



Isle of Wight Housing Strategy  
2020 – 2025

Isle of opportunities *delivering regeneration*

# Foreword

***By Cabinet Member for Planning and Housing,  
Councillor Barry Abraham***

I am pleased to introduce the new Housing Strategy for the Isle of Wight.

We have ambitious plans to meet the housing needs of Island people as part of delivering our broader vision for the Island to be an inspiring place to grow up, live, work and visit.



Our vision for housing is -

***“To enable everyone living on the Island to have a place they call home and can live with independence”***

The Isle of Wight, a UNESCO Biosphere and Area of Outstanding Natural Beauty, is one of the most beautiful and attractive places to live and visit in England. The Island currently faces a unique opportunity to address its housing needs for the future. We aim to reflect through this strategy our ambitions and housing need that balances our Island status and the needs of local people and businesses which enable our unique local heritage, landscapes, and communities to thrive.

Our ambition is to balance our housing supply with our housing needs. We all need a home that is ‘affordable’, of good quality, and appropriate to our needs. This need has only increased during the Covid-19 pandemic which has severely disrupted construction, impacted more households struggling with their housing costs and increased homelessness. There is of course the potential for more damage to the housing sector and wider economy to come from the pandemic, but there are already signs of positive change that could benefit the Island with the move to home working and greener economies including the decarbonisation of existing homes.

There is no doubt that pressures on housing and homelessness were already rising before the pandemic, and we continue to seek better solutions to tackle the recent large increase in homelessness and to prevent homelessness occurring in the first place. We remain committed to ensuring that help is in place for households vulnerable to homelessness if the worst happens.

Whilst most of us on the Island are and remain well-housed, that may change if we do not act. The house you are living in may suit you now, but what will happen as you get older, or your family circumstances change? Increasing housing choice is essential for us all to achieve maximum independence and to have better life chances. It will also keep young people from needing to leave the Island to gain 'affordable' housing and better employment opportunities.

Our economy will benefit from the additional housing demand and activity generated by tackling these issues. We know there is a particular need to recruit and retain skilled people to work in essential public services and local industries including construction for the longer-term recovery and economic sustainability of the Island. The lack of suitable housing to meet this aspiration has long been identified as a barrier to this and needs to be addressed urgently.

The strategy commits the Isle of Wight Council to promoting the development of new homes for Island communities as part of our wider Regeneration ambitions. Our success depends on our partners and others, including statutory funding agencies, housing associations, the voluntary sector, private developers and residents. The new homes required will mainly be built by others and the council is prepared to intervene in the market as necessary in the delivery of 'affordable' homes.

The council will continue to work hard with its many partners to deliver the action points in our new Housing Strategy and I very much look forward to seeing them delivered over the coming months and years.

***Barry Abraham***

# Executive Summary

1. The Isle of Wight has not had a housing strategy since 2012 and needs a new one to bring together the full range of strategic thinking and possible housing interventions to give confidence to both local residents and the wider economy.
2. The Isle of Wight is a unique place to live and benefits from some of the most protected and beautiful landscapes and habitats within the United Kingdom. As well as having Area of Outstanding Natural Beauty (AONB) status since 1963, in June 2019 the Island became UNESCO's latest Biosphere Reserve which further recognises the unique characteristics of our natural landscape and the way in which human interaction with these characteristics is managed. It is these incredible environmental advantages that encourages businesses to locate here and provide a great lifestyle for employees.
3. The council has declared a climate emergency and committed to the island achieving net-zero carbon by 2030 which is ambitious in comparison to the Government's legal requirement of 2050. Newly constructed homes are also likely to be affected by changes to the Building Regulations resulting from the Future Homes Standard which is due to be introduced in 2025. The strategy has also considered the council's Carbon Management Plan which aims to reduce council carbon emissions by six per cent per year through making best use of home insulation schemes in both private and social homes. These include carbon emissions resulting from energy use in buildings, street lighting, fleet vehicles, business travel, water use, waste disposal, air conditioning and contractors' services.
4. The environment is also what often attracts new residents and why so many Island residents want to stay including young people, and therefore need new homes. In particular, retirees from the South East and London have long been and continue to be attracted to find a home here. At the same time, there is a need to attract new employment opportunities for local people and re-balance communities for the Island's longer-term sustainability.
5. There are some unique challenges in providing housing and services more broadly in an Island context including dislocation from the mainland, the need for self-sufficiency. The relatively small and constrained housing market and the unavailability of large strategic sites has severely limited the number of national builders, combined with transport costs and other factors including the labour market leads to lower margins for developers and in setting-up business operations more generally. These additional costs are sometimes referred to as the "Island Premium" and can be applied to other sectors and public services more generally.

6. We also recognise that new housing development can be perceived as a threat to the environment including having an impact on climate change. This need not be the case and we are keen to ensure land use is kept to a minimum and environmental mitigation and enhancements add to the overall landscape and ecology rather than subtract from it in the longer term.
7. The strategy is an important strategic building block of all our futures and reflects the council's key corporate and regeneration ambitions which focus on economic growth and area regeneration. We have developed plans to bring new prosperity and better jobs to the Island over the last three years which are all the more important now as we face the economic and social impacts of the pandemic over an uncertain time period. The pandemic will impact the Island in various sectors including housing throughout the lifetime of the strategy. In the 'recovery phase' from the pandemic, which we are now re-focussing on, our existing corporate priorities of growth, regeneration, creating jobs and building new 'affordable' homes remain completely relevant for the future.
8. The housing conversation at all levels and within communities on the Island has informed the strategy and reflects the need to balance housing growth with protecting our green spaces and the environment. This ambition is in keeping with the latest planning reforms to enable far more building on brownfield land, whilst promoting new homes that are of high quality and reflect local heritage and character.
9. We understand that getting the right balance of social, economic and environmental factors will be a key challenge to develop, agree and adopt a future Island Plan in which the special circumstances of the Island's housing challenges and needs should be recognised. The adoption and delivery of the housing strategy is a separate process, and what the eventual planning policy outcomes will be in terms of housing delivery on the Island is uncertain for any reliable commentary or prediction at this point in time. This is made even more uncertain by the UK's imminent departure from the European Union or "Brexit", and its potential risks of disruption to supply chains and the labour market which could further impact the housing market and other development activities.
10. The recent 'Planning for the Future' White Paper, August 2020, commences a consultation on reforms to the UK planning system including the Local Plan preparation process. The White Paper proposes zoning of land into three types of area; Growth, Renewal and Protection and replacing the current system of planning obligations and Community Infrastructure Levy (CIL) with a single development levy to fund local infrastructure requirements. As a result, the revised timescales for the adoption of an Island Planning Strategy is now May 2023.
11. This means developing a clear vision of what our homes and neighbourhoods will look like in the longer term including achieving the right balance of homes to rent

and buy. To this end, some Town and Parish councils have commissioned and produced their own local housing plans to help inform future planning decisions and the future Island Planning Strategy.

12. We recognise that housing affordability and housing supply are and are set to remain the most challenging issues that the Island needs to address during the lifetime of this strategy and beyond. These fundamental issues are more important than ever to tackle against the backdrop of the current pandemic, the predicted economic recession to come, and the negative or positive impacts of Brexit which will inevitably result in continuing uncertainties in the housing market generally.
13. Currently, we envisage there will be further significant negative housing and wellbeing impacts for older, vulnerable, low income, and homeless households unless we intervene and prevent the housing situation becoming worse for these groups, whilst ensuring the delivery of high quality homes that are genuinely 'affordable' for Island people across all tenures to increase their housing options and choice in the market.
14. The strategy focuses on providing the housing to meet the needs of our current population of around 140,000 and those that are projected to come over the next five years. It has been co-produced and widely consulted upon in terms of needs and affordability with all housing stakeholders, Town and Parish councils, and been subject to wider public consultation over the last twelve months.
15. We adopted a new Homelessness and Rough Sleepers Strategy in 2019 to specifically interlink our longer-term property solutions and our homeless prevention measures going forward. The strategy begins to offer the delivery solutions to mitigate the devastating impact homelessness can have on households and our communities. We remain ambitious to ensure that families and single people experiencing homelessness can access long-term secure homes with appropriate support services as needs continue to rise significantly as a result of the pandemic mainly accelerating pre-existing problems.
16. The strategy also sits alongside the Isle of Wight Extra Care Housing Strategy 2017–2032, 'Independent Island Living' which promotes a partnership approach to build new extra-care schemes and bespoke supported accommodation as required. It is also relevant to our other strategies for children and young people.
17. The strategy will directly contribute to delivering the overarching partnership themes of:

- People – to be able to live well and fulfil their aspirations
  - Properties – to ensure all types of housing is safe, warm and comfortable including new homes
  - Place – to adapt and be attractive, vibrant, and prosperous places on our high streets and wider communities while ensuring the environment remains current for future generations
  - Partnerships – to be empowered, connected and able to build upon their strengths in relation to providing homes and services for residents
18. Our four overarching themes of People, Properties, Place and Partnerships give focus to our six strategic housing priorities:
- Priority One: New housing supply – Ensuring the right supply and mix of new homes and increasing ‘affordable’ housing through the efficient use of land and capital resources including those the council owns or has control of
  - Priority Two: Housing affordability – We have defined “affordability” on the Island through detailed research of both incomes and housing costs to inform both planning and housing policies going forward
  - Priority Three: Private sector housing – Ensuring that the private housing sector provides enough good quality market housing through support for landlords and, where necessary, robust quality control and regulation
  - Priority Four: Homelessness and housing need – Reducing homelessness and rough sleeping through effective prevention work and build a new homeless pathway through expanding our accommodation options and linked support services
  - Priority Five: Special housing needs and vulnerable people – Ensuring that specialist accommodation is available for vulnerable people including primarily extra-care housing for older people, and those with special housing needs including young people and people with disabilities
  - Priority Six: Partnerships – Enabling Housing associations and our other partners to build more new ‘affordable’ homes for Island residents whilst maintaining their current homes to a high standard
19. To deliver these priorities, the strategy commits the council to:

- Setting out clear and strong planning requirements in our emerging Island Planning Strategy that appropriately balance social, economic and environmental considerations in the Island context
  - Continuing to champion sustainable development: sustainable in location, carbon footprint, building materials and sensitivity to the local environment
  - Seeking high quality design from any new developments
  - Help promote the positive benefits of new development to the island's future sustainability
  - Continuing to support the retrofitting of existing stock to improve energy efficiency (subject to available funding)
20. The reality is that around fifteen thousand Island households, about twenty-five per cent of all Island households struggle to accommodate themselves in the local housing market. The council has already committed to working alongside those currently providing 'affordable' and extra-care housing to enable and support greater delivery of local 'affordable' housing for Island families and supported accommodation of all types. We understand that more needs to be done and is looking at different interventions to ensure that our most vulnerable residents have access to good quality housing at a cost they can afford.
21. Households with the lowest incomes and highest needs on the island struggle to afford fifty per cent, not eighty per cent, of current market rents and prices, with eighty per cent being the government's standard definition of 'affordable' housing'. To make matters worse the Island does currently not qualify for 'affordable' housing" grants at forty per cent subsidy to enable our Island based housing associations to develop at the sixty per cent average rent or sale levels our communities need and we are jointly pressing the relevant government agencies on this matter.
22. This includes attracting investors and securing significant UK government to deliver more and better housing on the Island.

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# Introduction

In December 2016, the Isle of Wight Council embarked on a new approach to regeneration and at the heart of this is creating places where people want to grow up, live, work and visit. Our Regeneration Strategy 20019-2030 sets out our regeneration and housing projects as part of a wider place-making agenda.

## **Our place-making objectives are:**

- Ensuring new homes are developed in such a way as to foster and create new cohesive communities integrated with existing communities
- Protecting the unique environment in which our homes are situated
- Helping residents understand why new development is key to ensuring the Island's future sustainability
- Ensuring existing communities' function well and homes are well managed and maintained

23. The strategy is set in this context and is an important element of the council's plans to create inspiring places to grow up, live, work and visit on the Island. It covers the next five years, but also looks to the longer term. So that in twenty years' time we have sustainable communities that can provide the range of housing and support services that match the ambition and needs of all our residents.

