

Northwood Housing Needs Survey
2014-2019

November 2014
Northwood Parish Council

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SUMMARY

Northwood Parish Council commissioned a housing needs survey for the period 2014-2019.

The findings have been analysed by the Isle of Wight Council Planning Policy Team and the final document has been completed and agreed by Northwood Parish Council.

This document has been commissioned to provide supporting information for the determination of planning applications in accordance with Policy SP1 (Spatial Strategy) and DM3 (Balanced Mix of Housing) and other policies of the Island Plan Core Strategy.

The study has been designed to understand residents' current housing circumstances and their future housing needs (including other family members or other people living with them). It has also been designed to understand what type of housing is available in the area and the extent to which it is affordable to local households. In order to achieve the aims and objectives, the study involved:

- a household survey designed to understand the housing needs of existing and newly forming households and also understand attitudes to further housing development in the parish; and
- obtaining information about housing in the Parish and the supply of housing, rents and purchase prices.

Key Findings from the Household Survey

Total Number of Houses in Parish	1004	100%
Surveys Received Back	447	44.5%

A 44.5% response rate was achieved for this survey meaning that the findings are statistically robust.

Summary

The Northwood Housing Needs Survey has been completed in order to provide the right sort of housing for Northwood so that residents can remain in the Parish if they wish.

The findings of the study, and other relevant information, will form a material consideration in the determination of planning applications in the Parish of Northwood and will fit in with Policy SP1.

Policy DM3 of the Island Plan – Balanced Mix of Housing – confirms that:

“The Council will support development proposals that provide an appropriate mix of housing types and size in all new development in order to create inclusive and sustainable communities. Development proposals will be expected to:

1. *Reflect the most up-to-date Strategic Housing Market Assessment.*
2. *Contribute to meeting the identified housing need for the local area.*
3. *Contribute to meeting specialist housing requirements.”*

In total, based on the findings of the housing needs survey, it is estimated that there is a requirement to provide 27 homes to meet *local needs* over the five year period from 2014-2019.

Figure 1: Local housing need for Owner-occupied housing by type

Estimated Number	Bedrooms	Type	Specialist
1	2	Flat or Maisonette	No
1	3	House	Sheltered
1	1	House	Sheltered

Source: Survey Responses

Figure 2: Local housing need for Private Renting by type

Estimated Number	Bedrooms	Type	Specialist
1	1	Bedsit	No
2	2	Bungalow	No
1	1	Any	No

Source: Survey Responses

Figure 3: Local housing need for Affordable rent by type

Estimated Number	Bedrooms	Type	Specialist
1	2	Flat/Maisonette	No
1	2	Terraced	No
2	1	Any	Sheltered housing
1	1	Flat/Maisonette	No
2	1	House	No
2	1	Any	Ground Floor
1	2	Any	Ground floor sheltered

Source: Survey Responses

Figure 4: Local housing need for Affordable home ownership by type

Estimated Number	Bedrooms	Type	Specialist
1	2	Any	Single level
3	2	Bungalow	No
1	2	Flat/Maisonette	No
1	1	Terraced	No
1	2	Bungalow	No
1	2	Bungalow	Ground Floor
1	2	Any	Ground Floor
1	2	Any	No

Source: Survey Responses

Chapter 1 - Introduction

Government Guidance

- 1.1 The National Planning Policy Framework (NPPF)¹ sets out the requirement for Local Planning Authorities (LPAs) that they should have a clear understanding of housing needs in their area.
- 1.2 The NPPF confirms that the LPA should identify the scale and mix of housing and the range of tenures that the local population is likely to need over the plan period which:
 - meets household and population projections, taking account of migration and demographic change;
 - addresses the need for all types of housing, including affordable housing and the needs of different groups in the community (such as, but not limited to, families with children, older people, people with disabilities, service families and people wishing to build their own homes); and
 - caters for housing demand and the scale of housing supply necessary to meet this demand.
- 1.3 The importance of this guidance is that it confirms that communities are expected to plan for not only the needs of existing residents, but also people moving to the area as well as plan for future changes to housing sizes due to the fact that people are getting older and housing sizes are getting smaller.
- 1.4 This survey does not attempt to provide evidence for future housing requirements. It is an assessment of local housing need and not future household demand.

Local Plan

- 1.5 The Isle of Wight Council's Island Plan Core Strategy² plans for new development over the period until 2027 through:
 - developments which are given planning permission in accordance with the provisions and policies of the Core Strategy;
 - Area Action Plans for each of the Key Regeneration Areas, which will identify appropriate development sites, within or immediately adjacent to the settlement boundaries within the Area Action Plan boundaries for the majority of the dwellings allocated for the area.

