

Yarmouth and Thorley Housing Needs Survey
2015-2020

April 2015
Yarmouth Parish Council

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SUMMARY

Yarmouth Parish Council commissioned an housing needs survey for the period 2015-2020.

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

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

This 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:

- undertaking a hand delivered survey of households in the parish (167 forms delivered), designed to understand the housing needs of existing and newly forming households and 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 Households in Parish	434	100%
Surveys Received Back	159	36.6%

Summary

The Yarmouth Housing Needs Survey has been completed in order to provide the right sort of housing for Yarmouth 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 Yarmouth 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 alone, it is estimated that there is a requirement to provide 26 homes (including 8 in Thorley) to meet local needs over the five year period from 2015-2020.

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

Estimated Number	Bedrooms	Type	Specialist	Where
1	1	Flat/Maisonette	No	1 in Thorley
1	2	House	No	1 in Thorley
3	2	House	Sheltered	
1	2	House	No	
2	3	Bungalow	No	
3	2	Flat/Maisonette	No	
2	2	Bungalow	No	2 in Thorley
1	2	House	Sheltered	

Source: Survey Responses

Figure 2 – Local need for Private Rented accommodation by type

Estimated Number	Bedrooms	Type	Specialist	Where
1	2	House	No	
1	1	Flat/Maisonette	No	
1	2	Bungalow	No	

Source: Survey Responses

Figure 3 – Local housing need for affordable rent by type

Estimated Number	Bedrooms	Type	Specialist	Where
2	4	House	No	1 in Thorley
1	3	House	No	1 in Thorley

1	1	Flat/Maisonette	Sheltered	
2	1	Flat/Maisonette	No	
1	2	Bungalow	No	1 in Thorley

Source: Survey Responses

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

Estimated Number	Bedrooms	Type	Specialist	Where
1	2	Shared Ownership	No	
1	3	Shared Ownership	No	1 in Thorley

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.

Local Plan

- 1.3 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.
- 1.4 Part of the Parish of Yarmouth is located within the Rural Service Centre of Yarmouth as set out in policy SP1 of the adopted Local Plan. The part that is outside of the Rural Service Centre is clearly within the Wider Rural Area and covered by that part of the Core Strategy.
- 1.5 Policy SP1 is clear that the Local Planning Authority would support development on appropriate land within or immediately adjacent to defined settlement boundaries of the Rural Service Centres. Furthermore 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.'*

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

Yarmouth Parish Council Needs Study

- 1.6 To support appropriate development in accordance with the policies of the Core Strategy, Yarmouth 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.
- 1.7 The survey was carried out as follows:
- Delivery of Housing Needs Surveys to all households August 2014
 - Survey Response Date September 2014
 - Analysis March 2015
 - Final Housing Needs Survey Published April 2015
- 1.8 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.
- 1.9 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.
- 1.10 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

- 1.11 In order to achieve the aims and objectives the study had four main elements:
- Analysis of the local housing market of Yarmouth Parish and its relationship to Bouldnor.
 - A survey of local supply on the cost of access level property and on the supply and cost of private rented housing using Rightmove.
 - A hand delivered survey of households within Yarmouth Parish which can be found at Appendix A.
 - Secondary data analysis drawing upon information for Yarmouth, 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 Yarmouth’s population and housing stock.
- 2.2 Information from stakeholders and this data provides the context for subsequent analysis of household survey data and is compared to 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 865 people resident in Yarmouth. The figure below shows the age profile of the population. Of significance is the proportion of households over 65 (31.8%) which is significantly higher than the Isle of Wight average of 23.9%.

Age group	Yarmouth		Isle of Wight		England
	Number	%	Number	%	%
0 – 4	40	4.6	6,412	4.6	6.3
5 – 9	41	4.7	6,542	4.8	5.6
10 – 14	49	5.7	7,968	5.8	5.8
15 – 19	28	3.2	8,190	5.9	6.3
20 – 24	32	3.7	6,808	4.9	6.8
25 – 29	20	2.3	6,690	4.8	6.9
30 – 44	117	13.5	23,176	16.8	20.6
45 – 59	162	18.7	28,531	20.6	19.4
60 – 64	101	11.7	10,994	8.0	6.0
65 – 74	149	17.2	17,112	12.4	8.6
75 – 84	77	8.9	10,772	7.8	5.5
85 – 89	25	2.9	3,257	2.4	1.5
90 and over	24	2.8	1,813	1.3	0.8
All ages	865	100	138,265	100	100