## Housing delivery on the Island

24. Since the adoption of the council's Island Core Planning Strategy in 2012 which set the existing annual target of five hundred and twenty new homes, there appears to have been a ceiling on house building of around four hundred and fifty new home completions each year. The evidence suggests the economics of house building on the Island appear to impact delivery with the main housing market failure being the delivery of 'affordable' housing'. This has declined to the point of where no 'affordable' rented homes were delivered in 2019- 2020.
25. The council is developing an evidence base regarding what is a realistic housing number and to better identify the challenges of 'affordable' housing delivery on the Island. This includes separation from the UK mainland and the associated cost and other factors driving the local housing market. We are currently not in a position to predict future scenarios regarding the longer-term impact on the local housing market due to the pandemic, the current mini-housing boom, and impact of the UK leaving the European Union by the end of the year. These factors will be monitored and considered in the first annual review of this strategy later in

2021, when their potential impacts should by then be apparent and can be planned for.

26. Whatever the number is of new homes to build and agreed through the final adoption of the Island Plan, we already have an overwhelming need and clear strategic mandate to:
- Significantly increase the rate of ‘affordable’ housing delivery to ensure delivery is in line with the requirements set out in the current and, when adopted, the “new” Island Planning Strategy
  - Ensure that the right number of new homes are ‘affordable’ to those on lower incomes and who need support accessing the housing market
  - Use public and private assets effectively to help increase the supply of new homes, and particularly ‘affordable’ homes as locally defined in the right locations
  - Define and track “housing affordability” specifically on the Isle of Wight to help inform and address the local housing needs of Island communities.
  - Use existing private sector housing stock to its best capacity - ensuring homes are decent and adequate for the occupants, or potential occupants
  - Reduce homelessness in all forms and provide the right support to ensure people can access and sustain a home they can call their own
  - Provide housing choices for those whose life circumstances are changing and whose current housing is no longer suitable, including extra-care housing and supported specialist housing.
  - Create places people want to live and work by championing high quality design and build.
  - Ensure that supporting infrastructure is developed alongside growing communities.
27. Our aim is to ensure that all new homes and extensions to communities will be in sustainable locations, close to amenities and public transport and on brownfield sites wherever possible. Careful consideration will be given to the impact on the surrounding infrastructure. The planning process is being strengthened to support these aims. However, we also recognise that in the more rural locations, infrastructure may not be robust enough for larger scale developments and an Island case for long-term infra-structure investment by the UK government is being developed.
28. At the same time, the need for small scale housing and employment sites such as in-fill sites and rural exception schemes is evidenced and could more easily be

accommodated. We are fully aware that any development can be perceived as posing a risk to green space, protected landscapes and biodiversity. Conversely, the coastlines and natural beauty of the Island make for a highly attractive lifestyle destination that can add value to housing developments and local areas.

29. There is some early evidence from house sales data of potential changing patterns of migration to the Island as a specific result of the pandemic. This is as a result of working from home or occasional commuting rather than the daily commute becoming a viable option to the working patterns of many employees and businesses. The early national housing trend has been a noticeable urban migration to the countryside or seaside as commuting distances are no longer the barrier they were only a few months ago.
30. This emerging trend is national and due to working families and individuals seeking greener and more viable places to live and work based on changed working patterns, lifestyle choices, and the improving digital connectivity in rural environments. This is an emerging trend that has been observed regionally and nationally, though whether this trend is sustained on the Island remains to be seen and is somewhat dependent on the outcome of the pandemic in the longer term, both economically and socially.
31. We understand development of any type in areas perceived to be sensitive for wildlife, landscape or for cultural reasons has been subject to public resistance and political turbulence at local and national levels. This can be a limiting factor for attracting larger national developers to invest in the Island. However, opportunities exist for developers who have ecological and net zero-carbon ambitions combined with expertise in modern methods of construction (MMC) to enhance and complement the Island's unique environment whilst driving economic growth.
32. The Island is developing a new Environmental Action Plan which will set out our ambitions in terms of a greener and more sustainable Island. Future housing developments should aim to address their local environments as part of this, increased space standards on new homes as more people work from home will be an obvious demand. New developments should add community and ecological benefits wherever possible to increase site and community value and wider public acceptance.
33. The council will be championing good design and encouraging new development to have a local identity as we understand that this is key to gaining community support for new developments. Currently, the issue of build quality also often features negatively on the Island, and residents are generally more supportive of new development if it is of high-quality design and build quality that integrates well into the surrounding area.

34. We recognise the importance that new development adequately provides for the impact on local and surrounding amenities, green space and infrastructure. The planning process is designed to ensure that new developments mitigate their impacts and by more robustly doing so could deliver new facilities or contributions towards appropriate infrastructure. However, it is not possible to require new developments to pay for fixing existing problems that they have not made. The Island has struggled over many years to attract the levels of funding needed for infra-structure compared to its closest neighbours in the Solent region and a special case is being made to the UK government to attempt to address this.
35. The aim is to ensure our whole infrastructure can accommodate the impact of more people working and living in our communities over time. Further planning changes to the way the council can use developer contributions may help, but the council will continue to explore funding opportunities with the government agencies responsible for wider infrastructure, greenspace and healthcare delivery such as Highways England, NHS England, Natural England, and the Environment Agency.
36. Working together to identify those funding gaps will support a new Infrastructure Delivery Plan and our approach to government to help unlock the larger scale infrastructure funding that will be required in the context of the proposed changes of the new Planning White Paper and the potential opportunities for infrastructure funding post pandemic.

### Island Housing Conversation

37. Our public consultation on housing matters indicate that existing communities on the Isle of Wight don't always see the need for more or different types of housing. There is often initial resistance to housing development, but where local benefits are clear, this resistance can be reduced. This resistance remains a key risk and without support from local communities and the Town and Parish councils the ambitions set out in this strategy risk not be delivered or fully realised in areas where the need for more 'affordable' housing for local residents is essential, both for those who need them and for the sustainability of the community.
38. We have identified that consulting on proposals for new homes, many Island communities' express concerns about the loss of medical facilities, lack of school places, and increased highway congestion. This sits alongside concerns about insufficient public and community services to support new homes. This appears to be regardless of the merits of the application itself and the infra-structure contributions and mitigations so outlined. At the same time there is wide concern about the high levels of second home ownership and a resistance to new homes being built for this purpose also. The pandemic is also changing this demographic also as more second home - owners are making the Island their first home.

These factors underline the need to communicate the message that new homes, and the Island people who will live in them, are the keys to enhancing community infrastructure and services over time.

39. Our latest needs survey indicates that only about seven per cent of Islanders under forty-five own their own homes as opposed to seventy- eight per cent of those aged over sixty-five owning their homes outright – Appendix 1. We have also observed through our public consultations that a substantial proportion of people who most strongly express their resistance to development are older people many of whom have moved or retired here from the mainland, even if it was many years ago. Most of this cohort own their own homes and we mainly need to build ‘ordinary homes’ that are ‘affordable’ for the younger mostly working generations of Islanders who aspire to remain or return to the Island to make a living and raise a family.
40. Their voices are less often heard at public meetings, if at all, but through social media and other communication media the call for ‘affordable’ housing” is getting louder as most saw it as fundamental to helping them stay or move back to the Island before the pandemic, but even more do so now.
41. The pandemic has also taught many companies and individuals that working from home is a viable option and has many benefits for those that can including reducing the need for the daily commute which fits in in with the so called “green recovery” and the family responsibilities of many employees. As indicated, there are signs of larger homes with open space already becoming more popular in the housing market with Islanders, and those who want to move their families here to work and run businesses, not just retire. This housing-led regeneration, if sustained, could help regenerate the long-term viability of the Island economy and services including our high streets.
42. However, we must remain robust in our commitment to deliver ‘affordable’ homes for those Islanders who need them to sustain all our futures and somehow bring about the step-change in housing delivery that is required to at least meet some of this increasing need and prevent the continued growth in homelessness.
43. To ensure all new homes foster a sense of place, we will:
  - Consult widely on the locations for new housing development through the new Island Planning Strategy and offer certainty for the development community through allocations of sites for residential development.
  - Support a robust approach to implementing planning policy in new developments and ensure new developments mitigate for the impact they may have at local level.
  - Support opportunities to use development to conserve and enhance local landscape, biodiversity and access to greenspace.

- Champion high quality design and build, embracing new methods of construction and supporting the development of local development skills.
- Have a coordinated approach to enabling infrastructure development to enable new homes to be built minimising local impact.
- In partnership with town and parish councils we will identify rural exception sites to meet rural need where sites might otherwise not be forthcoming.
- Encourage the development community to engage with local people early in the process to ensure concerns and issues are picked up and dealt with.

## Existing Communities and homes

44. There is growing evidence that the way homes are owned and managed has implications for the wider communities. Mis-managed private rented accommodation, empty properties and a myriad of other issues can and do cause local challenges across parts of the Island. As a local authority, we have powers that enable us to deal with a number of these issues and this strategy signals the need to keep up our existing interventions to maintain the high standards we have already achieved in local housing management. This approach will be supported our Empty Property Strategy to bring empty properties back into use for “affordable’ homes” wherever possible.
45. We also recognise the key role our social housing provider partners play in delivering and managing good quality ‘affordable’ rented accommodation and housing estates. The council will continue to engage with all our social housing partners to not only identify where new ‘affordable’ homes might be built, but also to understand where there may be opportunities to change or adapt the stock currently being managed more strategically through a better joined-up approach.
46. The central message of the strategy is that we are committed to working with partners who have the passion and drive to support the delivery of new homes, particularly those homes that are ‘affordable’ for local families and suitable to our more vulnerable residents whilst improving the overall quality of the Island’s existing housing stock.
47. We are equally committed to working within our wider partnerships to ensure that all residents have access to the right support services, when needed, to enable fulfilling independent lives. The aim is to help the majority of people stay in and improve their own homes and living conditions wherever possible through providing help through Disabled Facilities Grants and wider “affordable’ warmth” schemes including promoting the governments recently announced green energy scheme.

48. This strategy has been produced with support from stakeholders across the Island including social housing providers and housing developers who are represented at the Housing Partnership Board. This board will govern the delivery of the strategy combined with the council's democratic process including annual reports to its Cabinet.
49. It sets a new course for housing on the Island and its one that the council cannot deliver alone. The council shares many housing challenges with partners across the public, private, voluntary and third sector. We accept that addressing housing need in all its forms is highly challenging and remains a shared responsibility that we face together.
50. The current global pandemic and the need for our future economic recovery, combined with the risk of several waves of infection before resolution focusses all our resources on wider recovery efforts. We need to plan ahead for the future of our communities including an increase in working from home, a focus on local sustainability given the loss of retail in our high streets and flexible responses to increasing housing pressures.
51. These new realities will all have an impact on the kinds of homes and communities' people will want to live in in the future including positive environmental ones including more active and sustainable travel and the growth of the "green economy". Working with partners to identify best practice such as net zero-carbon in new housing development from across the UK and the rest of the world could offer exciting new solutions to housing for the Island of the future.
52. The evidence base for the topics discussed in this strategy is [available at iwightinvest.com](http://iwightinvest.com)

# Strategic Priority One: New housing supply

**Ensuring the right supply and mix of new homes and increasing ‘affordable’ housing through the efficient use of land and capital resources *to enable everyone living on the Island to have a place they call home and can live with independence.***

This chapter describes the overall position on housing and housing need on the Isle of Wight and sets out the current information on the need for new homes. It also outlines the proactive role the council itself intends to play itself to ensure the delivery of new homes for Island residents.