¹ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/6077/2116950.pdf

² http://www.iwight.com/living_here/planning/images/CoreStrategy-AdoptedMar2012.pdf

- 1.6 The settlement of Northwood is located within the Parish of Northwood and is a Rural Service Centre as set out in policy SP1 of the adopted Local Plan.. The Core Strategy confirms that the Local Planning Authority will:

‘prepare a Delivery and Management DPD, which will, if required, allocate land outside of the Area Action Plan boundaries for development, which could include Rural Exception Sites..’

- 1.7 Therefore, for those areas within Northwood Parish as well as those areas within or immediately adjacent to the defined settlement boundary of Northwood policy SP1 (Spatial Strategy) confirms that *‘unless a specific local need is identified, development proposals outside of, or not immediately adjacent to defined settlements will not be supported.’*

Northwood Parish Council Needs Study

- 1.8 To support appropriate development in accordance with the policies of the Core Strategy, Northwood Parish Council commissioned a Housing Needs Survey which was carried out by the Parish Council and analysed by the Isle of Wight Council Planning Policy Team.

- 1.9 The survey was carried out as follows:

- | | |
|----------------------------------------|---------------|
| • Survey Response Date | July 2014 |
| • Analysis | October 2014 |
| • Final Housing Needs Survey Published | November 2014 |

- 1.10 The Parish Council commissioned the study in order to provide supporting information to be used to support proposals in accordance with Policies SP1 (Spatial Strategy) and DM3 (Balanced Mix of Housing) and other policies of the Island Plan.

- 1.11 The study was designed to understand residents’ current housing situation and their possible housing needs for the future including the possible future housing needs of family members and other people living with them. It was also designed to understand what type of housing is available in the area and the extent to which it is affordable to local households. In this way the net future housing need can be estimated. The Parish Council asked for an estimate of future net housing needs over the next 5 years.

- 1.12 A further aim of the study was to understand the requirements of individual households whose housing was in some way unsatisfactory but did not want to move home.

Study method

- 1.13 In order to achieve the aims and objectives the study had four main elements:
- Analysis of the local housing market of Northwood Parish and its relationship to the wider rural area.

- A survey of local supply of rented and sale accommodation and the average cost of each type of dwelling.
- A hand delivered survey of 1004 households within Northwood Parish which can be found at Appendix A.
- Secondary data analysis drawing upon information for Northwood, household and population projections and other research including the Island Homefinder Register (managed by the Isle of Wight Council.)

Chapter 2 – Local Data and Information

- 2.1 This section provides local data and information for Northwood’s population and housing stock.
- 2.2 Information from stakeholders and this data provide the context for subsequent analysis of household survey data and is compared with figures for the whole of the Isle of Wight and national data where relevant.
- 2.3 Data has been drawn from 2011 Census data and further information provided by the household survey data.

Characteristics of the Local Population

- 2.4 The 2011 Census recorded 2311 people resident in Northwood. The figure below shows the age profile of the population. The data shows a high proportion of residents aged 65-74. When compared with data for the Isle of Wight we see that the Parish of Northwood makes up about 1.67% of the Island’s population. A comparison with 2001 Census data suggests that the population of the Parish has remained static over the decade. 2221 people were resident in the parish in 2001.

Figure 2.1: Population Age Profile (2011)

Age group	Northwood		Isle of Wight		England
	Number	%	Number	%	%
0 – 4	86	3.7%	6,412	4.6%	6.3%
5 – 9	100	4.3%	6,542	4.7%	5.6%
10 – 14	167	7.2%	7,968	5.8%	5.8%
15 – 19	143	6.2%	8,190	5.9%	6.3%
20 – 24	79	3.4%	6,808	4.9%	6.8%
25 – 29	69	3.0%	6,690	4.8%	6.9%
30 – 44	389	16.8%	23,176	16.8%	20.6%
45 – 59	486	21.0%	28,531	20.6%	19.4%
60 – 64	186	8.0%	10,994	8.0%	6.0%
65 – 74	355	15.4%	17,112	12.3%	8.6%
75 – 84	182	7.9%	10,772	7.8%	5.5%
85 – 89	53	2.3%	3,257	2.4%	1.5%
90 and over	16	0.7%	3,257	1.3%	0.8%
All ages	2311	100%	138,265	100%	100%

Economic activity

- 2.5 Data shown in the figure below shows the working status of the household reference person (HRP) from 2011 Census data. The HRP can be described as the more easily understood ‘head of household’ where one person in each household is selected to act as the household representative. In Census data the HRP is mainly selected on the basis of whether or not they are working and age.

- 2.6 Consistent with the age profile, Northwood sees a very high proportion of HRPs who are retired (39% compared to 34% across the Island and only 25% nationally). Levels of unemployment are low whilst the number of people who are self-employed as a proportion of all who are working are high when compared with national data. It should be noted that the figures for employment are based on where a household lives and not where they work.