Source: Age Structure, 2011 (KS102EW)

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, Yarmouth sees a very high proportion of HRPs who are retired (41.2% compared with 34.2% across the Island and only 24.9% nationally. Levels of unemployment are very low whilst the number of people who are self-employed as a proportion of all who are working is quite 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	Yarmouth		Isle of Wight		England
	Number	%	Number	%	%
Full Time	101	23.3	20,080	32.9	42.9
Part Time	46	10.6	6,325	10.4	8.8
Self Employed	77	17.7	7,813	12.8	11.5
Unemployed	5	1.1	1,750	2.9	3.1
Retired	179	41.2	20,899	34.2	24.9
Sick/disabled	15	3.5	2,149	3.5	3.6
Other	11	2.5	2,069	3.4	5.2
Total	434	100	61,085	100	100

Source: Economic Activity of Household Reference Persons, 2011 (QS602EW)

Dwelling Characteristics

- 2.7 The figure below shows dwelling types from 2011 Census data. The information shows over 32.5% of the dwellings in the parish are detached. There are a relatively low proportion of flats (16.4%) and terraced homes (15.4%).

Accommodation Type	Yarmouth		Isle of Wight		England
	Number	%	Number	%	%
Detached	141	32.5	21,269	34.8	22.4
Semi Detached	155	35.7	17,848	29.2	31.2
Terraced	67	15.4	9,393	15.4	24.5
Flat	71	16.4	12,036	19.7	21.2
Other	0	0	539	0.9	0.7
Total	434	100	61,085	100	100

Source: Accommodation Type - Households, 2011 (QS402EW)

- 2.8 The finding of a low proportion of terraced homes/flats compared to 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 Yarmouth 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. Yarmouth has a greater proportion of larger homes. Some 18.2% of dwellings have four or more bedrooms compared with 16.1% across the Island.

Number of Bedrooms	Yarmouth		Isle of Wight		England
	Number	%	Number	%	%
0/1	31	7.1	6,420	10.5	12
2	144	33.2	20,293	33.2	27.9
3	180	41.4	24,525	40.1	41.2
4	61	14.1	7,420	12.1	14.4
5+	18	4.1	2,427	4	4.6
Total	434	100	61,085	100	100

Source: Number of Bedrooms, 2011 (QS411EW)

Households and Household characteristics

- 2.10 According to the Census 2011 (figure below) it is estimated that around 26.4% of dwellings within the parish were unoccupied. This includes second homes and holiday homes. This compares to 9.7% of dwellings vacant across the Island as a whole.

Vacancy	Yarmouth		Isle of Wight		England
	Number	%	Number	%	%
Occupied	434	73.6	61,085	90.3	95.7
Unoccupied	156	26.4	6,591	9.7	4.3
Total	590	100	67,676	100	100

Source: Household Spaces, 2011 (QS417EW)

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

Tenure	Yarmouth		Isle of Wight		England
	Number	%	Number	%	%
Owned outright	206	47.5	25091	41	30.5
Owned with a mortgage or loan	87	20	17726	29	33
Shared ownership	2	0.5	362	0.5	1
Social Rented	43	10	6523	10.5	17.5

Private Landlord or Letting Agency	83	19	9663	16	15
Rent from Employer of a Household Member	1	0	94	0	0
Rent from Relative or Friend of Household Member	7	1.5	782	1	1
Rented; Other	2	0.5	100	0	0
Living Rent Free	3	1	744	1	1
Total	434	100	61085	100	100

Source: Tenure - Households, 2011 (QS405EW)

2.12 For Yarmouth 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 who owner occupy bungalows;
- an average provision of social rented housing with limited shared ownership provision; and
- an above average private rented sector (PRS).

Chapter 3 – The Yarmouth 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 Yarmouth Parish. Our approach has been to carry out a desktop survey using internet sources. Due to the relatively small number of dwellings available for sale or rent this exercise was carried out during the project (13 April 2015).
- 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 Searches carried out 13 April 2015 using Yarmouth ‘this area only’ search on Rightmove³

Number of Bedrooms	Number Found	Average Rent
1	1	£475 pcm
2	1	£695 pcm
3	0	n/a
4	0	n/a

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

Sale information

- 3.6 Searches carried out on 13 April 2015 using Yarmouth ‘this area only’ search on Rightmove⁴ and further search carried out 21 August 2013 on Zoopla, Prime Location, Wight Agents, Hose Rhodes Dickson, Spence Willard, Laurie Calloway, Wright Estate Agency, Pittis, Watson Bull & Porter, Arthur Wheeler, Seafields, 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	2	£187,000
2	5	£250,780
3	4	£409,737
4	3	£856,666
5	2	£1,179,868