53. The Island has high levels of home ownership with seventy per cent of homes being owned compared to sixty-eight per cent in the South East and sixty-three per cent in England. By comparison the Island has relatively low levels of socially rented properties (10.7%) compared to the South East (13.7 per cent) and England (17.7 per cent). The Private Rented Sector (PRS) offer is variable and not always easy to identify, though it is generally considered to comprise around nineteen per cent of all properties.
54. These proportions have remained largely static over the past fifteen years, which suggests that to significantly influence this market position positive intervention is required. The Island also has a high level of second home ownership at around one in six homes, which has the effect of inflating prices and adding to the “affordability” issue as well as limiting the availability of housing stock in certain areas for Island based households.
55. We understand that increasing our housing supply and improving the quality of our housing offer is also a major factor influencing our success or failure in delivering our vision of ensuring everyone has a safe and secure home. The council through its various powers, policies and resources has therefore committed to intervene to address the failure in the Island’s housing market to deliver new ‘affordable’ homes for Island people wherever possible. It recognises that this housing need has become even greater during the pandemic and its economic impacts particularly for those low-income households needing an ‘affordable’ home may be with us for many years to come.
56. In setting out our strategy on the supply of new homes we have a number of objectives;
  - To meet the new build requirements established through the Island Planning Strategy.

- To provide ‘affordable’ homes of all types for the range of income groups on the Island that need it.
- To provide homes that will support economic growth and enable residents to build their lives and careers by staying on the Island.
- To support the local housing market in providing a balance of new housing to rent and own to cater for the requirements of all income groups to drive economic growth.
- To provide new homes for special needs groups and vulnerable people within the community including for young people, the homeless, and older people.
- To ensure that new homes are of high quality and use modern methods of construction towards reducing carbon emissions and protecting the environment’
- To ensure that new homes are of high quality and contribute to the quality of life on the Island.

57. As outlined, since the adoption of the council’s Island Plan Core Strategy in 2012 there appears to have been a ceiling on house building of around four hundred and fifty new homes being built each year. This has been against the annual target of five hundred and twenty new homes to be delivered through the planning system.

*Table 1: Housing Completions since the adoption of the Island Plan Core Strategy in 2012 (chart needed)*

Year	11/12	12/13	13/14	14/1five	1five/16	16/17	17/18	18/19	19/20
Market	222	268	298	246	382	287	342	350	TBC
‘affordable’	196	141	112	150	35	34	18	0	TBC
Total	418	409	410	396	417	321	360	350	TBC

58. It is clear that there has been a very significant reduction in the number of “‘affordable’ homes” being built year on year since 2012, resulting in the failure of the Island’s housing market to deliver enough homes. The majority of this shortfall has been in the delivery of ‘affordable’ housing impacting the ability of vulnerable Island residents to access an appropriate home or specialist accommodation as needed.

59. To achieve the 2012 target, the Island would have to increase housebuilding by thirty-three per cent each year from its current level. The evidence suggests that this “target” alone obviously presents huge challenges to the Island, its workforce, infrastructure and land supply. However, there is also evidence that suggests that the Island developers have responded by building more homes when the general

housing market has been buoyant prior to 2012, though it remains to be seen where it will be at the end of the pandemic.

60. The recent 'Planning for the Future' White Paper, August 2020, has commenced a consultation on significant reforms to the UK planning system which has impacted the Island Planning Strategy process that was well underway. It proposes significant reforms to housing policy by transforming a planning system that has long been criticised for causing delays in providing housing for families, key workers and young people nationally and not obligating developers to properly fund infrastructure such as schools, roads and GP surgeries to fully support housing development. It also proposes that local community agreement will be at the centre of the proposals being put forward in the proposed reforms.
61. The council is currently reviewing the evidence base on housing delivery to understand what level of house building is realistic and sustainable and to identify if the five-year land supply is available for the level of development required particularly for "affordable" homes". The White paper It proposes changes to the standard way that housing need is calculated and indicates that the required numbers of homes to be built each year under the new system will become mandatory for authorities, with no room to present special circumstances cases as currently.
62. What the number of new homes the Island needs to deliver each year has already been the source of intense debate with politicians, communities and stakeholders. The outcomes of the White Paper proposals, if unchanged, is likely to generate a different and potentially higher housing number to consider for the Island. This "numbers debate" is likely to continue for the next three years through the development of the Island Planning Strategy process and is ultimately subject to future agreement between the council and government.
63. The reality is whatever the final 'housing number' agreed will not automatically translate into the number of new homes being built on the Island or elsewhere. For example, there are currently permissions for over two thousand new homes granted over several years that remain unbuilt, we have to look beyond the planning system for a solution to housing delivery on the Island.
64. The purpose of a housing strategy is not to theoretically debate the "housing number", but to closely identify housing needs and actions in detail such as the right mix of homes, housing types including ownership models such as "First Homes" homes for sale at seventy per cent of market price, and promote delivery even in rural communities where the number of homes needed may be low, but still important for the ongoing sustainability of local communities and services.
65. We commissioned the University of Portsmouth to examine the unique demographic and economic drivers impacting housing delivery on the Island. The impacts of separation from the UK mainland give rise to a special set of market

conditions which are unique when compared regionally to the wider historically “overheated” South East housing market by government agencies. The findings suggest that there is no single factor, it is the combined factors including tight profit margins for larger developers and the lack of larger strategic sites, higher relative costs of land, building, and relatively low sales values. Whilst Island based housebuilders are able to generate profits, they tend to be Small and Medium Enterprises (SMEs) which adapt and generate sufficient profits on smaller developments that fit with the ecological, geographical and political features of the Island.

66. The overall result is a “market failure” in delivering sufficient numbers of new homes to not only satisfy housing targets year on year, but more critically few if any “‘affordable’ homes” are being delivered each year. The exception being housing associations, who continue to deliver the majority of new “‘affordable’” housing on the Island and this is likely to remain the case. It is nonetheless evident that a step change is required to drive up housing development across all sectors and for the council itself to make the difference required to begin closing the gap on housing delivery.
67. Whilst this debate is about the total “number” of houses built each year, there are currently around two thousand five hundred Island households currently on the council’s Housing Register as at August 2020 requiring an ‘affordable’ quality home to live in. This figure is often disputed as allocation of homes is based on a choice based letting system called Home-Finder, which technically allows households to choose where to live, and of course is dependent on where existing stock is and available. The dependency is on the turn-over at a rate at around three hundred each year. These homes and any new ones being built are in very high demand. For example, twenty-four new ‘affordable’ homes were recently completed by a housing association in West Wight and each home had eighty-seven qualifying applicants via Home-Finder.
68. This waiting list has recently undergone a strategic review and data-cleansing exercise which saw the number of households being reduced to around eighteen hundred before the pandemic measures took effect in March 2020. During the on-going crisis the number of households on the Housing Register has risen again to the former level, and continues to rise, and homeless presentations to the council seeking support have risen six-fold in the same period.
69. Of particular concern is the three hundred or so households in urgent or acute need of suitable ‘affordable’ housing related to ill health, disability, old age, or those families living in temporary accommodation. Overcrowded families and to those struggling to pay their rent with the threat of eviction and homelessness hanging over them have also driven-up demand for ‘affordable’ homes during the crisis.

70. The recently announced ending of the government emergency restrictions on landlord evictions and the winding down of the government's job retention or "furlough scheme" in the next few months increases the risk of further substantial rises in homelessness. The effects including a potential recession to come will be national across most employment sectors, though considered potentially more damaging to the Island and young people than most. This is mainly because its main employment sectors of tourism, agriculture and retail remain more vulnerable than the specialist industries the Island is renowned for such as composite boat building and new energy technologies. The conversation is about Island households now and in the future struggling to accommodate themselves in the housing market.
71. There is going to be a large technical increase in the number of "'affordable' homes" delivered this year 2020-2021 due to the planned opening of the first two extra-care schemes offering around one hundred and fifty new homes on the Island for mainly older people. Whilst this is welcome against the annual target of two hundred and twelve 'affordable' homes, it is not the same type of "'affordable' housing" that is required by the majority on the waiting list and does not address the backlog of 'affordable' homes not delivered over the last ten years.
72. The stark reality is that not enough 'affordable' homes are being delivered to meet the acute needs of its most vulnerable or disabled Island residents in both the private and publicly funded sectors. There appears to be very limited opportunities to deliver "'affordable' homes" for the two thousand five hundred or so households who are struggling on the current waiting list to fend off evictions, pay their mortgages or prevent poor health and low educational outcomes for their children.
73. It is clear then, that there is a much greater need for 'affordable' housing than is being met by the Island's current housing developers or partners and there appears little prospect of addressing the housing needs of Island households on the waiting list unless a radical change in 'affordable' housing delivery is made.
74. The conventional planning policy approach complemented by a contributions policy for small sites has not proven to be an adequate mechanism for achieving an appropriate level of "'affordable' housing" on the Island. Notwithstanding the long-term economic and wider community issues that this situation increasingly brings. New initiatives by government to remove "the burden" of providing 'affordable' homes on developments of less than forty new homes could set back delivery even further as the majority of sites developed on the Island are between ten and thirty units, and mainly by local SME housebuilders.
75. There is some optimism that the situation may improve with the potential for greater national subsidies for infra-structure and to build "'affordable' homes" post pandemic". However, there does appear very little prospect of substantial enough

investment to achieve the delivery requirements for “‘affordable’ housing” and tackle the housing pressures and backlog in delivery at the present time.

## Providing new homes each year

76. Until now, the council has not been a developer or supplier of new homes, although we have a key enabling and facilitating role to play in housing delivery. Indeed, the government sees reform of the Planning system as the solution to delivering more new homes each year. However, the picture on the Island, as elsewhere, is more complex. At present, the Island depends on private and mostly local SME developers and Housing associations to deliver the housing that is needed.
77. Most of the long-term shortfall has been in the delivery of “‘affordable’ homes”. Consequently, there is a very significant backlog of “‘affordable’ homes” of around two thousand five hundred homes that have not been built over the last ten years alone, which has affected the ability and choice of a similar number on the waiting list to adequately accommodate themselves in the housing market. Moreover, the impacts are greater for our most vulnerable households including those who are homeless, in temporary accommodation or those experiencing overcrowding or facing eviction or repossession of their homes.
78. The council made the decision to intervene in the housing market in November, 2018 to ensure there is an increase in the delivery of new and, in particular, ‘affordable’ housing by setting-up its own housing company as well as traditional enabling approaches through use of council land and supporting partnerships with “‘affordable’ housing” partners.
79. There are a number of possible alternative approaches that take advantage of the increased flexibility that the government has introduced and is set to introduce from the recent funding announcements. As well as reviewing its planning policies, these approaches require, to a greater or lesser extent, direct involvement of the council in the process of building “‘affordable’ homes” and the national subsidies from government agencies and particularly Homes England to filter down to the Island to do so.
80. The potential access to capital funding, loans and resources has undoubtedly been affected by the impacts of the pandemic though the council remains determined to increase and speed-up the delivery of ‘affordable’ housing’ for Island communities through various partnership options that may prove viable.
81. We understand that slogans such as ‘delivering the right homes in the right places for the right reasons’ is often much harder in reality to achieve than say in documents. Ideally, all new homes and extensions to communities will be in

sustainable locations, close to amenities and public transport, and careful consideration will be given to the impact on the surrounding infrastructure. The strategy supports this approach; however, we also recognise that there may be difficult decisions to be made, and in the more rural locations, infrastructure may not be robust. A balance of priorities will need to be agreed in these locations.