Economic activity	Northwood		Isle of Wight		England
	Number	%	Number	%	%
Full Time	347	35.5%	20,080	32.9%	42.9%
Part Time	78	7.9%	6,325	10.4%	8.8%
Self Employed	125	12.8%	7,813	12.8%	11.5%
Unemployed	9	0.9%	1,750	2.9%	3.1%
Retired	383	39.2%	20,899	34.2%	24.9%
Sick/disabled	17	1.7%	2,149	3.5%	3.6%
Other	19	1.9%	2,069	3.4%	5.2%
Total	978	100%	61,085	100%	100%

Dwelling Characteristics

- 2.7 The figure below shows dwelling types from 2011 Census data. The information shows over 54% of the dwellings in the Parish are detached. This is considerably higher than the proportion of dwellings across the entire Island and all of England. There is a very low proportion of flats (2.8%) and a very low proportion of “other” category which includes caravans.

Accommodation Type	Northwood		Isle of Wight		England
	Number	%	Number	%	%
Detached	533	54.5%	21,269	34.8%	22.3%
Semi Detached	349	35.7%	17,848	29.2%	30.7%
Terraced	67	6.9%	9,393	15.4%	24.5%
Flat	27	2.8%	12,036	19.7%	22.1%
Other	2	0.2%	539	0.9%	0.4%
Total	978	100%	61,085	100%	100%

- 2.8 The low proportion of terraced homes/flats compared with the Island as a whole is significant. These dwelling types tend to be the cheapest priced housing in any local market. This means that the ability of local people and especially first-time-buyers to access the housing market in Northwood is limited.

Number of Bedrooms

- 2.9 The size and value of dwellings can be analysed in relation to the number of bedrooms in a dwelling. The figure below is based upon 2011 Census data and contains only occupied dwellings. Northwood has a greater proportion of three bedroom homes. Some 50% of dwellings have three bedrooms compared with 40% on the Island and 41% nationally. The proportion of homes with one or two bedrooms is low compared to the Island and England as a whole.

Number of Bedrooms	Northwood		Isle of Wight		England
	Number	%	Number	%	%
0/1	22	4.5%	6,420	10.5%	12.0%
2	283	28.9%	20,293	33.2%	27.9%
3	494	50.5%	24,525	40.1%	41.2%
4	139	14.2%	7,420	12.1%	14.4%
5+	40	4.1%	2,427	4%	4.6%
Total	978	100%	61,085	100%	100%

Households and Household characteristics

- 2.10 According to the Census 2011 (figure below) it is estimated that around 2.6% of dwellings within the Parish were unoccupied. This includes second homes and holiday homes. This compares to 10% of dwellings vacant across the Island as a whole.

Vacancy	Northwood		Isle of Wight		England
	Number	%	Number	%	%
Occupied	978	97.4%	61,085	90.3	95.7
Unoccupied	26	2.6%	6,591	9.7	4.3
Total	1004	100%	67,676	100%	100%

- 2.11 Turning to household characteristics the figure below describes the number and proportion of households in each tenure group for Northwood, the entire Isle of Wight and all of England.

Tenure	Northwood		Isle of Wight		England
	Number	%	Number	%	%
Owned outright	509	52.0%	25,091	41.1%	30.6%
Owned with a mortgage or loan	328	33.5%	17,726	29.0%	32.8%
Shared ownership	2	0.2%	362	0.6%	0.8%
Social Rented	54	5.5%	6,523	10.7%	17.7%
Private Landlord or Letting Agency	56	5.7%	9,663	15.8%	15.4%

Rented; Other	16	1.6%	976	1.7%	1.5%
Living Rent Free	13	1.3%	744	1.2%	1.3%
Total	978	100%	61,085	100%	100%

2.12 For Northwood there are a number of important findings from the data. The Parish has several features that distinguish it from other areas and the Island as a whole. There is:

- a high proportion of owner-occupiers – particularly outright owners consistent with the high proportion of older owner occupiers resident in the Parish;
- a high proportion of older person households, many of whom are single person households;
- a lower than average % of social rented housing for the Island with hardly any shared ownership provision; and
- a lower than average private rented sector (PRS).

Chapter 3 – The Northwood Housing Market

Introduction

- 3.1 An important part of the assessment of housing need is to establish the costs of housing to buy and rent. This information is then used against survey data about the amounts people can afford to assist in establishing the most suitable type and size of accommodation for each household.
- 3.2 In this section we establish the typical entry-level costs of housing to both buy and rent in Northwood Parish. The approach was to carry out a desktop survey using internet sources.
- 3.3 Below we have provided a summary of the outputs of this analysis – given the availability of data the analysis should be considered as indicative although it is worth noting that figures obtained were fairly consistent over time.

Rental Information

- 3.4 A search was carried out on 22 October 2014 using Northwood ‘this area only’ search on Rightmove ³

Number of Bedrooms	Number Found	Average Rent
1	0	n/a
2	0	n/a
3	1	£825 pcm
4	0	n/a

- 3.5 This shows the lack of rented accommodation available within the local area.