Annual Survey of Hours and Earnings (ASHE)

- 3.7 The ASHE 2014 (provisional, based on SOC 2013) Table 10.7a - Place of Residence by Parliamentary Constituency⁵ confirms that gross pay on the Island was £23,093. Therefore to purchase a house in Yarmouth you would need the following:

Number of Bedrooms	Purchase Price	Deposit @ 10%	Remaining house price to income ratio
Average	£300,000	£30,000	11.69%

- 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 Yarmouth 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.

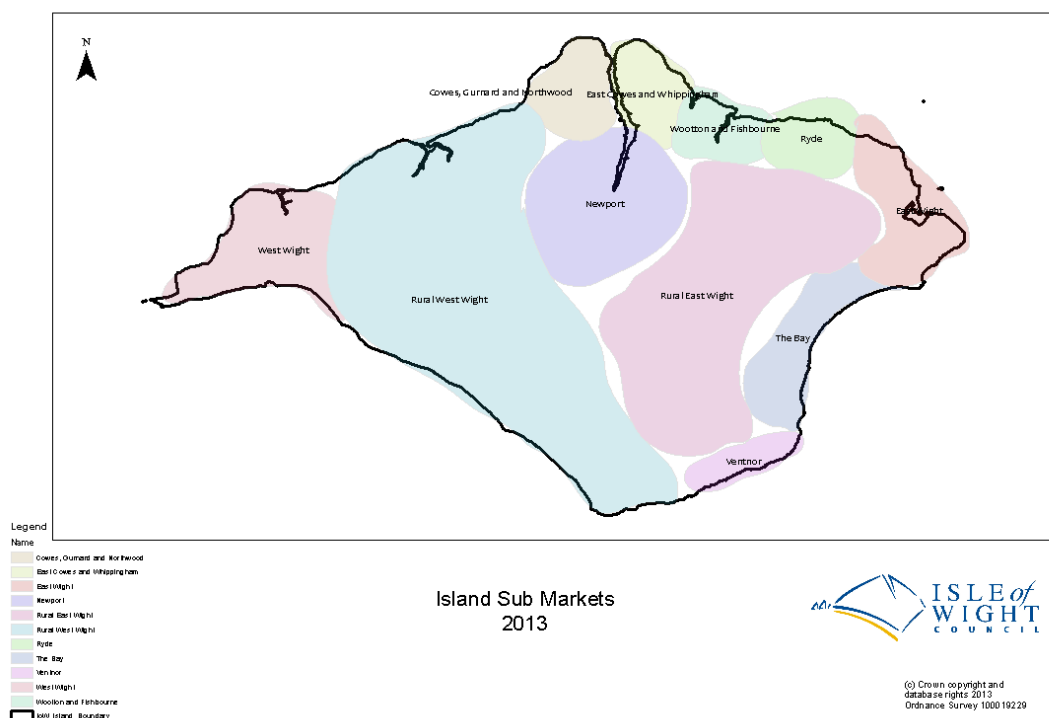
Relationship to Bouldnor

- 3.10 It is clear from carrying out this analysis that the Yarmouth housing market does not function in isolation. The proximity of Yarmouth to Bouldnor means that these two settlements may 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 Yarmouth as forming part of the West Wight housing 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=tcn%3A77-328216>

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.



Secondary Information from the Island Homefinder Register Yarmouth

- 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 no “affordable housing” within Yarmouth 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 Yarmouth on the Island Homefinder register due to the lack of available accommodation.
- 3.20 Colleagues from the Statutory Housing Authority were contacted to investigate the number of applicants on Island Homefinder who lived in Yarmouth. As at April 2015 there were 19 households resident in Yarmouth who has expressed a need for ‘affordable housing’.