82. The Island has a variety of new plans in progress which sets out our ambitions in terms of a greener and more sustainable Island and future developments will be managed through the planning system to address the environment in which they are located, and the council will be promoting this heritage to developers to increase site value, rather than seeing the natural environment as a problem to be overcome.
83. The issue of build quality and design often also features negatively on the Island. Residents are more supportive of new development if it is of high design and build quality and integrates well into the surrounding area. Championing good design and encouraging new development to have a local identity will be key to gaining support for new development and will be key in future approval of planning applications.
84. It is also important that new development adequately provides for the impact on local and surrounding amenities and infrastructure. The scale of infrastructure challenges and understanding and addressing the viability challenges will be an area of focus for the new Housing Partnership Board.
85. Working together to identify those funding gaps, we will support a partnership approach to government to help unlock infrastructure funding for new or improved roads, schools, buildings for GPs and wider health services.
86. In December 2016, the Isle of Wight Council embarked on a new approach to regeneration and at the heart of this is creating places where people want to grow up, live, work and visit. New housing delivery is a key part of the regeneration programme and the concept of place-making will continue to feature highly.
87. The key areas of focus for place making in relation to the housing delivery areas of focus are:
  - Helping residents understand why new development is key to ensuring the island's future sustainability
  - Ensuring new homes are developed in such a way as to foster and create new cohesive communities integrated with existing communities
  - Ensuring existing communities' function well and homes are well managed and maintained
  - Protecting the unique environment in which our homes are situated.

88. We also recognise the key role our social housing provider partners play in delivering and managing good quality 'affordable' rented accommodation across our communities. The council will continue to engage with our social housing provider partners to not only identify where new 'affordable' homes might be built but also to understand where there may be opportunities to change or adapt the stock currently being managed so that more people share the benefits of new development.

### Communicating the need for new and particularly 'affordable' housing

89. The council and the local development community have agreed to a communications campaign aimed at helping Island residents understand the need for housing and the key role new housing can play in providing jobs, supporting new infrastructure and providing footfall to keep local shops and high streets alive.
90. The 'Building Together' campaign will aim to ensure:
- A wider appreciation of the benefits of new residential housing development on the Island
  - To have fewer 'in principle' objections to planning applications for residential housing
  - Positive engagement with local elected members for planning proposals involving housing
  - Developers and investors feel positively about commencing housing projects on the Isle of Wight
91. In order to achieve this, we will:
- Showcase stories of Islanders and their housing journey
  - Support developers to showcase the benefits their developments will bring a number of jobs, apprentices, community contributions and more.
  - Champion high quality developments as examples of good practice
  - In order to ensure new homes, foster a sense of place, we will:
  - Consult widely on the locations for new housing development through the new Island Planning Strategy and offer certainty for the development community through allocations of sites for residential development

- Support a robust approach to implementing planning policy in new developments and ensure new developments mitigate for the impact they may have at local level
- Champion high quality design and build, embracing new methods of construction and supporting the development of local development skills
- Have a coordinated approach to enabling infrastructure development to enable new homes to be built minimising local impact
- Identify rural exception sites to meet rural need where sites might otherwise not be forthcoming.
- Encourage the development community to engage with local people early in the process to ensure concerns and issues are picked up and addressed prior to schemes being submitted formally for planning permission.
- Use the new partnership arrangements through the Housing Partnership Board to future gaze, share good practice and access appropriate funding streams to help support development.

92. It is clear that a step change is required to drive up housing development in regard to 'affordable' housing. The council intends to lead the market in developing "affordable' homes" initially across its own selected sites, through the use of Special Purpose vehicles (SPVs) where appropriate, and through its own wholly owned Local Housing Company. This will rely on either purchase or build, and the appointment of an equitable housing management provider to initially manage the units for us.
93. These options are currently being mobilised at the time of writing, whilst recognising that it is also essential to keep an eye on future changes within our communities such as an increase in working from home, a return to intergenerational living driven by housing market conditions, and the loss of retail in our high streets and the possible emergence of new employment sectors. These will all have an impact on the kinds of homes and communities' people will want to live in in the future.
94. Working with partners to identify good practice in new housing development from across the UK and the rest of the world could offer exciting new solutions to housing for the Island of the future and in its economic recovery from the pandemic and longer-term sustainability.

# Strategic Priority Two: Housing Affordability

**Defining “affordability” on the Island through detailed research of both incomes and housing costs to inform both future planning and housing policies and interventions to *enable everyone living on the Island to have a place they call home.***

This chapter defines what constitutes ‘affordable’ housing on the Isle of Wight and identifies the main groups experiencing “housing stress”. It also outlines the pro-active work the council has recently undertaken to accurately define “affordability” across our geography to inform our future strategic approach to housing delivery.

What do we mean by “affordability”?

96. There are a number of definitions of affordability and for many years Government has defined it to mean rents or purchase prices that are lower than the open market. This could arguably be up to ninety - five per cent of the market price or rent, however the Government standard set for the social housing sector, and for Planning policy is any house offered at eighty per cent of the market rent or price qualifies as ‘affordable’.
97. However, paying rents or mortgages at eighty per cent of the market level is still beyond the means of many residents on the Island. We have undertaken a significant amount of research into this issue and have designed an Isle of Wight “affordability tool” based on local wages and housing costs. We can use this with a high degree of sophistication and accuracy to determine what an ‘affordable’ level may be for individual households in each of our regeneration areas down to a postcode level or street level in some cases.
98. We have used the ‘affordable’ Housing Commission’s definition of the four different groups struggling to accommodate themselves in the housing market or experiencing “housing stress” in our analysis, namely:
  - Struggling renters
  - Low income older households
  - Struggling Homeowners
  - Frustrated First Time Buyers

## Affordability for Island residents

99. The main factor affecting “Frustrated First Time Buyers” and “Struggling Homeowners” is the increasing mismatch between housing supply and demand across all tenures, but especially for ‘affordable’ market housing. House prices have risen steadily on the Island over the past five years whilst wages haven’t seen similar increases. The average cost of housing on the Island is currently £231,000 with the majority of housing selling for around £200,000. In 2013 the average price of £172,280 (Feb 2013) was five times the gross annual wage. In 2018 the average price of £210,413 was eight times the average wage. So, whilst house prices remain up to twenty per cent lower on the Island than on the mainland, they remain unaffordable to many local working households, younger people, and those on the housing waiting list.
100. During the last twelve months house prices have increased by a further three per cent and availability of properties has rapidly decreased due to the increased demand for certain properties and locations as a result of the pandemic, so the position is likely to worsen still for those households needing ‘affordable’ housing.
101. Private sector rentals are also increasingly unaffordable for those on lower incomes including older householders who have bought or rent leasehold properties with high service charges, and especially for those who rely on Local Housing Allowance (LHA) payments or state pensions alone. In addition, LHA payments are paid at levels based on an average of the bottom thirty per cent of market rents available, which inevitably tend to be the properties in the worst condition and poorest areas. Landlords are also increasingly unlikely to accept households who rely solely on benefits.
102. These factors give rise to the “Struggling Renters” and the Island’s fundamental shortage of “‘affordable’ housing” and wider housing choice creates the so called “unvirtuous circle” of poor housing, employment prospects, poor health including mental health, crime and education issues that lead to negative life outcomes for some households and ultimately places a greater burden on public services.
103. Nationally, it is well documented that over fifty per cent of these struggling or just getting by households are accommodated within the private rented sector. In addition, the largest cause of homelessness on the Island is evictions for rent arrears. Rent arrears are also the main reason for evictions from Housing Association properties even at rents set at seventy to eighty per cent of market rents. Though it is worth pointing out that there are often other factors related to households getting into arrears in the first place such as poor mental health, family breakdown, welfare reforms and digital exclusion etc.

104. However difficult, it is arguably possible for people receiving benefits to access some Private Rented Sector homes, but these tend to be at the very lowest level of availability and often quality leaving many residents with little or no income to cover other essential living costs and these households remain vulnerable to homelessness.
105. In the case of a smaller number of socially rented homes at around sixty per cent of the market rent, the differential between the LHA rate and rent is slightly easier to reconcile i.e. traditional council houses transferred to social landlords over twenty years ago with secure rents that have protected rent increases. However, changes to Government grant funding for new homes over recent years has meant that most homes from social landlords including housing associations are now offered as 'affordable' rented homes (80 % of market rent) rather than older 'social rents' (around 60% of market rent)
106. This situation has been exacerbated by the Isle of Wight being one of the few areas in the South of England that does not qualify for social housing grant from Homes England the government's funding agency that would allow our housing associations to develop new homes at sixty per cent market rent levels. This is counterintuitive as this has made the few new 'affordable' homes being built unaffordable for our lowest income earners those arguably in the greatest need, albeit that some local housing associations are pushing rent levels down to around the seventy per cent level to prevent more evictions for rent arrears and to help prevent homelessness.

### 'Affordable' rent methodology

107. There are several ways to calculate and measure "affordable" rent levels. Deciding what level of rent is 'affordable' is a complex undertaking as there are many varying factors such as household size, distribution of income across household members, various tax codes and tax credits, as well as variations in the non-housing-based costs of living such as transport and household debt.
108. The costs of undertaking this sort of analysis are large and time consuming, and subject to a large degree of variation, so for the purposes of strategic decision making we felt that an affordability calculation looking in-depth at rent and income levels in each local area was sufficient for this purpose.
109. An 'affordable' housing assessment for the Island was undertaken on this basis in October 2019 and live data regarding house prices, rental levels and wage income data at a postcode or ward level was purchased on an on-going basis for the next three-year period. We have started this process again for 2020-21.

110. We have further developed an inter-active mapping tool that effectively allows us to calculate what the affordability level would be for households at various income points at street level and what properties on the Island our current residents could afford to live-in.

### Definition of affordability on the Island

111. In summary, we would suggest that 'affordable' rent guidance to supplement planning guidance for developers, housing associations, and the council itself stating that appropriate Island 'affordable' rent levels would currently be as such:
- 1-bed: 70% market rent or Local Housing Allowance (LHA), whichever is the lowest
  - 2-bed: 68% market rent or LHA, whichever is the lowest
  - 3-bed: Up to 65% market rent or capped at 50% for lowest income
  - 4-bed: 50% market rent (capped rent)
112. The rent levels above would give some comfort that the "at risk" larger low income or benefit dependant families will at least have some housing options that will not see immediate affordability issues. However, our "affordability" tool indicates that some of our lowest income families would struggle to meet fifty per cent of market rent if they needed a three bed house and even those on median incomes would find areas such as West Wight unaffordable for most house types.
113. As three bed homes are the threshold point at which Island affordability issues begin in earnest, it could be that a proportion of these could be appropriate at a lower "capped" level for families most in housing need, but with the remainder placed at a slightly higher rental level (up to 65%) for working families where affordability is not as acute an issue. Such a split would be more difficult for four bed homes as the affordability results are that much worse. There is support from the Local Planning Authority (LPA) to vary the number of affordable homes delivered on site on the basis of this analysis subject to viability negotiation with developers on individual planning consents.
114. This analysis refocuses the immediate priority in the 2018 Housing Needs Analysis for 'affordable' housing which suggests demand to be in the form of more one bed and two bed homes over time. However, our conclusion is the most immediate need is to build more three bed family homes that are 'affordable' as defined above for Island families, though it does not affect the overall conclusion for the need to increase housing supply for all income levels for all the reasons outlined.

Appendix 1 outlines the most recent Isle of Wight Housing Needs and 'affordability' Study

# Strategic Priority Three: Private Sector Housing

**Ensuring that the private housing sector provides good quality market housing through support, and where necessary, robust quality control and regulation to enable everyone living on the Island to have a place they call home and can live with independence.**

This chapter outlines the private rented sector (PRS) which is a housing option for many Islanders and identifies the pro-active work the council has recently undertaken to improve and enforce housing standards through the development of new strategies and ways of working across all sectors of the housing market.

## The private rented sector (PRS)

115. The PRS sector provides an increasingly important source of housing for the Island, essentially because of the low new build rates for both rent and sale. It currently houses around nineteen per cent of all households, and it is therefore essential that effective and consistent regulation of housing standards is applied across the Island, so that tenants can be protected, and landlords can access advice and intervention when required.
116. An essential part of the housing solution is to ensure best use is made of the existing housing assets. These may be occupied already in the various tenures, but also unoccupied and empty. Various statutory duties fall to the authority in respect of housing standards and licensing of certain properties.
117. The authority wants to support good landlords who provide decent well-maintained homes and avoid unnecessary regulation which increases costs and red tape for landlords and also pushes up rents for tenants. In this we want to provide a light touch approach for such landlords, but a small number of landlords knowingly rent out unsafe and substandard accommodation. We are determined to crack down on these landlords and disrupt their business models to ensure that all Island residents have a safe and secure home.