Sale information

- 3.6 A search was carried out on 22/10/2014 using Northwood ‘this area only’ search on Rightmove ⁴, Zoopla, Prime Location, Wight Agents, Hose Rhodes Dickson, Spence Willard, Laurie Calloway, Wright Estate Agency, Pittis, Watson Bull & Porter, Arthur Wheeler, Seafields, Wootton Estate Agents, Jenny Turnbull, Creasey Biles & King, Christopher Scott, Gully Howard, 01 Estate Agents, Megan Baker, Whitehouse Porter, Island Homes Estate Agency, Lancasters, Webb & Jenkins and Movehut.

³ <http://www.rightmove.co.uk/>

⁴ <http://www.rightmove.co.uk/>

Number of Bedrooms	Number Found	Average Price
1	0	n/a
2	1	£198,000
3	16	£249,813
4	6	£295,167
5	2	£499,000

Annual Survey of Hours and Earnings (ASHE)

- 3.7 The ASHE 2013 (provisional, based on SOC 2012) Table 10 - Place of Residence by Parliamentary Constituency ⁵ confirms that gross pay on the Island was £23,454. Therefore to purchase a house in Northwood you would need the following:

Number of Bedrooms	Purchase Price	Deposit @ 10%	Remaining house price to income ratio
Average	£246560	£24656	9.46 to 1

- 3.8 There is insufficient data on rental prices.
- 3.9 This information serves to illustrate the point that many younger people will struggle to achieve home ownership within Northwood in the early stages of their working lives and due to the lack of rented accommodation in the area will move to nearby settlements to have their housing need met.

Relationship to Cowes and Gurnard

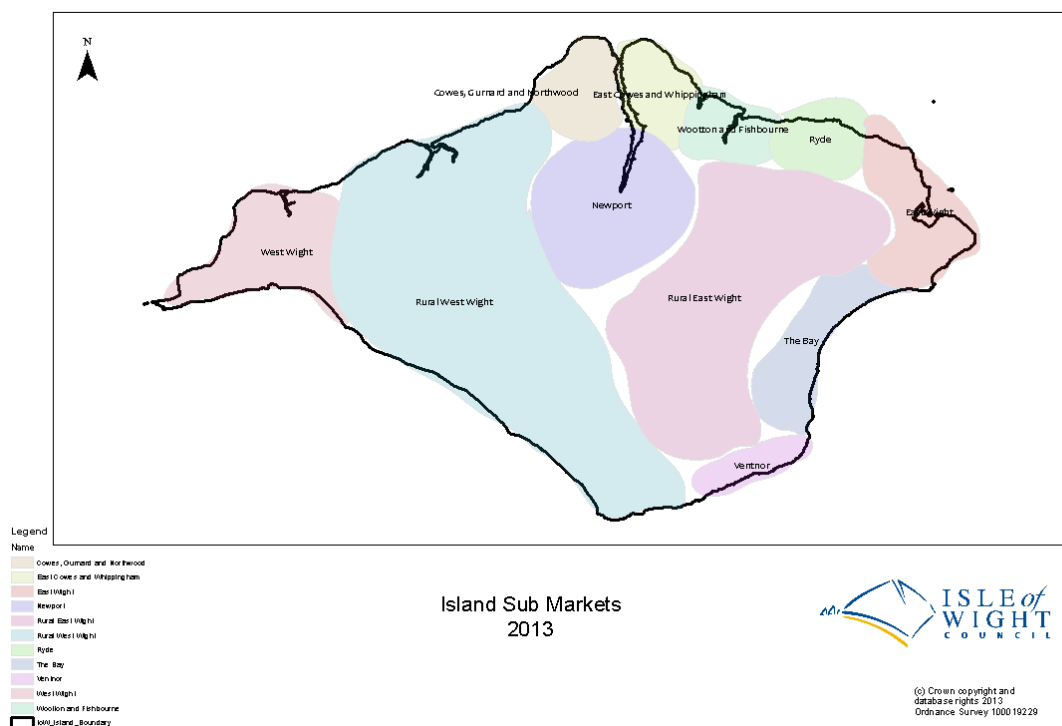
- 3.10 It is clear from carrying out this analysis that the Northwood housing market does not function in isolation. The proximity of Northwood to Cowes and Gurnard means that these settlements act as a sub-housing market in their own right.
- 3.11 Further work, undertaken as part of the Strategic Housing Market Assessment 2014 (SHMA) ⁶ identified Northwood as forming part of the Cowes sub market area.
- 3.12 A housing market exists wherever willing buyers and willing sellers are in contact with one another. Such markets can be spatially defined because most people seeking to buy or rent a house will choose houses within a fairly limited area.
- 3.13 This commonly reflects existing ties such as proximity to family and friends, access to employment, education and other facilities. A housing market area can hence be defined as: ‘a geographical area which contains both the origin and destination of the great majority of households who move home’.
- 3.14 Patterns of relocation (migration patterns) are the basis of defining a functional housing market. However in practice a more pragmatic approach is commonly

⁵ <http://www.ons.gov.uk/ons/publications/re-reference-tables.html?edition=tcm%3A77-256648>

⁶ <http://www.iwight.com/azservices/documents/2782-Isle-of-Wight-SHMA-Final-Report-120614-v1.pdf>

used which also considers existing partnership structures, travel to work patterns, and more qualitative information.