⁷ www.islandhomefinder.org.uk

Current Tenure	1 Bed	2 Bed	3 Bed	Total
Housing Association Tenant	1	0	0	1
Private renting	6	4	1	11
Other	1	0	0	1
Living with relatives/sofa surfing	3	0	1	4
Care/Nursing Home	1	0	0	1
Tied accommodation	0	1	0	1
Total	12	5	2	19

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 high 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 2025 it is expected that the proportion of people over 65 will be 28%.⁸
- 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.
- 3.25 Within Yarmouth centre there is an Abbeyfield Home. Abbeyfield Yarmouth maintains a waiting list of prospective residents for this home and for the 14 years that the Yarmouth home has been open, it has always been full.
- 3.26 Abbeyfield Yarmouth maintains a waiting list and there are 32 residents on the waiting list with 16 of them coming from (or having a local connection to) the postcode of PO41.
- 3.25 A search was made on the housing care website⁹ for accommodation care services available. 3 schemes were found, which are The Coach House, The Cottage and The Vineyard.
- 3.26 A further search of the area to identify specific leasehold accommodation for older people did not return any results.

⁸

http://www.iwight.com/living_here/planning/images/Determiningthefutureprovisionrequirementsforolderpersonsaccommodation.pdf

⁹ <http://www.housingcare.org/index.aspx>

Chapter 4 – The Housing Survey

- 4.1 167 housing needs surveys were delivered. A total number of 159 surveys were completed and returned providing a 36.6% response rate out of 434 households.
- 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 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 Yarmouth 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 study findings and arrive at a 5 year housing need. The following tables summarise the size, type and tenure characteristics of the 26 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 type of house and tenure of housing was consistent with the 2011 Census data.

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

Household	12	7.5%
Someone in household	32	20%
No planned move	116	72.5%
Total Answers	159	100%

Do you think that the move will be:

Within the Parish or treated as such	35	80%
Elsewhere on the Island	5	11%
Off the Island	4	9%
Total Answers	44	100%

4.7 Therefore from Survey Data alone 44 households, or individuals within households, are expected to move in the next five years and 35 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 35 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 marketplace 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 25% 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 Yarmouth area in this regard but chose to answer the survey that they would like to remain in the Parish of Yarmouth. 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	Where
1	1	Flat/Maisonette	No	1 in Thorley
1	2	House	No	1 in Thorley
3	2	House	Sheltered	

1	2	House	No	
2	3	Bungalow	No	
3	2	Flat/Maisonette	No	
2	2	Bungalow	No	2 in Thorley
1	2	House	Sheltered	

Source: Survey Responses

Figure 2 – Local need for Private Rented accommodation by type

Estimated Number	Bedrooms	Type	Specialist	Where
1	2	House	No	
1	1	Flat/Maisonette	No	
1	2	Bungalow	No	

Source: Survey Responses

Requirement for Affordable Tenures

4.14 The requirement included shared ownership, shared equity and discounted sale affordable housing. Some xxxxx 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	Where
2	4	House	No	1 in Thorley
1	3	House	No	1 in Thorley
1	1	Flat/Maisonette	Sheltered	
2	1	Flat/Maisonette	No	
1	2	Bungalow	No	1 in Thorley

Source: Survey Responses

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

Estimated Number	Bedrooms	Type	Specialist	Where
1	2	Shared Ownership	No	
1	3	Shared Ownership	No	1 in Thorley

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.

Yarmouth and Thorley 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 Yarmouth and Thorley, rather than leaving the decision to County Hall.*
- *This questionnaire may look long but it is mostly tick boxes that can be completed quickly.*
- *Filling it in should take no more than 5 minutes of your time.*

Welcome to Yarmouth and Thorley Housing Needs Survey. This 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 Yarmouth and Thorley 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 Yarmouth and Thorley 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 Town 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.

**Every returned Housing Needs Survey will be entered into a prize draw:
Prize:£50 voucher for **on the rocks Yarmouth****

SECTION A: YOUR PRESENT HOUSING CIRCUMSTANCES

	Where do you live?	Yes/No [TICK ONE]
	Yarmouth	<input type="checkbox"/>
	Thorley	<input type="checkbox"/>
	If unsure, please contact the Parish Clerk	

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	
	Agricultural Workers Dwelling	
	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 Yarmouth and Thorley.

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.

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 Yarmouth and Thorley. 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

It is important that we understand what you can afford. This is to give us an idea of what housing you require, whether open market housing or affordable housing for sale.

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 rented housing you 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.

Local Lettings Plan: The Town Council will work with the Isle of Wight Council to secure nomination rights for local residents through a legal agreement commonly known as a Section 106 agreement.

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	

	[TICK ONE]
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Q.12 Do you think the move will be:	
Within Yarmouth or Thorley	
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?
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		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)		
	Agricultural Workers Dwelling		
	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	Who do you think will need housing in Yarmouth (and Thorley) Town Council area?

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

Thank you for taking the trouble to complete this survey.