## Private rented sector standards

118. Due mainly to the legacy Victorian housing and hotel stock, the Island has a large number of Houses in Multiple Occupation (HMOs), as seen in many British seaside areas. HMOs are inherently more hazardous than single occupied

dwellings due to the nature of sharing essential amenities particularly at the current time, increased fire risk, and the importance of good management is key to maintain all health and safety standards including now being Covid-19 safe.

119. We understand the way homes are owned and managed can have implications for wider communities. In accordance with the Neighbourhood Directorate Enforcement policy 2019, action will be taken against landlords if properties are mis-managed or left empty. We have seen that these issues give rise to a myriad of others including unsettled households with little security of tenure and a rise in the number of complaints about landlords and housing standards to our Housing Renewal team.
120. In effect, this strategy signals a more planned and robust approach to how we intervene in local housing management issues across landlord sectors where necessary, recognising these issues are not unique to private landlords, and as a local authority we have powers to deal with these issues.
121. There is a statutory requirement to licence certain higher risk HMOs, and around twenty-five per cent of HMO housing stock is currently licenced as per the statutory requirements. There is also a need to ensure the non-licensable HMOs are safe and well managed balanced against the need to ensure that chargeable services including voluntary licencing schemes are proportionate so that high charges are not passed on to residents making this type of accommodation unaffordable to those who need it most.
122. We have recently reviewed our enforcement strategy and adjusted the process to facilitate a light touch approach for good and compliant landlords, whilst seeking to identify and robustly enforce against rogue and non-compliant landlords using all our powers. The next review of the process is due in 2022.

## Empty homes

123. Empty properties are an area where the council has powers to intervene to bring much needed stock back into use to increase the supply of homes for our residents. Empty homes are a wasted resource that could be utilised to alleviate homelessness, address housing needs and either remove or reduce the risk of blight to neighbouring properties. Bringing empty homes back into use is crucial to the long-term prosperity of run-down areas.
124. Nationally, the target is for less than four per cent of all housing stock to be empty. On the Island we have been very successful in working with owners to bring empty properties back into use and less than one per cent of our housing stock is now empty. We are therefore currently exceeding national targets for the percentage of empty homes, but we recognise, that even though there has been

some outstanding practice, those living next to or near empty homes will want to see action taken.

125. Our Empty Property Strategy 2019 sets out in detail the ways in which the council will continue to do this including:

- Target empty properties that have been empty for two years or more and fully utilise the councils' powers to bring those homes back into use.
- Continue to work with our Housing association Partners to identify how current housing might be changed or adapted to make best use of the stock.
- Work with private landlords to ensure properties are well managed and appropriately licensed where necessary.
- Continue to be first port of call for unsecured buildings, offering advice, assistance and enforcement powers if necessary.

126. We will utilise the powers available to us and a new focus on bringing empty commercial properties back into use for residential purposes where necessary.

### Grants for disabled residents living in the private sector

127. For some of our residents, circumstances may change meaning their home is no longer fit for purpose. Often this is related to a disability and the council operates a disabled facility grant fund. This mandatory function is part of the wider government agenda to assist elderly and disabled people to live satisfactorily within their own homes. Adaptations for people come in many forms, and it is the major adaptations that fall under the council's responsibilities. This is an important area of independence enabling work which helps make best use of someone's current home.

128. The council also manages the repair and well-being grant. This is a discretionary means tested grant for private sector owners and a general option for disabled adaptations assistance for any tenure. Notwithstanding the disabled assistance element, the main reason for grant assistance is to resolve serious hazards that are present, and to make homes decent to live in, assisting greatly in the strategy of improving the Island's housing stock.

### Making best use of existing housing stock

129. In order to ensure we are making best use of existing stock, we will:

- Introduce a Civil Penalty policy under the Housing and Planning Act 2016.

- Proactively monitor HMO standards across the Island and licence any that fall under that regime.
- Through research and consultation, we will seek to identify all properties operating as HMOs on the Island.
- Ensure information on our webpages is comprehensive and provides the right advice and guidance to assist landlords, tenants and private owners to understand their rights and responsibilities in terms of home ownership and renting.
- Undertake collaborative working with other regulating bodies (such as Trading Standards or the Fire and Rescue Service) to establish protocols for mutual areas of work, facilitating more efficient and effective processes for the authority as well as landlords/tenants.
- Continue to work with housing associations to ensure 'affordable' housing is well managed and maintained.
- Continue to manage the grants available to help maintain and adapt homes in such a way as to maximise the funding reach.
- Ensuring an appropriate level of resource is provided to the service undertaking these duties.

130. There is little to no institutional PRS on the Island with most private rented properties being owned and managed by small scale landlords. This has its challenges and a key role for the council will be to ensure we use make full use of the powers afforded to us to deal with rogue landlords, badly managed and poor-quality homes of multiple occupation and to bring empty homes back into use.

131. It is important to note that the housing already built will continue, for many years, to be the dominant type of housing on the Island. It is crucial that the current stock is well managed and that where appropriate the local authority uses its powers to ensure residents in the private sector live in decent quality and well managed homes. New government funding opportunities to retro-fit both private and landlord homes with energy efficiency measures towards net-zero carbon targets could provide a raft of employment opportunities for Island residents whilst improving health and preventing fuel poverty for many.

# Strategic Priority Four: Homelessness and housing need

**Reducing homelessness and rough sleeping through effective prevention work by expanding our accommodation options and linked support services to enable everyone living on the Island to have a place they call home.**

This chapter outlines the council's commitment to preventing homelessness in all its forms as opposed to simply responding to issues. It should be read alongside our new Homelessness and Rough Sleeping Strategy 2019-2024 which was developed in parallel to this strategy.

## Prevention of homelessness and reducing the dependency on temporary accommodation

132. We aim to intervene early to prevent homelessness wherever possible and are able to provide a flexible, person-centric approach to homelessness. The council also needs to ensure there are adequate emergency facilities for those who find themselves homeless. This will include a new night shelter and wet facility to provide a safe, warm and comfortable environment for those residents who require it.
133. Taking a person-centred approach will be key to ensuring each resident's housing needs are met. While working with a range of partners to ensure that all residents have the support, they need to either access a home or stay in their home, this strategy will focus on the following key areas:
- Prevention of homelessness
  - Reduce dependency on bed and breakfast accommodation and improve the amount and quality of temporary accommodation
  - Support residents with the impact of welfare reform including Universal Credit and the pandemic
  - Support initiatives to address worklessness, improve skills base and maximise employment opportunities
  - Providing better options for housing in later life and adults with learning and physical disabilities
  - Providing specialist accommodation as required to support those whose needs require a more bespoke approach
  - Providing appropriate housing for children and families

134. We understand that preventing homelessness is complex and we will need to work alongside a range of partners across many sectors to achieve the above outcomes.
135. Reducing homelessness and helping people to establish themselves and maintain a stable home is critical to the Island's future prosperity, both for individuals themselves and the island as a whole.
136. We believe a stable home underpins successful education and employment and the maintenance of good health. Enabling people to have stability to stay in their homes is important to our aim of establishing strong safe and resilient communities on the Island.
137. Due to insufficient supply of 'affordable' housing, the council's reliance on the use of temporary accommodation and bed and breakfast has increased in recent years. This is not desirable from either a resident's perspective or a financial perspective. Whilst medium term solutions have been found to keep families out of bed and breakfast accommodation further work needs to be done to improve the quality of temporary accommodation offer and find longer term housing solutions.
138. We also recognise the need to support residents vulnerable to homelessness with the impact of welfare reform and implications of Universal Credit as well as support initiatives to address worklessness, improve the skills base and maximise employment opportunities
139. The council cannot achieve a reduction in homelessness on its own and working with partners will be critical to the success of any plans developed. We will work with a range of agencies to develop support pathways that reduce the risk of homelessness, and/or enable people to stay in their homes, for people in a range of vulnerable groups such as:
- Parents living in poverty
  - Those living with physical and mental health needs
  - People leaving care or custody – Pathways to Independence
  - Those at risk of or who are currently rough sleeping
  - Older people
  - Service Veterans
  - Victims of domestic abuse
  - People leaving hospital

140. In early 2019, the Information, Advice and Guidance (IAG) hub opened in County Hall. This new approach offers the opportunity to better bring together a range of voluntary sector partners and the council to work towards achieving an outcome based preventative approach that supports residents to live independently through self-support. The ambition is that with better working partnerships, we can develop digital channels that assist residents to manage their income, tenancies and health and wellbeing needs through IAG. Whilst this service has been temporarily disrupted by the pandemic, this approach will establish the necessary partnership working arrangements that best service our Island needs through coordinated partnership working.

141. In order to address and reduce homelessness, including supporting individuals to sustain their homes, the council will:

- Identify and deliver suitable buildings for a homeless assessment hub and wet facility where users will have access to a range of support services to meet their needs
- Develop a tenancy academy to ensure that tenants are adequately trained and prepared to sustain their own tenancies
- Develop specialist pathways into services to minimise the impact and trauma associated with homelessness
- Improve services to the most vulnerable by addressing the underlying causes of homelessness
- Use only the most appropriate temporary accommodation to prevent further social and economic deterioration and identify ways in which more suitable temporary accommodation can be developed or accessed
- Develop a suite of products that will encourage property owners and agents to see the council as a partner of choice
- Deliver a Gold Standard homelessness assessment, information and advice service (National Practitioner Support Service NPSS)

142. Preventing homelessness is not just about supporting those listed above. It is mostly about supporting people in the private rented sector and enabling the delivery of new 'affordable' homes. The new Housing Partnership Board will bring together private sector landlords, developers and Housing Associations to find solutions to housing need and to deliver affordability gains in terms of the housing types developed and to seek ways to drive down the cost of development to do more.

143. The council has the ability to use powers to work with private landlords to ensure the conditions of the homes they make available to rent are suitable and landlords support positive tenancies. The council will also, through its own Housing Company, become a landlord of 'affordable' rented homes and set a standard other can follow. We will lead by example and actively promote local employment and training opportunities on council owned development sites.
144. In the long-term, reducing homelessness and reliance on temporary accommodation can only be achieved through the development of new homes that people can afford. Enabling the delivery of new 'affordable' homes remains the biggest challenge and solution to ensuring that homelessness can be prevented. Delivering new 'affordable' homes not only offers a place for our more vulnerable residents to call home, but the development process itself, provides a raft of employment opportunities for Island residents. New developments provide opportunities for apprenticeships and trainees and we will work across all sectors to build in appropriate policies to ensure that these opportunities are maximised.

# Strategic Priority Five: Special housing needs and vulnerable people

**Ensuring that specialist accommodation is available for vulnerable people including primarily extra-care housing for older people, and those with special housing needs including young people and people with disabilities, to enable everyone living on the Island to have a place they call home and can live with independence.**

Providing better options for housing in later life and adults with learning and physical disabilities

145. In July 2017, the Isle of Wight Council adopted a new Extra Care Housing Strategy 2017–2032, 'Independent Island Living' which details the Island's commitment to changing the nature of housing options for older people and adults with physical and learning disabilities. To date, the choices are residential or nursing homes or stay in your own home with adaptations and care. These are perfectly acceptable options, but can be expensive or unachievable, depending on an individual's housing arrangements. The need to offer a wider range and choice of housing in later life is key to enabling those residents to be able to downsize into more manageable and appropriate properties while also freeing up family housing in the current stock.
146. The Island Independent Living (IIL) offer will increasingly offer a new form of accommodation to the Island. Residents will be able to move into their own home (complete with kitchen, bathroom, living areas and own front door) and access onsite care as their needs change over time. A typical Island Independent scheme will have onsite facilities for hot meals and many community facilities to ensure isolation is not a contributing factor to a decline in health.
147. For example, working in partnership with Southern Housing Group, Morgan Ashley and with funding from Funding 'affordable' Homes, Ryde Village, Ryde will be the Island's first Island Independent Living Scheme. This mixed tenure scheme will open late in 2020, offering seventy-five 'affordable' flats and twenty-seven bungalows for people aged over fifty-five or over with learning disabilities.
148. The Island Independent Living Strategy sets out an ambition to deliver one hundred and forty-three units of this type of housing each year until 2027 and the council will continue to seek ways to deliver this type of housing as well as encouraging others to enter the market.