- 3.15 A review of the Strategic Housing Market Assessment is currently being undertaken and the findings of this document will be used as part of the determination of applications in accordance with policies SP1 and DM3.



Secondary Information from the Island Homefinder Register

- 3.16 This information is secondary and does not form part of the household survey findings.
- 3.17 The latest available data from the Island Homefinder register has indicated that there is no “affordable housing” within Northwood Parish.
- 3.18 The Island Homefinder⁷ register allows new applicants for affordable housing, and existing tenants seeking a move, to apply for available vacancies which are advertised widely, for example in local housing offices or on a website.
- 3.19 Applicants can see the full range of available properties and, under the new system, they can make a bid for any home which meets their housing needs. Applicants are unable to search for “affordable housing” in Northwood on the Island Homefinder register due to the lack of available accommodation.

⁷ www.islandhomefinder.org.uk

- 3.20 Colleagues from the Statutory Housing Authority were contacted to investigate the number of applicants on Island Homefinder who lived in Northwood. As at October 2014 there were 12 households resident in Northwood who have expressed a need for 'affordable housing'.

Current Tenure	1 Bed	2 Bed	3 Bed	4 Bed	Total
Private renting	1			1	2
Mobile home owner					
Other	1				1
Living with relatives	2		2		4
Housing Association Tenant	1	1	1		3
Owner occupier	2				2
Total	7	1	3	1	12

Source: Island Homefinder Register

- 3.21 This information has not been included with data gathered from the household survey but may be used as evidence in the determination of applications in accordance with policy DM3 although there may be an element of double counting due to the response rate of the householder survey and the fact that a review of the housing register is not completed on an annual basis.

Older Persons Provision

- 3.22 People are living longer and this means that the Island, like the UK as a whole, has a growing older population. By 2036 the island is expected to see a substantial increase in the older person population as set out in the following table:

Table 55: Projected Change in Population of Older Persons (2011 to 2036)

Age group	Population (2011)	Population (2036)	Change from 2011	% change from 2011
Under 55	85,045	82,285	-2,760	-3.2%
55-64	20,102	19,590	-512	-2.5%
65-74	17,321	24,592	7,271	42.0%
75-84	10,817	17,746	6,929	64.1%
85+	5,107	12,965	7,858	153.9%
Total	138,392	157,178	18,786	13.6%
Total 55+	53,347	74,892	21,545	40.4%

Source: SHMA Population Projections

- 3.23 This change in population structure will obviously have implications for local public services, but also means that we need to plan for a supply of housing to meet the needs of an ageing population.
- 3.24 It is anticipated that there will be increasing numbers of older people who will be owner occupiers and that most people will want to (and will be encouraged to) stay in their own homes as long as they are able to do so.

Chapter 4 – The Housing Survey

- 4.1 1004 housing needs surveys were delivered. A total number of 447 surveys was completed and returned providing a 44.5% response rate.
- 4.2 It is standard practice in local authority level surveys for results to be based upon random samples of the population which are then grossed-up to represent the household population as a whole with a high level of confidence. However, for the purposes of local surveys such as this, normal practice is to seek information from every household, not a random sample of households and present the findings on the basis of actual responses.
- 4.3 This means that the outputs below reflect the actual response to the survey and should be regarded as minimum estimates. Given that all households in the Parish were sent the survey it is assumed that the majority who have a housing need or requirement will have completed and returned the form. It was in their interest to do so. This is then compared against the housing needs requirements held on the Council's Statutory Housing Register.
- 4.4 A margin of error occurs whenever a population is incompletely sampled. The margin of error is a statistic expressing the amount of random sampling error in a survey's result. A margin of error is not estimated in this report as the margin is only quoted when a survey is based upon a random sample of households with figures grossed-up to the total population – this does not apply to the Northwood survey. This survey has also been cross-checked against the Island Housing Register to ensure that those who have an identified need are not counted more than once.
- 4.5 This chapter brings all of the information together to support the study findings and arrive at a 5 year housing need. The following tables summarise the size, type and tenure characteristics of the 27 additional dwellings identified by the survey as needed over the next 5 years. They are necessary because the profile of dwellings that are likely to become vacant are not likely to be suitable for the specific needs of the households.

