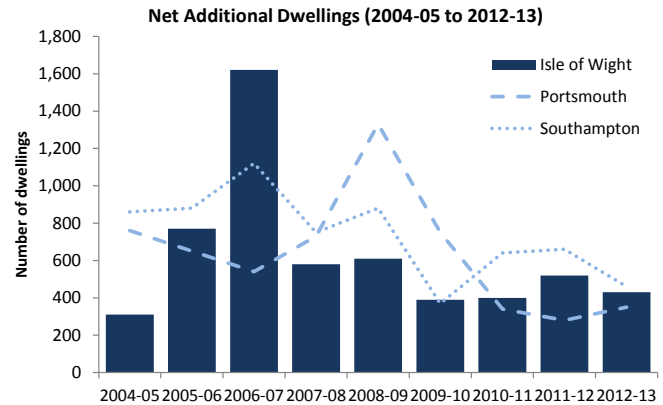
The following graph shows the number of dwellings considered to be 'vacant'. This shows the numbers of 'vacant' dwellings on the Island grew steadily between 2004 and 2009, with a decline in 2010 but a gradual increase in the years since. In 2012, the Isle of Wight had 2,534 'vacant' dwellings. In comparison, Portsmouth had 2,712 and Southampton had 3,301.

However 67% of this total relates to short term transactional empty dwellings (for example properties empty between tenants)



Source: www.gov.uk/government/organisations/department-for-communities-and-local-government/series/dwelling-stock-including-vacants

units per year) and Southampton built 6,620 (an average of 736 units per year).



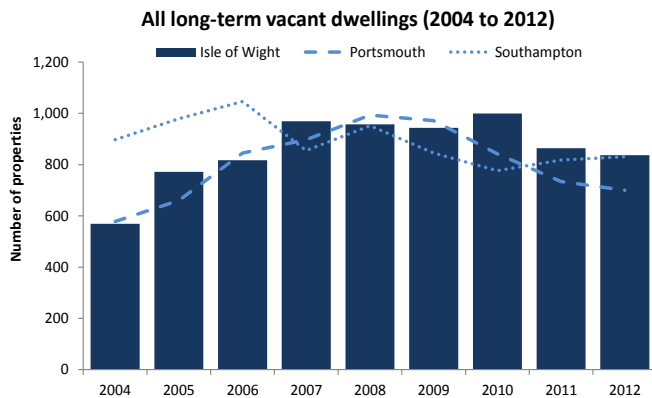
Source: www.gov.uk/government/organisations/department-for-communities-and-local-government/series/dwelling-stock-including-vacants

Long-Term Vacant Dwellings

The following graph shows the number of ‘long-term vacant’ dwellings (unoccupied and substantially unfurnished for over six months). It shows the number increased on the Island between 2004 and 2010. However, there was a fall in numbers in 2011, with the Island having 864 ‘long-term vacant’ dwellings, in comparison Portsmouth had 734 and Southampton had 818. This total has continued to fall and in 2012 was 837 dwellings.

NB. Data for this section has been taken from national statistics to enable comparisons, however other statistics produced and published by the council planning department’s monitoring report may differ due to different counting methods. For information, these figures are:

2005/06	793
2006/07	1,645
2007/08	603
2008/09	635
2009/10	440
2010/11	455
2011/12	535
2012/13	437



Source: www.gov.uk/government/organisations/department-for-communities-and-local-government/series/dwelling-stock-including-vacants

Drive for Affordable Housing

There has been a drive to increase the number of affordable properties available on the Island, in response to regional targets and research undertaken by the council’s housing department. The council also has a commitment to meet housing needs of the young and first-time buyers within the community.

Looking to the future

House building

The following graph shows the number of additional dwellings completed since 2004/05 on the Isle of Wight, Portsmouth and Southampton.

Between 2004/05 and 2012/13, the Island built 5,630 net additional dwellings (an average of 626 units per year). In comparison, Portsmouth built 5,730 net additional dwellings (an average of 637

Support & Information

Information, support and assistance in relation to housing is available from:

www.iwight.com/Residents/Care-and-Support/Housing/