149. In order to achieve the ambitions, set out in the Island Independent Living (IIL) Strategy, the council will:

- Continue to work closely with our housing association partners to bring forward more IIL schemes
- Actively seek land within our ownership to bring forward for new schemes, for example, the former Sandham Middle School site could deliver up to 82 new units of IIL housing
- Ensure our internal systems and processes are adequately set up to capture interest and help ensure the right people access this form of housing
- Invite new providers to take an interest in developing schemes of this nature on the Island
- Have a robust approach to encouraging down-sizing into more manageable housing agreed across all housing providers

#### Providing specialist accommodation as required

150. Island Independent Living (IIL) is not going to be the only specialist housing required to ensure the needs of our more vulnerable client groups are met. The Clinical Commissioning Group and the Adult Social Care team are working closely to appropriately commission specialist accommodation. As needs are identified and housing is commissioned, the council's Housing Delivery team will work with relevant providers, including the council itself, housing associations and joint venture housing delivery companies where appropriate, to bring forward appropriate schemes to meet the identified needs.

151. Some of the known requirements include housing suitable for:

- a) Bariatric residents
- b) Respite residential facilities
- c) Step up / step down and rehabilitation units
- d) Housing for adults with a variety of physical or mental challenges

#### Providing appropriate housing for children and families

152. The links between housing, poverty and material deprivation are increasingly recognised by policy makers. Poor and inadequate housing significantly affects

health and well-being whilst insecure housing does not help families gain the stability, they need to safeguard their children and to promote their well-being.

153. Families can become transient when they are fleeing a difficult situation or lose their rented accommodation. Transience can reduce community cohesion and increase social isolation, as well as contributing to poor social and economic outcomes for individuals and families. Frequent residential and school mobility has a negative effect on early educational attainment, with school moves having the biggest impact.
154. Gypsy and Traveller families are another marginalised group but localised with hidden needs. The pandemic caused some settled families with local connections and jobs to move around when long standing pitches were lost, and caravan sites had to close more generally. Without a secure place to stop families have no access to water or sanitation and the overall risk of poverty is much higher because it becomes increasingly difficult to secure adequate education and employment. Families with no place to go face constant evictions from land which result in severe health inequalities because of missed health appointments, disruption to pre-natal and post-natal care and missed opportunities for wider health screening programmes. The Government has made funding available through the Shared Ownership and 'affordable' Homes Programme 2016-2021 which includes provisions to build Gypsy and Traveller sites, and we need to urgently explore this option further.
155. It's not just adults with specific housing needs that we, as an Island, need to address. The council has a range of responsibilities in relation to housing for our young residents and in the council's 2018 Ofsted inspection, two specific improvements were highlighted. These were the housing response to sixteen and seventeen-year-olds who are homeless and ensuring suitable housing to meet the needs of all our care leavers who wish or need to remain living on the Island.
156. While the strategy will focus on the above challenges, we cannot overlook the role housing plays in supporting productive and happy lives for all our young people. The previous section on how the council and its partners will work to address homelessness identifies that the on-going reduction on bed and breakfast usage, particularly for families with children, will be a key consideration moving forward. As well as this, ensuring there are enough good quality, 'affordable' family homes will be vital to supporting those families that need it to access a home of their own.
157. Under the Children Leaving Care Act 2010, the council must take steps to secure, so far as reasonably practicable, enough accommodation within its area to meet the needs of children that it is looking after and children whose circumstances are such that it would be consistent with their welfare for them to be provided with accommodation in the local authority area. This is referred to as

'the sufficiency duty'. The sufficiency duty, therefore, applies in respect of all children who are Children in Care.

158. However, it also applies to Children in Need who are at risk of care or custody (sometimes referred to as children 'on the edge of care'). This acknowledges the importance - both for improving outcomes for children and in having enough accommodation to meet their needs - of taking earlier, preventive action to support children and families so that fewer children become Children in Care. Children's services and housing have developed a joint protocol. The purpose of the protocol is to ensure that children who present to the Local Authority at risk of homelessness or who are homeless have a clear understanding of the roles which each service will play. This in turn will allow them to make informed choices about the services they wish to receive and to ensure that they are aware of what services are available to meet their needs.
159. By working in partnership, we ensure that 16 and 17-year-old children facing homelessness are supported to remain in their own accommodation if it is safe to do so, or to complete a planned move to suitable and appropriate accommodation. With continued support, children can be assisted to maintain their accommodation and prevent the reoccurrence of homelessness. With stable accommodation and appropriate support comes the ability to access education, employment or training to enable each child to reach their full potential.
160. The Island's children's social care and housing services have recently commissioned a Pathways to Independent Adulthood supported accommodation offer for sixteen to twenty-five-year olds. Care leavers have also been actively involved in the tendering process for the new supported housing pathway and the developing local offer for care leavers.
161. Children's Services is an active member of the council's housing governance structure, and in the same way as Adult Social Care can commission housing according to need, Children's Services will also commission the delivery of specialist accommodation as required. This will include thinking through how homes can be developed to encourage the ability of the occupier to be a foster carer and provide safe placement opportunities for children in care.
162. In order to achieve appropriate housing for our young people, we will:
- Review the Isle of Wight Sufficiency Duty annually
  - Complete the commissioning for Pathways to Independent Adulthood supported accommodation offer for 16 to twenty-five-year olds
  - Ensure there is an age and stage approach with a range of providers which matches need to the level of support so vulnerable 16 to twenty-five-year olds including care leavers, build their skills to live independently
  - Commission the delivery of specialist accommodation as required

- Continue to engage with developers to think through how homes can be developed to encourage the ability of the occupier to be a foster carer and provide safe placement opportunities for children in care

## Integrated Commissioning

163. The Isle of Wight service provides person-centred and outcome focused housing related support to young people aged sixteen to twenty-five including, looked after children, care leavers and young people under the care of the Youth Offending Team who have an established local connection to the Isle of Wight. The provision will deliver accommodation and support on the Isle of Wight which aims to increase independence skills and promote engagement with education and employment through flexible support packages.
164. The service provided will offer a range of accommodation models in various settings providing accommodation based, personalised and outcome focused support that enables young people to:
- become more independent
  - avoid eviction and repeat homelessness
  - encourage engagement in employment, education or training
  - encourage move on to a less intensive housing related support service or permanent, independent accommodation when appropriate
  - improve the joint working of stakeholders in identifying the most appropriate housing responses
165. Whilst this approach is a significant development, it does not negate the need for accessible and 'affordable' housing for these young adults to move into which is part of the wider housing strategy.
166. There is no doubt that the council cannot deliver the ambitions set out in this strategy on its own and it will take the whole Island community to support building the homes our towns and villages need. The council recognises its role in leading a new approach to housing delivery, but we need our partners to help make it happen.
167. Throughout this strategy, reference has been made to the key partners who will help make this all happen and this strategy provides a framework for everyone to be working towards the same outcomes.

## Strategic Priority 6: Partnerships

**Enabling Housing associations and all our development partners to build more new ‘affordable’ homes for Island residents, whilst maintaining their current homes to a high standard as landlords *to enable everyone living on the Island to have a place, they call home and can live with independence.***

168. In order to achieve what is set out in this strategy a new partnership approach is needed. The council is committed to working across sectors and with a range of partners to drive forward the housing agenda and will invite partners to offer their solutions for new ways of development that could bring sites forward faster. The regeneration programme offers the opportunity to attract new partners to establish themselves as players in the housing market on the island by supporting the development of new homes, creating outstanding rented and owned accommodation across both privately and publicly supported sectors, and in delivering support services to vulnerable residents.
169. It should be recognised that the council can enable, facilitate, support and champion partner developments and we will seek new and innovative ways of supporting our partners to bring forward sites appropriately. The pandemic undoubtedly has set back council finances and its risk appetite for borrowing due to base budgets and reserves having been used in supporting the response emergency measures and supporting business for the future economy of Island. However, the council will continue to look at ways in which we can utilise our powers such as Compulsory Purchasing, Planning Permissions, S106 contributions, HMO licensing, and making best use of public sector assets, land assembly, de-risking sites and more to attract investment and bring forward development.
170. In recognising the key role housing plays in achieving the council’s ambitions, we must also recognise that at present, the total partnership housing offer does not always support this ambition, and the step change in how we develop new housing types at scale and speed currently appears out of reach. The only way to ensure there is adequate provision is to build more ‘affordable’ homes and make sure the existing housing stock is well maintained and managed. We need homes that match the needs of all Island residents and those who aspire to become Island residents.
171. The council has committed to engaging in a housing campaign to highlight the wider benefits of housing development which has the support of all housing association partners as well as the private developers. It consists of a series of videos highlighting the needs of local people who have struggled with housing issues of one type or another, and the difference a settled quality home can make. Engaging local people more broadly will be key to bringing forward development and creating a welcoming environment for future developers to invest. By working together to better understand and develop a pipeline of

development activity, the island will become more attractive to investors and give confidence to the building industry to grow local capacity and provide skills, training and work opportunities for local people which is even more important now as the Island has a journey ahead to recover from the significant economic impacts of the pandemic.

172. We aim to:

- Contribute to diversifying the housing stock and meeting housing needs by achieving the right tenures, size and mix of housing on new developments
- Maximise the provision of new 'affordable' homes
- Build and acquire housing and maximise opportunities on publicly owned land
- Support the provision of alternative tenure options such as subsidised market homes for sale, self-build and community led housing alongside 'affordable' rented homes.

### Maintaining and managing the existing housing stock

173. We will also continue to work in partnership with housing associations to understand how the current stock is being managed, identify opportunities for infill sites or estate regeneration, and seek the highest quality of housing management across all social housing on the Island to:

- Improve the quality of the stock already built and where relevant improve how it is managed
- Bring empty properties back into use for residential purposes where possible

174. Recognising the key role both private developers and our housing association partners play in bringing forward new development, the council is establishing a new relationship with the house building community to ensure we are all doing what we can to enable and facilitate the development of high-quality homes for Island residents.

175. The Housing Partnership Board will bring together key players and will be supported by an ongoing series of 'conversations' to continue to challenge and discuss the housing agenda; unlocking barriers, forming new partnerships and collectively accessing funding to bring development forward.

176. Given the scale of the housing challenge the council, and the wider development community, will need to rethink traditional ideas about what modern housing looks like. This might involve modern methods of construction, changing space

standards and different funding mechanisms. It will likely also include new partnerships, new approaches to financing and inviting new players into the housing market.

177. There is much work to be done to build trust by delivering high quality housing across a range of accessible tenures. Part of building that trust in local areas will be encouraging the diversification of tenures and identifying new housing types which may be suitable for the Island and supporting the development community to embrace these new options to create more mixed communities and options for movement within the housing stock, alongside giving greater political and economic assurances for the future.
178. In order to drive up the delivery of new housing on the Isle of Wight, the council will work alongside the local development community in achieving delivery rates in line with required housing numbers with a particular focus on ensuring the delivery of new 'truly affordable' housing. This will include developing a locally agreed definition of "affordable' housing' by:
- Promoting the construction of new homes by raising the profile of the Island as a place to invest with business, developers, and builders
  - Promoting the development of additional supply by developing positive policies and practices to support the creation of new forms of housing, including modular build, community land trusts, supported housing and shared housing. This will include looking at a wider range of tenure options for new development
  - Becoming an active developer to help contribute to achieving the right number of homes for local people
  - Promoting understanding within communities of the need for new housing development and the benefits it can bring
  - Ensure the planning process is using all available tools, levers and powers to encourage development to be brought forward
  - Take a flexible approach to the use of finances and powers to support and unlock developments where necessary
  - Collaborate with key stakeholders to overcome barriers such as with planning consents or use of new approaches such as modular housing
  - Establish and ensure our future joint venture partnerships are working well and delivering new homes on key sites
  - Create a housing company to accelerate the delivery of new 'affordable' homes of all types
  - Identify one or more strategic housing management partners to manage new homes the council will either acquire or build

179. In order to do this, the council will:

- Enable the Housing Partnership Board to steer the delivery of this strategy, bringing together partners from a broad range of sectors
- Regularly hold housing discussions with a wide range of partners on a variety of themes connected to achieving the ambitions set out in this strategy
- Create a positive environment for new housing delivery and find new and innovative ways to deliver new homes
- Actively promote the Island as a great place to live and grow businesses
- Celebrate good quality housing developments and promote positive press and media coverage
- Sustain a positive housing campaign to break down resistance to new housing development
- Continually seek out best practice from other local authority areas across the Country and learn from those areas where housing demand is being matched by a step change in the approach to supply
- Work across all public sector land holders on the island to seek ways to release surplus land and make better use of public assets

### Governance through partnership

180. There is little point in developing a strategy and action plans if there is no way of ensuring that actions are being delivered and the outcomes are being achieved. To do this, a new governance structure has been established. The external structure is led by the new Housing Partnership Board which brings together key decision-makers and influencers from across the Island. This will feed into internal council governance structures where council-led decisions are required.

### Conclusion

181. This is an ambitious strategy which has been co-produced with a wide variety of stakeholders over the last eighteen months which sets out both the step change required in housing development on the Island and the raft of housing measures and actions which need to be put in place to ensure every resident has a safe and appropriate place to call home and can live with independence.

182. The action plan sets out the timetable for delivery for a number of key elements within the strategy and the referenced strategies have their own delivery plans which need to be read in conjunction with this plan. The delivery plan for the strategy will be refreshed annually to ensure this remains a live and current document that can flex to local or national changes particularly in relation to the pandemic if we go in and out of response and recovery phases and interventions.

Appendix 2 sets out the joint action plan which will be regularly updated following the annual review.

# Appendix 1: Isle of Wight Housing Needs

## Introduction

Earlier this year the Council published its corporate plan and within it, it made a clear commitment to ensuring that “people have a place to call home and can live with independence”.

Following consultation on the Draft Island Planning Strategy in 2019, there was, and indeed continues to be, significant concern expressed about the number of homes being planned for the Island over the life span of the plan of 15 years.

This number of homes, over 650 per year, is derived from the Governments standard formula which applies to all local authorities across the country. In October 2019, the Council confirmed that it would be preparing an evidence-based case that demonstrates the real housing needs of the island are lower than the Government’s figure and it should be the lower number that is planned for.

Several other key housing issues were also identified in consultation responses received on the Draft Island Planning Strategy on issues including affordability and availability of appropriate accommodation.

Therefore, at the beginning of 2020 we launched the Housing Needs Survey to engage with residents and allow you the chance to have a say on the islands future housing. The feedback from the survey will help the council gain an accurate picture of the type of demand across the island.

The Housing Needs Survey is not just about building new housing or expanding rural districts but is a tool to determine whether the available housing is suitable for the changing needs of your community. For example, whether there is enough provision of specific housing for families, older people or those needed supported accommodation.

The housing needs survey is an integral part of planning for future housing requirements and will help inform both the planning and housing policies of the Council.

**This paper provides an overview of some of the responses we received and how they provide real lived experiences and information on some of the key housing issues facing the island.**

## **How we carried out the survey**

The methodology that we used for the Isle of Wight Housing Needs Survey is set out below and involved several different ways of collecting responses from residents.

**Engaging with the Town and Parish Councils** – we contacted Town and Parish Councils in mid-December 2019 to ask for their views on housings need in their local area. We also wrote to them in January 2020 asking for their support to publicise our on-line survey within their local areas;

**Online survey** - on Monday 6 January 2020 we launched an online survey which ran for six weeks, the survey was available online at

<https://www.surveymonkey.co.uk/r/IWhousingNeeds2020>

**Island-wide Housing Needs Survey 2020 by Marketing Means** - the Council asked an independent research agency (Marketing Means) to carry out a postal survey to a random sample of households from across the Island to capture their views on the needs of housing. The letter was sent out on the 13 February 2020, which enclosed a questionnaire and a pre-paid envelope or the alterative to complete the questionnaire online by 27<sup>th</sup> March 2020;

The surveys asked for information about current households (e.g. number of people living there, number of bedrooms, age and if the home was owned outright/mortgaged or rented). Questions were also asked for future needs including will children move from the family home within the next few years and would they seek housing on the island or look further afield.

We also needed to determine the type of housing needed, e.g. supported living and extra care opportunities, starter homes, flats or larger properties.

**Housing Case studies** - In March 2020 the Leader of the Council and Cabinet Member for Strategic Partnerships wrote to residents of the island to seek their views of real, current and future housing needs of the Island community. Responses would help us understand the challenges and how people in our community are coping with them.

## **What the survey responses told us**

Residents were invited to send in a brief summary of their position, describing the type of home needed, any challenges they are finding and the impact it is having on their overall quality of life. Some of the key statistics from the survey are outlined below:

- 1,494 responses from across the Island;
- Just over half owned their property outright - 59.6%;
  - 78% of over 65s;
  - 7.5% of under 45s
  
- 75% of 16 to 24-year olds are in flats or maisonettes;
- 25.6% of over 65s are in bungalows, 27% in a detached house
  
- 98% over 65s consider they have enough space
- Almost 1 in 5 of 25 to 34-year olds don't have sufficient space
  
- 6% of all respondents were anticipating a move in the next 12 months
  - 25 to 34s are looking for a larger home (82%)
  - Over 65s are looking to downsize (41%)
  
- The Maximum price willing to pay for a property varies with age:
  - Under 35 £100k -£250k
  - 55 to 64 £200k -£300k
  
- Maximum rent/mortgage able to pay reduces with age
  - 25 to 44 17% say £600 –£799
  - 45 to 54 10% say £400 –£599
  - 55 and over say £0-£199

Alongside the statistical results from the survey, the many real-life case studies received have helped us gain a better understanding of the community and

the challenges/impact that island residents are facing. Below is a list of the main issues that were raised by residents:

*“There is a need for more assisted living accommodation”*

*“More one-bedroom properties needed”*

*“Need more council homes with affordable rent”*

*“More three-bedroom properties needed”*

*“Unable to save for the deposit needed, for an island home”*

*“Affordable homes to buy are much sought after”*

*“On Home-finder it is hard to qualify for the properties that the person needs”*

*“Spent too long on the Home-Finder register, with no potential to getting close of the required home needed”*

*“There is a shortage of social housing especially for the over 55's”*

The intention is that we can use the responses to help inform the right mix of development, housing numbers and what is affordable (to buy and rent) for our residents over the next 15 years.

Six key housing issues that were raised in Draft Island Planning Strategy responses are identified below with extracts from case studies highlighting the severity or not of the problems faced on the island.

## **1. Supported Living**

It is considered that higher numbers and types of supported living accommodation are needed on the island, and this was backed up by the case study responses:

- *In response to your letter about the Island Planning Strategy, my 20-year-old son, who has Asperger's Syndrome is very capable to do the work he has trained for, but less capable of living on his own. He currently lives with us, and although we are very happy for him to continue, he may wish to move out one day. He ideally would need some sort of warden assisted accommodation*
  
- *I am concerned for the less fortunate in society in particular my step-grandson. He is aged 28 and suffers from a genetic condition of muscular dystrophy, a life limiting incurable. He also has several other medical conditions, which make it impossible for him to work and needs some assistance. I am very concerned that in due course he is provided for with appropriate accommodation*

- *My grandson is in desperate need of secured housing for his needs and a live-in carer .... I was told there was no suitable housing for him and that residential is the only option. Unfortunately, this is now restricting his life more than ever. Having a suitable secure bungalow would be perfect for him...and enrich his life a lot more than it is now.*

## **2. Affordability**

Being able to afford to purchase a home on the island is a significant issue given the lower than average wages, high levels of seasonal work and lack of new homes of the right size leading to higher than average levels of second home ownership:

- *I have no hope of owning a home. I work for as many hours as I can. Renting one of the cheapest flats on the island, I still have very little savings. My work is steady all year-round unskilled labour. But it is such hard work I can do no more. I am sure there are many people on the island who are single and therefore have no hope of ever opening a home.*
- *I have a family member, 32years old who is a prison officer. He is single at the moment no dependents but has no prospects of being able to buy a property of any kind. He has just started to put money into a help to buy ISA but like he says it is nearly impossible other than we help by we are topping it up for him.*
- *Near to me in Freshwater a development of 22, 4 & 5 bedroom 'Executive Homes' has just been completed. Not one is occupied by a family, all are either retired or 2nd home occupancy. Sold for £400-£500k each. In other words, not for locals.*
- *My 20-year-old is currently struggling to understand how he will ever afford to rent his own home let alone be able to buy one. A decent salary on the Island is very hard to come by if you have left school with few qualifications. Often work is seasonal and minimum wage. Even with a degree, it would take a team of adults to come together to be able to afford the deposit required for a mortgage. The effect that this lack of hope has on my son is soul destroying. He wants to be independent and we also want this for him. I feel that the Isle of Wight requires more social housing with realistic affordable rent for all who cannot own their own home.*

## **3. Home-finder availability**

The Council has experienced extremely low delivery rates of new affordable homes on the island in recent years, meaning the number of people seeking such accommodation exceeds 2,500. There are also issues with the right size of affordable property becoming available to meet the identified needs of those registered:

- *We are on Home Finder. I have been for eight years. We cannot apply for a two-bed property as the rule is three people for this, which is frustrating, as the properties are much better suited to us and the right size. There are also very few one bed properties advertised a week, which are often restricted by age or having a disability to be eligible for them. The impact of these issues is that we are stuck in our home until we have a baby or can afford to move;*
- *I live in a 2-bedroom HA property with my partner, 14-year-old and 4-month son. My partner is self-employed, and we get some help from UC. We will need a 3 bedroom so that the baby can go into his own room when older. We have tried to do mutual housing exchanges but there is such a demand for 3-bedroom properties and very few people wanting to downsize. We have registered on Home Finder to be told our entitlement is a 2-bedroom property. How can the LA expect a baby and 14-year-old to share, regardless of being the same gender?*
- *Part of my family where both parents work in the community - in school and being a crew member of the local Lifeboat Station have a real problem with housing and have been on the housing list for 4 years now. They have been brought up on the island, but due to being on low incomes have ended up living in 'temporary accommodation' for the last 4 years.*

*They have two boys one aged 13yrs, the other 10yrs. The 13yr old has Autism and has a Learning Disability. They live in a two bedroomed very small house with no garden. The boys share a bedroom that barely accommodates two beds. This is causing a very stressful life at home. I am very concerned about the boy's development given the environment they live in, despite my daughters and son in-laws' efforts to manage this difficult situation. Personally, I hope my daughter and her family are found housing soon- they work hard and deserve to have a decent place to live were they do not have to fear what is going on around them in such close proximity.*

- *My daughter lives in a two bedroomed rented property on the estate at Whippingham, with her husband and three children. They moved there in 2011, they had two children then, a boy aged five and a girl two, they were advised when their Son turned ten, they would be allocated a three bedroomed property. Their Son is now fourteen and their daughters are eleven and eight this year, sharing the same bedroom. My daughter has for the last four years been checking the Council website for a possible exchanges or alterative accommodation but with a shortage of three*

*bedroomed properties and their position on the housing list, she has remained unsuccessful.*

- *We are a family of 4 (Mum Dad Son (11) and Daughter (4)). We currently live in a 2bed second floor flat (housing association) in the centre of Ryde, no outdoor space for our children to play. There aren't affordable homes to buy, and a lack of 3 bed houses to bid on.*
- *I am unable to bid for any 1-bed social housing properties on IW Home finder due to no 1-bed properties being advertised/vacant this year in 2020, and only two properties vacant/advertised last year in 2019 for the East Cowes area. I need to remain in the East Cowes area, or my health/welfare will be compromised. Please can the IW Council override all the opposition it faces from the local community and build more social housing 1-bed properties in East Cowes for the over 55s.*

#### **4. Infrastructure**

Providing enough infrastructure alongside new housing development is fundamental to ensure that existing services and facilities are not over stretched, and occupiers of new homes can access a range of everyday services.

- *The Island is already overcrowded, and the existing infrastructure cannot cope. One only must try to drive to Newport to see that. The roads cannot cope, and this will also be the case for electricity, water supply and sewerage.*
- *I raise a concern because it is apparent that Planning approvals do not consider the infrastructure, roads in particular, recent approvals will eventually result in more traffic in Ashley Road, there has been a steady increase in the past 4 years.*

#### **5. Brownfield land**

Focusing new development on previously developed, brownfield land is a key priority supported by both national planning policy, responses to the Draft Island Planning Strategy and the Housing Needs Survey:

- *Places like Sandown, Shanklin and Newport are looking run-down and shabby with vacant shops and empty buildings. Can't these be converted to social units? An influx of new homeowners to bring life into existing shops. New homes would not have cars, nor would they need to, with village/town transport links.*

- *Why isn't the Council doing anything about the large amount of brown field sites and derelict buildings on the Island which have been left empty for several years. Many new homes being built are large detached properties and built on green field sites many of which are purchased by mainland buyers...we need more trees not derelict buildings, owners of these sites and properties should develop them or lose them by compulsory purchase.*
- *There must be a number of such sites across the Island that no longer function as holiday camps and could be adapted to create retirement villages.*

## **6. Overall housing number**

As noted earlier in the paper, there is significant concern expressed about the number of homes being planned for the Island over the life span of the plan of 15 years. The Council is seeking to present a case for special circumstances to not use the Government's standard number:

- *I was heartened to learn that councillors as a whole are concerned about the government's targets for new builds on the island. You go on to say that that target is derived from a formula which has been applied countrywide. That immediately means that as in so many areas, e.g. the funding for St Mary's, we will be adversely impacted by the customary administrator's preference for one-size-fits-all solutions. That stance ignores the reality that life on an island in so many ways deserves, requires even, special case status. I urge you and your colleagues to continue to resist the government target for housing and to argue that our island deserves special case status on that matter.*
- *I am in receipt of your letter dated March 2020 reference the Island Planning Strategy. I have attended only one meeting of the Islands Planning Strategy and must say what was alarming for me and 99% of the other attendees to listen to what the Council were proposing in terms of numbers of houses to be built over the next 15 years.*

## **What happens next?**

The housing needs survey is an integral part of planning for future housing requirements and the results collected from the surveys and case studies will help inform both the planning and housing policies of the Council.

The Council will use the responses as part of the evidence base when putting our case to the Government that a lower, more focused housing number is required on the island to specifically address the needs identified.

We want to ensure that the right mix of development, housing numbers and what is affordable (to buy and rent) for our residents over the next 15 years is provided for in the Island Planning Strategy.

**NB: This survey was conducted before the Planning White Paper was announced in August 2020.**

## Appendix 2: Housing Action Plan

	20/21	21/22	22/23	23/24	24/25
<b>Strategic Priority 1: Housing Supply</b>					
Seek to enable the provision of new homes through a step change in delivery towards the Island's annual housing target when agreed with Government.		<b>x</b>			
Complete an Island infra-structure and development enabling funding submission to government to address long-standing issues as part of the Covid-19 recovery plan.	<b>x</b>				
Produce an adopted Island Planning Strategy that appropriately balances social, economic and environmental considerations for house building including net-zero carbon.  Position Statement to be published following White Paper	<b>x</b>			<b>x</b>	
Devise a new 'affordable' housing planning policy for the Island to maximise the number of 'affordable' homes delivered.		<b>x</b>			
Seek to deliver or facilitate a programme of 300 homes 'affordable' homes through council led activity over the first three years of this strategy as part of the recovery	<b>x</b>	<b>x</b>	<b>x</b>		

	20/21	21/22	22/23	23/24	24/25
plan.					
Maximize the provision of 'affordable' housing on council-owned land including infill development on brownfield sites. This includes setting-up a 'small sites' programme and applying for Land Release funding.	<b>x</b>				
Prioritise available funds and council land assets to provide for the delivery of 'affordable' housing schemes in partnership with housing associations, and a range of other committed providers including housing co-operatives. For example, our Branstone Farm site is to provide an innovative rural business hub and 'affordable' housing with an Island based housing association.	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
Work with private and public sector partners to acquire and assemble sites to facilitate the delivery of new homes.	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
Champion high quality developments as examples of good practice.	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
Enable the provision of around 100 new homes each year for those needing extra care in partnership with Housing associations.	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
Support developers to showcase the benefits their developments will bring – number of jobs, apprentices, community contributions and more.	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>

	20/21	21/22	22/23	23/24	24/25
Create a council owned subsidiary housing company to increase the number of houses built on the Island to both invest in local communities and assist others on low or average household incomes to access housing.		x			
<b>Strategic Priority 2: Housing Affordability</b>					
Define and monitor 'true affordability' levels on the Isle of Wight.	x				
Maintain a data base and develop tools that can drill down "affordability" to postcode and area level based on both wages and housing cost ratios for ongoing strategic and recovery planning.	x	x	x	x	x
Incorporate our developing evidence base on "affordability" into the adopted Island Plan to increase the number of new 'affordable' homes delivered.			x		

	20/21	21/22	22/23	23/24	24/25
Produce a special cases evidence base to challenge government agencies on non-availability of grant for our housing associations to provide 'affordable' housing at 60% of market levels as needed on the Island.	x				
Complete a formal review of the scheme of allocation – for 'affordable' housing - Home-Finder.			x		
Produce a plan to define and improve housing opportunities for key workers.		x			
Intervene in the market where possible to tackle the growing (un)affordability of rents, especially for vulnerable groups and those on low incomes.	x	x	x	x	X
<b>Strategic Priority 3: Private Sector Housing</b>					
Assist homeless households and others on low incomes to access private sector homes.	x	x	x	x	x
Undertake a feasibility study for introducing an Island-wide landlord registration scheme.		x			
Expand the mandatory HMO licensing scheme to cover all properties identified.		x	x	x	x

	<b>20/21</b>	<b>21/22</b>	<b>22/23</b>	<b>23/24</b>	<b>24/25</b>
Undertake rigorous enforcement against rogue landlords who have a history of breaking the law.	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
Support responsible landlords and work with them to become professional and grow their business.	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
Use all available powers to bring genuine empty properties back into use.	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
Work with utility companies and other agencies to insulate homes and improve the energy ratings of older buildings.	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
Develop services with Adult Social Care, Health and the voluntary sector to enable elderly and disabled residents to live independently in their own home.	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
Ensure a well-resourced Private Sector Housing Service to support good landlords and carry out the council's statutory responsibilities towards tenants and landlords.	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
Continue to be first port of call for unsecured buildings, offering advice, assistance and enforcement powers if necessary.	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
Work with private landlords to ensure properties are well managed and appropriately licensed as necessary.	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
Establish a permanent site with appropriate services for the Gypsy & Traveller Community.		<b>x</b>			

	20/21	21/22	22/23	23/24	24/25
<b>Strategic Priority 4: Homelessness and housing need</b>					
Review the Homeless Strategy that has been co-produced with clients, landlords, the voluntary sector and other partner agencies.		X			
Develop new partnerships with private and third sector landlords to maximise opportunities for tenancies for homeless families and individuals.	X	X	X	X	X
Commission and deliver a new homeless pathway to alleviate the pressures on temporary accommodation and bed and breakfast provision.	X				
End the use of bed and breakfast for families with children.	X	X	X	X	X
Refurbish the temporary homeless assessment hub and wet facility where users will have access to Covid-19 safe accommodation and support services to meet their needs.	X				
Develop a tenancy academy to ensure that tenants are adequately trained and prepared to sustain their own tenancies.		X			
Develop specialist pathways into services to minimise		X			

	20/21	21/22	22/23	23/24	24/25
the impact and trauma associated with homelessness.					
Deliver a Gold Standard homelessness assessment, information and advice service (National Practitioner Support Service NPSS)		x			
Use only the most appropriate temporary accommodation to prevent further social and economic deterioration and identify ways in which more suitable temporary accommodation can be developed or accessed.	x	x	x	x	x
Showcase stories of Islanders and their housing journey.		x			
<b>Strategic Priority five: Special housing needs and vulnerable people.</b>					
Deliver Ryde Village, Ryde and Green Meadows, Freshwater as the first extra-care schemes on the Island offering 150 new 'affordable' homes.	x	x	x	x	x
Continue to work closely with our housing association partners to bring forward more Island Independent Living schemes for extra-care (IIL)	x	x	x	x	x

	20/21	21/22	22/23	23/24	24/25
Actively seek land within our ownership to bring forward new schemes, for example, the former Sandham Middle School site to 82 new units of IIL housing.	X	X	X	X	X
Ensure our internal systems and processes are adequately set up to capture interest and help ensure the right people access this form of housing.	X				
Invite new providers to take an interest in developing mixed rent/buy schemes of this nature on the Island	X	X	X	X	X
Have a robust approach to encouraging down-sizing into more manageable housing agreed across all housing providers.	X	X	X	X	X
Review the Isle of Wight Sufficiency Duty annually.	X	X	X	X	X
Complete the commissioning for Pathways to Independent Adulthood supported accommodation offer for 16-25-year olds.		X	X		
Ensure there is an age and stage approach with a range of providers which matches need to the level of support so vulnerable 16-25-year olds including care leavers, build their skills to live independently.	X	X	X	X	X
Continue to engage with developers to think through how homes can be developed to encourage the ability of the occupier to be a foster carer and provide safe	X	X	X	X	X

	20/21	21/22	22/23	23/24	24/25
placement opportunities for children in care.					
Commission the delivery of specialist accommodation as required.	X	X	X	X	X
<b>Strategic Priority 6: Partnerships</b>					
Ensure the effectiveness of the Housing Partnership Board to steer the delivery of this strategy, bringing together partners from a broad range of sectors.	X	X	X	X	X
Regularly hold housing conversations with a wide range of partners on a variety of themes connected to achieving the ambitions set out in this strategy.	X	X	X	X	X
Create a positive environment for new housing delivery and find new and innovative ways to deliver new homes including working with housing associations to form joint ventures on council owned land.	X	X	X	X	X
Work with the Ministry of Justice to bring forward the Camp Hill site as a key strategic housing site on brownfield land that could deliver new homes for the Island over the next 10 years.	X	X	X	X	X
Actively promote the Island as a great place to live and grow businesses	X	X	X	X	X
Celebrate good quality housing developments and promote positive press and media coverage	X	X	X	X	X
Sustain a positive housing campaign to break down	X	X	X	X	X

	<b>20/21</b>	<b>21/22</b>	<b>22/23</b>	<b>23/24</b>	<b>24/25</b>
resistance to new housing development					
Continually seek out best practice from other local authority areas across the Country and learn from those areas where housing demand is being matched by a step change in the approach to supply.	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
Work across all public sector land holders on the island to seek ways to release surplus land and make better use of public assets.	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
Continue to work with our housing association partners to identify how current housing might be changed or adapted to make best use of the stock.	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
Continue to champion sustainable development: sustainable in location, carbon footprint, building materials and sensitivity to the local environment.	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
Seek high quality design from any new developments	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>