Analysis of the Survey Data

- 4.6 The survey data on the type of house and tenure of housing was consistent with the 2011 Census data. Further questions, of particular note to Northwood Parish Council were as follows:

How likely is it that over the next five years that the household will move:

Total Number of existing households	57
Total Number of newly forming households	24
Total	81

Do you think that the move will be within:

Total Number of existing households in parish	35
Total Number of newly forming households in parish	16
Total	51

- 4.7 Therefore from survey data alone 81 households, or individuals within households, are expected to move in the next five years and 51 expect to remain within the Parish.

Requirement for Market Tenures

- 4.8 The findings of the general household survey are a statistical analysis of residents “likes” and “expectations”. However they are not an indication of whether a household has a “housing need”.
- 4.9 In order to calculate a net housing need the 51 households (identified within section 4.7) are examined further to see whether their housing need can be met by other residents moving and freeing up accommodation.
- 4.10 Where a household cannot be matched to a “vacant” or “unit available on the open market” an unmet housing need is established. This can be in the form of an open market housing unit that is not available in the local market place or in the form of the amount of funding a person has to buy or rent a unit. This provides further evidence of whether “affordable housing” is needed by residents.
- 4.11 Survey data analysis suggests that around 50% of local householders planning to move can afford to remain in home ownership. Many of these will be able to self-fund adaptations, care and support.
- 4.12 Given the reasons for households seeking to move accommodation, along with an understanding of the housing stock and population profile, it seems reasonable to suggest that the difference between preferences and expectations is to some degree driven by the availability of suitable housing within the Parish for households to move to.
- 4.13 Residents may decide that their housing need can be met from within the Cowes and Gurnard areas in this regard but chose to answer the survey that they would like to remain in the Parish of Northwood. Residents who stated that they would move out of the Parish were discounted for this purpose.

Figure 1: Local housing need for Owner-occupied housing by type

Estimated Number	Bedrooms	Type	Specialist
1	2	Flat or Maisonette	No
1	3	House	Sheltered
1	1	House	Sheltered

Source: Survey Responses

Figure 2: Local housing need for Private Renting by type

Estimated Number	Bedrooms	Type	Specialist
1	1	Bedsit	No
2	2	Bungalow	No
1	1	Any	No

Source: Survey Responses

Requirement for Affordable Tenures

- 4.14 The requirement included shared ownership, shared equity and discounted sale affordable housing. Some 20 households will require affordable housing of various sizes and tenures if data in the figures below are combined. These dwellings are required to ensure that those households who have chosen to remain in the Parish can have their housing need met within the Parish.

Figure 3: Local housing need for Affordable rent by type

Estimated Number	Bedrooms	Type	Specialist
1	2	Flat/Maisonette	No
1	2	Terraced	No
2	1	Any	Sheltered housing
1	1	Flat/Maisonette	No
2	1	House	No
2	1	Any	Ground Floor
1	2	Any	Ground floor sheltered

Source: Survey Responses

Figure 4: Local housing need for Affordable home ownership by type

Estimated Number	Bedrooms	Type	Specialist
1	2	Any	Single level
3	2	Bungalow	No
1	2	Flat/Maisonette	No
1	1	Terraced	No
1	2	Bungalow	No
1	2	Bungalow	Ground Floor
1	2	Any	Ground Floor
1	2	Any	No

Source: Survey Responses

- 4.15 It is clear that some of the market need might be met by dwellings with outstanding planning permission should they be built. However housing need surveys generally only factor in current housing supply so current requirements are balanced off against current vacancies in order to reveal shortages taking into account the mismatch between vacancies and household characteristics. Future development is referred to as the 'future supply pipeline' and therefore not included in the calculation.

Appendix A – Definitions

This survey works to the definition of housing requirements that encompasses demand, need and preferences. Therefore the following definitions are used within this document:

‘Housing Demand’	Households that can enter the general market without intervention of any sort.
‘Housing Need’	Households that are unable to enter the general market without some form of intervention.
‘Affordability’	The relationship between local incomes and the local general housing market.
‘Affordable Housing’	Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.
‘Open Market Housing’	Housing for sale or rent between a willing buyer/renter and a willing seller/landlord.

Appendix B – Properties for sale in Northwood Parish

A check was made of Zoopla, Prime Location, Wight Agents, Hose Rhodes Dickson, Spence Willard, Laurie Calloway, Wright Estate Agency, Pittis, Watson Bull & Porter, Arthur Wheeler, Seafields, Wootton Estate Agents, Jenny Turnbull, Creasey Biles & King, Christopher Scott, Gully Howard, 01 Estate Agents, Megan Baker, Whitehouse Porter, Island Homes Estate Agency, Lancasters, Webb & Jenkins and Movehut.

Appendix C – Northwood Parish Housing Needs Survey

IMPORTANT DOCUMENT - PLEASE DO NOT THROW AWAY!

- *This is your opportunity to influence the number, type and location of new homes needed in Northwood, rather than leaving the decision to County Hall.*
- *This questionnaire may look long but it is mostly tick boxes that can be completed quickly.*

Welcome to the second Northwood Parish Housing Needs Survey. Firstly, thank you to all of you who completed the first general survey some months ago which had two main goals:

- To raise the profile of the Parish Housing Needs and its importance.
- To gain a general overall view of the concerns/interests of the community.

This second survey is an extremely important part of the Parish Plan process - it relates to the current and future housing needs of the community and it seeks to:

- Identify how many additional homes (if any) are needed in Northwood and, if they are needed, what size/type they should be.
- Help to identify where local people would prefer these homes to be built if a need is recognised.

In other words it will allow the residents of Northwood to have their say about future development.

This survey should be completed by an adult member of the household on behalf of everyone who lives in the property and is being delivered to each household in the Parish and a system is in place to ensure that only original survey sheets (no copies) get processed. The information you provide us is **totally confidential**. Your privacy is taken very seriously and any survey information shared, or published outside the group will not be traceable to you or your home.

In order to ensure that the Housing Needs Survey is representative of the community's needs it is important that we receive a good response to this survey. Anything less than a 50% response might mean that the survey does not represent an accurate picture of resident's views. Your time is much appreciated.

The results of this survey will be analysed and used to form the final Housing Needs Survey which will be incorporated into the Parish Plan.

IT IS IMPERATIVE THAT WE HEAR THE VIEWS OF LOCAL RESIDENTS SO PLEASE TRY & FIND 5 MINUTES TO COMPLETE THIS FORM, IT REALLY SHOULD MAKE A DIFFERENCE

To find out more about the Parish Housing Needs please visit:

www.northwoodvillage.org.uk

SECTION A: YOUR PRESENT HOUSING CIRCUMSTANCES

Q.1a	Is this your principal home?	Yes/No
Q.1b	If yes how long have you lived here?	[TICK ONE]
	Less than 1 year	<input type="checkbox"/>
	Between 1 and 2 years	<input type="checkbox"/>
	Between 3 and 5 years	<input type="checkbox"/>
	Longer than 5 years	<input type="checkbox"/>

Q.2	How many people in each of these age groups live in your home?	[ENTER A NUMBER IN EACH BOX]
	0 to 15 years	
	16 to 24 years	
	25 to 44 years	
	45 to 59 years	
	60 to 74 years	
	75 + years	

Q.3	How would you describe your home?	[TICK ONE]
	Detached house	
	Semi detached house	
	Terraced house	
	Bungalow	
	Flat or maisonette	
	Flat in sheltered scheme or unit specially built for disabled	
	Room in shared house	
	Caravan / mobile home	
	Another type - please describe:	

Q.4	How many bedrooms do you have?	[TICK ONE]
	Bed-sit only	
	One bedroom	
	Two bedrooms	
	Three bedrooms	
	Four bedrooms	
	More than four bedrooms	

Q.5a	Is the number of bedrooms you currently have sufficient for your needs?	[TICK ONE]
	Yes	
	No	
Q.5b	If no, please state why (if you prefer not to say please leave blank):	

Q.6	What is the tenure of your home?	[TICK ONE]
	Owned outright	
	Owned with a mortgage	
	Part owning and part renting (shared ownership)	
	Rented from a Housing Association	
	Shared Equity	
	Rented from private landlord	
	Provided as part of a job	
	Another type of tenure – please describe:	

Q.7	Do you live in any of the following types of housing?	[TICK ONE]
	Accommodation on the ground floor	
	Sheltered housing with support services	
	Housing with Care provided	
	None of these apply	

Important.

This next section, B, questions 8- 15 are only relevant to people that have a known or anticipated future housing need for Northwood.

If you and members of your household are not looking to move in the next five years you have now completed this survey other than any comments you might wish to make in the comments box on the last page.

SECTION B: YOUR HOUSEHOLD'S FUTURE HOUSING REQUIREMENTS.

To help us plan for potential growth in the area we would like you to tell us if you or any member of your household has any plans to move in the next five years, what type of home you would be looking for and how much you are expecting and can afford to pay for it.

The following questions are only for those that have future housing requirements, if more than one member of your household is likely to leave please contact us via the Parish Council or our website, www.northwoodvillage.org.uk for an additional form.

Why do we ask you to tell us about your housing costs?

This survey is to help us determine the current and future housing needs for people who live in Northwood Parish. In order to make sure that we plan the right kind of housing for everyone - whatever type of housing you need - whether you want to buy or rent - we need to know not only what kind of home you might need but also what price range you can afford.

By giving us this information you will help us to plan for the right type and size of new housing to meet the needs of the existing community. Please be assured that the information you provide will remain confidential within the Steering Group and that no information will be published which identifies you or your home.

Buying a home

In 2006, 80% of new first time buyers could not afford to get onto the property ladder on the Island. With an average Island wage of £17,464, a house price to income ratio of 10.2 is needed to purchase the average Isle of Wight house (costing £177,730 at 2006 prices).

Recently there have been some slight reductions in purchase prices on the Island, however average wages have not generally risen. Therefore, in 2011 it is considered that purchasing housing on the open market currently has an affordability ratio in the region of 9 times average income.

Renting a home

If you rent your home it is also important that we understand what you can afford. This is to give us an idea of what residents need and help us plan to work with affordable housing providers to ensure that we take into consideration everyone's housing need.

What is 'affordable housing'?

Affordable Housing is defined in the National Planning Policy Framework as:

“Affordable housing: Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision”

Q.8	Taking all finances into account please indicate how much your household would be able to afford if a) Renting a home AND b) buying a property. Please tick one box in each column.		
Renting (£ per month)		Buying (price you could consider)	
Up to £400		Up to £100,000	
£400 - £500		£100,000 to £130,000	
£500 - £600		£130,000 to £160,000	
£600 - £700		£160,000 to £185,000	
£700 - £800		£185,000 to £220,000	
£800 - £900		£220,000 to £250,000	
£900 - £1000		£250,000 to £300,000	
£1000 - £1250		£300,000 to £400,000	
Over £1250		Over £400,000	

Q.9	Do you receive any help with your rent or mortgage, such as housing benefit, or interest payments on your mortgage through income support or mortgage protection insurance?	[TICK ONE]
	No help received	
	Yes – full housing benefit	
	Yes – part housing benefit	
	Yes – full help with mortgage payments	
	Yes – part help with mortgage payments	
	Don't Know	
	Prefer not to say	

Q.10a	If you think you or a member of your household may move in the next five years, is it likely to be:	[TICK ONE]
	You or your whole family	
	Somebody leaving the household	
Q.10b	When is this likely to be?	[TICK ONE]
	Within the next 12 months?	
	Within 1-3 years?	
	3-5 years	

	Don't Know	
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Q.11	If you think you or a member of your household will move from this home over the next five years why might this be?	[Tick up to 3 reasons for moving]
Reasons Relating To Home		
	To move to larger home	
	To move to smaller home	
	Home in bad state of repair	
	Cost of home too high	
	To buy a home	
Security Of Tenure Reasons		
	End of assured / short hold tenancy	
	Landlord request to move out	
	Loss of job, living in tied accommodation	
Work / College Reasons		
	To be nearer new job	
	To be nearer existing job	
	To go to university or college	
Family / Personal Reasons		
	To set up home with partner	
	Household split up / divorce /separation	
	To set up home of my own	
	To move nearer family or friends	
	Move around fairly often anyway	
	Other personal / family reasons	
Health / Care Reasons		
	To move in to sheltered housing	
	To move in to a residential home	
	To move in to a home adapted to my family (or family members) needs because of disability/illness	
Other Reasons		
	Number of reasons/ No clear reason	
	Don't know	
	Other reason	

Q.12 Do you think the move will be:	[TICK ONE]
Within the Parish	
Elsewhere on the Island	
Off the Island	
Don't Know	

Q.13	Which one of these types of property would you or a member of your household expect to move to?		
		You (or your whole family) [TICK ONE]	Somebody leaving the household [TICK ONE]
	Detached house		
	Semi detached house		
	Terraced house		
	Bungalow		
	Flat or Maisonette		
	Bed-sit		
	Sheltered Housing		
	Other /Don't know		

Q.14	How many bedrooms would you/they require?		
		You (or your whole family) [TICK ONE]	Somebody leaving the household [TICK ONE]
	One bedroom		
	Two bedrooms		
	Three bedrooms		
	Four bedrooms		
	More than four bedrooms		
	Don't know		

Q.15	Which type of tenure would you/they expect to obtain?		
		You (or your whole family) [TICK ONE]	Somebody leaving the household [TICK ONE]
	Owned outright		
	Owned with a mortgage		
	Part owning and part renting (shared ownership)		
	Shared Equity		
	Rented from an affordable housing provider (i.e. Housing Association)		
	Rented from private landlord		
	Provided as part of a job (no rental to pay)		
	Don't know		

Q.16 What type of accommodation would you be looking for?	[TICK ONE]
Accommodation on the ground floor	
Sheltered Housing with support services	
Housing with Care provided	
None of these apply	

Q.17	If the Housing Needs Survey does indicate a need for additional housing, what size/scale of individual housing development schemes within Northwood Parish should be given priority?	[TICK ONE]
	Individual plots of 1 or 2 houses	
	Schemes of no more than 10 houses	
	Schemes of between 11 and 25 houses	
	Schemes of over 25 houses	

Q.18	Who do you think will need housing in Northwood Parish?

If you have any further comments please do so in the space below:

