



**YARMOUTH**  
**Town Council**

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# **Yarmouth Parish**

## **Housing Needs Survey 2025**

Prepared for Yarmouth Town Council

By Community Action Isle of Wight

The Riverside Centre, The Quay, Newport, PO30 2QR



**Community  
Action  
Isle of Wight**  
*at the Riverside*

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# 1 Executive Summary

A Housing Needs Survey was carried out between 6 Jan 2025 and 28 Feb 2025. Leaflets inviting residents to partake in the survey were sent to all households within the Parish and some other nearby households. Community engagement in and near the Parish took place and the Survey was advertised on Facebook and with posters. Those with a close connection other than residence to the Parish (i.e. close family, past residence, employment) were also invited to take part.

Yarmouth Town Council covers a civil parish which has 580 dwellings with approximately 750 residents spread across the town of Yarmouth, the village of Thorley and a wide rural area.

There were 32 households containing 56 residents who responded to the survey who clearly identified a housing need across a diverse range of property types and sizes.

In the previous Housing Needs Survey of 2014, a similar level of need was identified, but only 5 properties have been built since then.

Availability of property generally is an issue in the Parish, especially when looking for smaller/affordable properties.

## 1.1 Key Findings

### 1.1.1 Housing Need

Housing need is a particularly complex issue that local authorities across the country are facing, one reason being that there is a significant shortfall in the provision of housing compared with the level of need.

Nationally, local people are not able to find a home within their communities that is suitable for their needs and that they can afford.

There are several contributing factors to this, including:

- Increases in rural house prices
- Lack of available affordable homes
- Lack of specialist housing
- Availability of finance for developers and prospective homeowners
- Availability of sufficient land for new homes
- Local opposition for new homes

The survey respondents clearly identified their housing need as laid out in the table overleaf. These figures take into account preference and affordability.

Since the last survey, there is a clear shift in housing need away from market housing and towards affordable tenures.

There is a clear desire for a general trend towards housing that is less under-occupied (i.e. fewer spare bedrooms), with the majority preferring to have one spare bedroom.

<b>Bedrooms</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>TOTAL</b>
<b>Market Housing</b>			1	<b>1</b>
<b>Market Housing</b> Ground Floor	1			<b>1</b>
<b>Rent – Housing Association</b>	4	6	3	<b>13</b>
<b>Rent – Housing Association</b> Ground Floor		3		<b>3</b>
<b>Shared Ownership (Part Rent, Part Buy)</b>		3	4	<b>7</b>
<b>Shared Ownership (Part Rent, Part Buy)</b> Assisted Living	1			<b>1</b>
<b>Affordable Rent</b>	1	3	1	<b>5</b>
<b>First Homes</b>		1		<b>1</b>
<b>TOTAL</b>	<b>7</b>	<b>16</b>	<b>9</b>	<b>32</b>

As well as the expected need of families for affordable properties both to rent and to buy, there was also a clear need for:

- Accessible/adapted properties
- One-bed starter homes.

### 1.1.2 Affordability and availability

The key issues identified when analysing the data were availability and affordability. Those who would like to purchase with a mortgage were unlikely to be able to afford this on their current salaries, even with a reasonable deposit.

12 of the respondent households were living in private rental properties. Only one household identified a private rental as an option they would consider to meet their housing need. Given the clear affordability issues of living in private rented accommodation, this is not surprising.

Other affordable options are extremely limited whether for rent or to buy. No affordable properties have been built in the Parish since the last survey in 2014 and there are very few remaining social rented properties<sup>1</sup>.

## 1.2 Structure of the report

This report consists of four main parts:

Section 2 provides a background to the survey and information about the Parish.

Section 3 provides quantitative data from the survey, examining the households that have declared that they have need for new housing within the Parish.

Section 4 provides qualitative data primarily from community engagement.

Section 55 contains relevant secondary data referring to the current households in the parish, to provide a description of the existing housing and affordability.

The report is concluded in Section 6, with appendices at Section 76.

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<sup>1</sup> Throughout this report, we refer to all properties let by Housing Associations or Registered Providers as 'social rented' properties even though they might have different types of affordable rent.

## 2 Background Information

### 2.1 What is a Housing Needs Survey?

Housing Needs Surveys provide an objective, evidenced overview of the scale and nature of the full range of housing need in a locality, usually a village or parish. Information is gathered using a range of survey techniques on the attributes of households seeking accommodation whose requirements are not being met by the current housing stock. This may be a consequence of the housing not being available or the respondent not having the income to buy or rent a home that meets their needs.

Surveys provide a robust evidence base of an assessment of the scale of need and an understanding of its characteristics in terms of housing tenures, house sizes and types, affordability, household characteristics and bespoke adaptive requirements. Therefore, they should be used to feed into their Local Plan/Neighbourhood Plan.

Housing Needs Surveys are only a snapshot and will become out of date as individuals' housing circumstances change. The rule of thumb is that the results have a shelf life of between three and five years. Yarmouth Town Council last carried out a Housing Needs Survey in 2014, which was published in 2015.

Housing Needs Surveys are a key aspect of bringing rural affordable housing forwards, as a proven need is required to allow schemes to progress. A Housing Needs Survey does not mean a scheme will automatically be built. It does mean both the commissioner of the survey and the community (where these are not the same) should be in possession of a robust piece of evidence that sets out in clear terms the scale and nature of the housing need in the area surveyed. On this basis, an informed discussion can proceed with those responsible for delivering affordable housing, principally those within the community, Registered Providers/Housing Associations and Local Authority housing and planning staff.

Rural affordable housing is an important aspect of rural life as it allows younger people to remain in the villages they grew up in, allows those on low incomes to gain access to housing without having to leave the area, allows people to live closer to their support network, and enables communities to remain diverse and inclusive of all ages and backgrounds.

### 2.2 The Parish

A map of the Parish Boundaries is included in Appendix 1 and online at <sup>2</sup>.

The Parish includes the small coastal town of Yarmouth on its north-western edge, where the majority of the Parish's population is found. The Parish extends south-east from the town to cover a large area of countryside, which includes the predominantly linear villages of Thorley and Thorley Street in the north. The far south of the Parish is dominated by Tapnell Down. The Parish broadly slopes

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<sup>2</sup> A map of the Parish boundaries: <https://www.ordnancesurvey.co.uk/election-maps/gb/?x=436737&y=87232&z=6&bnd1=cpc&bnd2=&labels=off>

down northwards towards the coast and westwards towards the western Yar river. Much of the Parish is dominated by farmland, with various largely-rural businesses scattered throughout. Of note is Tapnell Farm, which occupies much of the far south of the Parish.

The Parish is bounded by the Solent to the north, the parish of Freshwater to the west and south, and the parish of Shalfleet to the east and north. Notably, the village of Bouldnor in Shalfleet Parish is on the edge of the boundary with Yarmouth, and many see it as part of Yarmouth (especially as Bouldnor falls into the postal town of Yarmouth). In the far south-east, the Parish also comes very close to the boundary of Brighstone Parish.

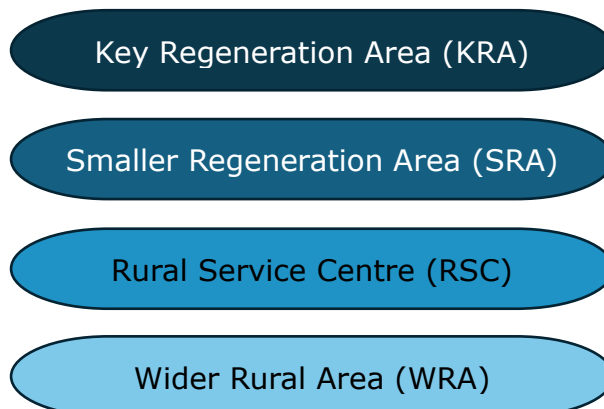
The Parish is popular with retirees; 53.63% of residents are 60 or over, compared to 36.71% for the Island as a whole and 24.36% for England and Wales.

The Parish is split into three "Output Areas" (the smallest geographical division for Census purposes)<sup>3</sup>. Output Area E00087644 covers the centre and east of Yarmouth Town. E00087645 covers the north, west and south of Yarmouth Town. E00087646 covers the remainder of the Parish, including Thorley and Tapnell.

The Isle of Wight is classified as a 'Mainly Rural' area in accordance with the Rural-Urban Classification for Census Output Areas in England<sup>4</sup>. The same classification applies to each Output Area individually, with the two covering Yarmouth Town being 'Rural Town and Fringe' and the other being 'Rural Hamlets and Isolated Dwellings'.

### 2.2.1 Rural Service Centre

The Isle of Wight Council classifies the entire Island into one of four categories, based on services and amenities available in that area. The hierarchy of settlements is:



Areas higher up the hierarchy tend to support those lower down. For example, a village shop in an RSC will also be used by people in the surrounding WRA,

<sup>3</sup> A map of Output Areas (as well as Middle-Layer and Lower-Layer Super Output Areas) is here: <https://geoportal.statistics.gov.uk/maps/f690a3b063774521a05cc2a3480cb9d6/explore?location=50.688583%2C-1.465164%2C12.20>

<sup>4</sup> [https://assets.publishing.service.gov.uk/media/5a81ae00e5274a2e8ab5547c/Defining\\_rural\\_areas\\_Mar\\_2017\\_.pdf](https://assets.publishing.service.gov.uk/media/5a81ae00e5274a2e8ab5547c/Defining_rural_areas_Mar_2017_.pdf)



whilst a supermarket in an SRA or KRA will also be used by people in the nearby RSCs and WRA.

The Isle of Wight Council scored settlements outside of the KRAs and SRAs to decide which should be classified as an RSC, based on their facilities. The scoring was originally done in 2008<sup>5</sup>, and was updated in 2022<sup>6</sup>. Based on this, the town of Yarmouth is classified as an RSC, whilst the rest of the Parish is part of the WRA. RSCs are decided based upon access to local services, as well as proximity to urban centres.

## 2.2.2 Areas of Environmental/Historical Interest

There are different types of areas of environmental interest within/bordering Yarmouth Parish. These consist of areas with different status under law which therefore means that development in these areas is subject to those laws. The areas in the Parish comprise the following types:

Type	Legal status	Relevant Legislation
<b>National Landscape (formerly AONB – Area of Outstanding Natural Beauty)</b>	Statutory	<a href="#">Countryside and Rights of Way Act 2000, Part IV</a>
<b>SSSI – Site of Special Scientific Interest</b>	Statutory	<a href="#">Wildlife and Countryside Act 1981, Part II</a>
<b>Ramsar – Convention on Wetlands of International Importance Especially as Waterfowl Habitat</b>	Statutory	<a href="#">Ramsar Convention</a>
<b>Special Area of Conservation</b>	Statutory	<a href="#">The Conservation of Habitats and Species Regulations 2017, Part 2</a>
<b>Special Protection Area</b>	Statutory	<a href="#">The Conservation of Habitats and Species Regulations 2017, Part 2</a>
<b>Marine Conservation Zone</b>	Statutory	<a href="#">Marine and Coastal Access Act 2009, Part 5</a>

The National Landscape covers Tapnell Down in the far south of the Parish, and also the north-west of the Parish including Yarmouth town. This makes up approximately one third of the Parish's total area. The SSSIs are also on Tapnell Down and around the River and streams in the north-west of the Parish. The SACs also cover Tapnell Down and the River Yar. The Ramsar and SPA both cover the River and streams. The MCZ covers most of the Parish's foreshore in the north, and extends beyond the Parish out into the Solent. There are several areas in the Parish which are locally designated as Sites of Importance for Nature Conservation, many of which overlap with the pockets of Ancient Woodland. Much of the land between Yarmouth Town and Thorley is a Mineral Safeguarding Area.

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<sup>6</sup> <https://iwc.iow.gov.uk/documentlibrary/download/ips-evidence-paper-rural-sustainability-matrix-april-2022>

There is 1 Scheduled Monument in the Parish (Yarmouth Castle), and a further 1 at the top of Tapnell Down, just over the Parish boundary (a bowl barrow). There is one Grade I Listed Building (also Yarmouth Castle), five Grade II\* (the Bugle Hotel, the Parish Church of St James and the George Hotel (all in Yarmouth Town), plus Thorley Manor and the Church of St Swithun (Old) in Thorley) and 51 Grade II.<sup>7</sup> There is also a Protected Wreck Site just off of the Parish's northern boundary. The town centre is designated as a Conservation Area, and there are 5 locally-listed buildings in the Town. Tapnell Down is part of the Tennyson Heritage Coast.

### 2.2.3 Transport Links

By road, the Parish is split into three sections, none of which can be reached from another without leaving the Parish:

- In the north, one of the Island's five A-roads crosses the Parish from east to west. The A3054 passes through Yarmouth Town, connecting Freshwater/Totland/Colwell in the west to Newport and Ryde in the east.
- In the south, the B3399 crosses the Parish from east to west. It passes through the hamlet of Tapnell and connects Freshwater/Freshwater Bay in the west to Newport in the east, along the road which is known locally as "The Middle Road".
- Between the two, the B3401 crosses the north-eastern corner of the Parish. It passes through the village of Thorley and connects near Yarmouth Town in the west via Wellow and Newbridge to The Middle Road in the east.

#### 2.2.3.1 Cycle routes

The Round The Island Cycle Route passes through the Parish at Thorley and Yarmouth Town. An alternative off-road route passes along the old railway line to the south of the Town, towards Freshwater.

#### 2.2.3.2 Bus routes

The Parish is served by one regular bus route year-round, with an extra three routes in the summer:

- Route 7 goes west from Newport, either via Gunville and Shalfleet, or via Newbridge and Thorley, to Yarmouth, Freshwater, Colwell, Totland and Alum Bay. This route runs half-hourly in each direction (hourly on the alternative routes in each direction) from early morning to late evening, 7 days a week (with a later start on Sundays and Bank Holidays, and less frequently (and fewer to Alum Bay) in the evenings).
- The Summer Links route goes west from Newport via Tapnell Farm to Yarmouth. This route runs during the day from April to September, 7 days a week. There are 2 services westwards and 3 eastwards during term time, with 4 buses in each direction during the school holidays and at weekends (one of these 4 in each direction doesn't go west of Tapnell Farm).

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<sup>7</sup> A list of scheduled monuments and listed buildings is here (type Yarmouth in the Parish box): <https://historicengland.org.uk/listing/the-list/advanced-search/>

- The Needles Breezer is an open-top route which runs clockwise from Yarmouth via Freshwater Bay, Freshwater, The Needles and Colwell back to Yarmouth. This route runs during the day, 7 days a week, hourly from the end of March to the beginning of November, and half-hourly from the beginning of April to the end of September.
- The Island Coaster is an open-top route which runs around the Island's southern coast from Ryde to Yarmouth from April to September. In term time, this route runs westwards twice in the morning (the first time starting in Sandown) and eastwards once in the afternoon. In the school holidays and at weekends, this route runs westwards thrice in the morning (the first time starting in Sandown) and eastwards thrice in the afternoon (the last time ending in Sandown).

The Parish is also served by one timetabled school bus:

- Route 57 goes from Totland/Freshwater/Freshwater Bay/Colwell via Yarmouth, Shalfleet and north Newport to Cowes Enterprise College in the morning. The route is reversed in the afternoon.

Students who attend St Georges or Medina House School and meet the Isle of Wight Council eligibility criteria<sup>8</sup> are transported to and from school on a dedicated bus. The route for the bus varies according to the location of the eligible students and each bus has at least one trained passenger escort on board.

#### *2.2.3.3 Other transport*

The Wightlink car ferry between Yarmouth Town and Lymington is one of 6 routes which connects the Island to the Mainland. It is the least busy of the 3 car ferry routes.

There are no railways or any other transport links in the Parish.

## **2.3 The Survey**

### **2.3.1 Survey Content**

The survey is shown at Appendix . Its content was decided after talks between the Town Council's Neighbourhood Planning group with advice from the Rural Housing Enabler (RHE) Team at Community Action Isle of Wight. It was decided to ask questions which purely related to housing **need**, rather than a broader survey of opinions on housing and other issues.

Respondents could either currently live in the Parish or have a local connection to it.

### **2.3.2 Survey Format**

The aim was to collect the majority of survey responses online, however it was recognised that this might not be possible or practical for some potential respondents, so the following alternatives were offered:

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<sup>8</sup> <https://www.iow.gov.uk/documents/download/school-transport-policy-2024>

- paper copies were also available for collection from 3 central locations in the Parish and surrounding area or the Riverside Centre in Newport. The hard copy surveys could be returned to marked postboxes at the same 4 locations.
- A copy of the survey could be posted out to anyone who requested it.

The information regarding the survey and options for completion was included on leaflets and other advertising (detailed in section 2.3.4 below).

### 2.3.3 Time Scale

The online survey was live from Monday the 6<sup>th</sup> of January, 2025. Locations for the collection/completion of hard copy surveys were set up the following day.

The survey was originally advertised as closing on the 16<sup>th</sup> of February, but this was extended to the 28<sup>th</sup> of February and then the 4<sup>th</sup> of March, due to some delays in carrying out planned promotional activity and to allow for any last-minute submissions.

### 2.3.4 Advertising the survey

#### 2.3.4.1 Leaflets

In order to advertise the Survey, a leaflet was produced by the RHE Team at Community Action Isle of Wight. It had a weblink and a QR code to access the survey online and details of where you could find hard copy surveys. The leaflet is shown at Appendix 1.

It invited those with a need for housing in the Parish to complete the survey. It was distributed to all 580 households in the Parish, initially by Town Councillors and members of the Neighbourhood planning group, and then by the RHE Team. After some delay, most of the leaflets were distributed in the week from the 15<sup>th</sup> of February, 2025.

The leaflet was also distributed to some businesses and community venues in the Parish, including:

- Wightlink Ferry Terminal
- RNLi Lifeboat Station
- Tapnell Farm

And the following (who were also collection points for surveys)

- CHOYD
- The Wheatsheaf Inn

Outside of the Parish, leaflets were distributed to:

- Freshwater Primary School (the closest primary school)
- The West Wight Sports & Community Centre which also acted as a collection point for surveys. The Centre is home to the West Wight Community Connector<sup>9</sup> who co-ordinates regular activities, services and

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<sup>9</sup> <https://westwight.org.uk/community-connector/>

community events which are accessed by a wide range of residents from West Wight.

Leaflets were also delivered to all households in:

- Bouldnor – including Port La Salle (Shalfleet Parish)
- Brambles Chine Holiday Village (Freshwater Parish)
- Linstone Chine Holiday Village (Freshwater Parish)

This was because the Town Council felt that residents in these areas were likely to have a Housing need in the Parish. For example, Bouldnor is directly adjacent to Yarmouth Town, though it is actually in the Parish of Shalfleet.

The back of the leaflet was used as an opportunity to advertise the Island's choice-based lettings site, [Island HomeFinder](#), to the Parishioners. It was decided to do this so that any future affordable housing developments would be more accessible to local people.

#### *2.3.4.2 Posters*

The poster at Appendix 2 was also used to advertise the survey on noticeboards, at bus stops and in other prominent locations. 30 posters were printed, with around half of these being put up in Yarmouth Parish. The remainder were put in: nearby Bouldnor (in Shalfleet Parish), at central areas in Freshwater and Totland Parishes, and one at the Riverside Centre in Newport.

Notably, only 13 of the 30 posters were still present when they were removed at the end of the survey period.

#### *2.3.4.3 Social Media*

A specially designed advertisement was posted on the Community Action Isle of Wight Facebook page and was boosted from the 11<sup>th</sup> to the 16<sup>th</sup> of February. It included a link to the survey and a summary of who could fill it in. The advert is at Appendix 3. The post was targeted at groups with certain metrics and included the following key words:

- Those within 17km of Yarmouth Town
- Those on the Island
- Those aged 18-50
- Those with a new job
- All parents
- Parents of adult children aged 18-26
- Those with an interest in renting

The post was seen 11,112 times, giving a "reach" of 4,859 different people in total. The majority of these were females aged 25-54. The complete data set of those reached is in the table.

It was very positive to see that 62 people clicked on the link to the survey from this advert.

Age	Gender	Reach
<b>35-44</b>	female	1461
<b>45-54</b>	female	969
<b>25-34</b>	female	776
<b>35-44</b>	male	581
<b>45-54</b>	male	346
<b>25-34</b>	male	361
<b>18-24</b>	female	144
<b>18-24</b>	male	107
<b>45-54</b>	unknown	22
<b>25-34</b>	unknown	14
<b>35-44</b>	unknown	19
<b>18-24</b>	unknown	9

#### 2.3.4.4 Community Engagement

On 15<sup>th</sup>, 16<sup>th</sup>, 18<sup>th</sup> & 19<sup>th</sup> February the RHE team combined delivery of the leaflets with community engagement, speaking to individuals, households, businesses and groups in the Parish.

The team also attended 2 community events at West Wight Sports and Community Centre and spoke to various community services which operate in the Yarmouth area.

### 2.3.5 Return Rate

There were 24 online responses and 8 hard copy responses. These 32 responses were from households which contained 56 people. According to the 2021 Census, the Parish has a population of 716 people, so the return rate is 7.82% of the population. A typical expected return rate for a survey which is purely of housing **need** is about 2%<sup>10</sup>.

### 2.3.6 Analysis of Data

Data were analysed, and this report was written by the RHE Team. Whilst the return rate is good, the small size of the parish population means that the absolute number of returns was small. Therefore, care had to be taken in writing this report to ensure that no individual household could be identified from their responses. The draft report was sent to the Town Council in July 2025, there were delays to the original timeline due to the extension of the survey, Town and Parish Council elections and the original group who had commissioned the work on behalf of the Town Council not having met.

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<sup>10</sup> <https://communityfutures.org.uk/wp-content/uploads/2024/05/RHE-Surveys-principles-and-guidance-April2024.pdf>

## 3 Quantitative Data Results

### 3.1 Respondents' Current Locations

Respondents' current homes were in a range of locations.

17 respondents lived within the Parish: 12 in Yarmouth Town, 1 in Thorley/Thorley Street and 4 elsewhere in the Parish.

11 respondents lived elsewhere in West Wight: 2 in Totland Parish, 7 in Freshwater Parish and 2 in Bouldnor in the Parish of Shalfleet. Notably, the 2 respondents in Bouldnor both stated that they live in Yarmouth Town, evidencing the confusion of Bouldnor's status.

Of the remaining respondents, 3 lived elsewhere on the Island, and 1 lived on the Mainland.

### 3.2 Age

The breakdown of ages of respondents was as follows:

- 0-15** – 10 people over 8 households
- 16-24** – 4 people over 4 households
- 25-44** – 14 people over 13 households
- 45-59** – 9 people over 7 households
- 60-74** – 6 people over 5 households
- 75+** – 7 people over 6 households

Six respondents did not provide their ages.

When comparing the age of respondents to the most recent Census data (2021), the following differences in respondents versus the make-up of the population in Yarmouth Parish were observed:

Age Group	Survey responses	Data from 2021 Census	Percentage of age group represented
<b>0-15</b>	20.00%	9.08%	+120.26%
<b>16-24</b>	8.00%	6.01%	+ 33.11%
<b>25-44</b>	28.00%	12.71%	+120.30%
<b>45-59</b>	18.00%	18.58%	- 3.12%
<b>60-74</b>	12.00%	30.45%	- 60.59%
<b>75+</b>	14.00%	23.18%	- 39.60%

There is a general trend that younger people are overrepresented amongst the respondents, whilst older people are underrepresented. This is somewhat expected, since growing families with young children often need to up-size, and young adults often want to leave the family home.

Whilst some older respondents cited needing to down-size due to the difficulty in affording and/or physically maintaining a larger home, many older people generally do not need or wish to down-size. This is reflected in the fact that older people were underrepresented in this survey of Housing Need. See also Section 3.10.1 on under-occupation.

### 3.2.1 Forecast

The Hampshire and Isle of Wight Public Health Intelligence Team produces forecasts of population changes for different age groups. The table below shows their forecast for the Parish.

Age Group	2024 Actual Population	2029 Forecast Population	Percentage Change
<b>4-11</b>	62	50	-19.35%
<b>0-17</b>	153	136	-11.11%
<b>18-64</b>	443	445	+ 0.45%
<b>65+</b>	314	321	+ 2.23%
<b>Total</b>	<b>910</b>	<b>902</b>	<b>- 0.88%</b>

The total number of children in the Parish is forecast to decrease somewhat, whilst there are modest increases expected in the working age and retired populations.

## 3.3 Household Makeup

Household Composition	Number of Respondents	Percentage of Respondents	Percentage of Census Households
<b>Single person aged 66+ (with no children)</b>	5	15.63%	32.83%
<b>Other single person (with no children)</b>	11	34.38%	14.79%
<b>Single person (with dependent children)</b>	5	15.63%	2.76%
<b>Single person (with non-dependent children)</b>	0	0.00%	3.51%
<b>Multiple people aged 66+ (not a couple)</b>	0	0.00%	18.30%
<b>Couple (with no children)</b>	5	15.63%	13.78%
<b>Couple (with dependent children)</b>	4	12.50%	7.02%
<b>Couple (with non-dependent children)</b>	1	3.13%	4.26%
<b>Other single-family household</b>	0	0.00%	0.25%
<b>Other household with dependent children</b>	0	0.00%	0.75%
<b>Other</b>	1	3.13%	1.75%



The household composition for each respondent household was compared to the Census data, as shown in the table. Some assumptions had to be made about relationships between people etc., based on answers to other questions.

Notably, single pensioners and multiple non-couple pensioners are under-represented amongst the respondents, whilst single non-pensioners are over-represented (both without and with dependent children). This is unsurprising, as pensioners have often reached a point where they have stable housing, whilst single people struggle to afford housing costs on a single income.

### 3.4 Types of Housing

Respondents lived in the following types of properties:

Household Type	Results	% of Overall
<b>Bungalow</b>	2	6.25%
<b>House</b>	15	46.88%
<b>Caravan/Mobile/Temporary Structure</b>	1	3.13%
<b>Room in Shared House</b>	4	12.50%
<b>Flat/Maisonette</b>	10	31.25%
<b>Other</b>	0	0.00%

There are no sites in Yarmouth Parish licensed for permanent residential mobile homes/caravans. However, it is acknowledged at a Parish and Island-wide level that there are a considerable number of people living in caravans and holiday chalets as their primary abode.

### 3.5 Tenure Type

Respondents had the following types of tenure:

Housing Tenure	Results	% of Overall
<b>Owned Outright</b>	5	15.63%
<b>Owned with a Mortgage</b>	1	3.13%
<b>Rent – Private</b>	12	37.50%
<b>Rent – Housing Association</b>	7	21.88%
<b>Shared Ownership (Part Rent, Part Buy)</b>	0	0.00%
<b>Live with Friends/Family</b>	6	18.75%
<b>Provided by Employer</b>	0	0.00%
<b>Other</b>	1	3.13%

By comparison to the Census data, those who own outright are vastly underrepresented in survey responses (52.12% of households in the Parish). Similarly for those with a mortgage (25.83%). This is not unexpected, since those who own their home are generally more able to move when in need.

Conversely, private renters are over-represented (25.44%), though those renting from a Housing Association (HA) are underrepresented (10.47%), perhaps demonstrating the difference in stability of the two tenures.

As the Census data is by household, there is no option to record living with friends/family, so there are no comparator figures for this group of respondents.

## 3.6 Employment

5 respondents cited wanting to be closer to employment within the Parish as a reason for requiring alternative accommodation.

8 respondent households were made up solely of people of state pension age.

## 3.7 Carers

4 respondents cited wanting to be closer to a dependent or carer to give or receive support as a reason for requiring alternative accommodation.

From the Census data, 2.76% of residents provide up to 20 hours of unpaid care per week, 2.62% provide from 20 up to 50 hours, and 3.72% provide 50 or more hours.

## 3.8 Household Income

The respondents were asked to provide their gross household income, excluding housing or other benefits. The results are tabulated below, separated by the number of working age adults in the household.

Number of residents aged 16-64	Zero	One	Two or more
<b>Up to £12,000</b>	2	2	0
<b>£12,000.01 – £20,000</b>	3	4	0
<b>£20,000.01 – £30,000</b>	2	6	2
<b>£30,000.01 and over</b>	0	2	4

3 respondents did not answer this question.

### *3.8.1.1 Household income compared to current housing costs and tenure*

For this section, those respondents whose current tenure was Living with Friends or Family, Sofa-Surfing or Owned Outright were discounted, since their housing costs are typically zero.

It is oft quoted that housing costs should be around 30% of income to be affordable. It is worth emphasising that the below figures exclude benefits from the income value.

For the 5 respondents who rent from a HA who provided non-zero income and housing costs, their housing costs as a percentage of their gross household income ranged from 18.49% to 23.11%. The mean value was 22.59% and the median was 21.60%.

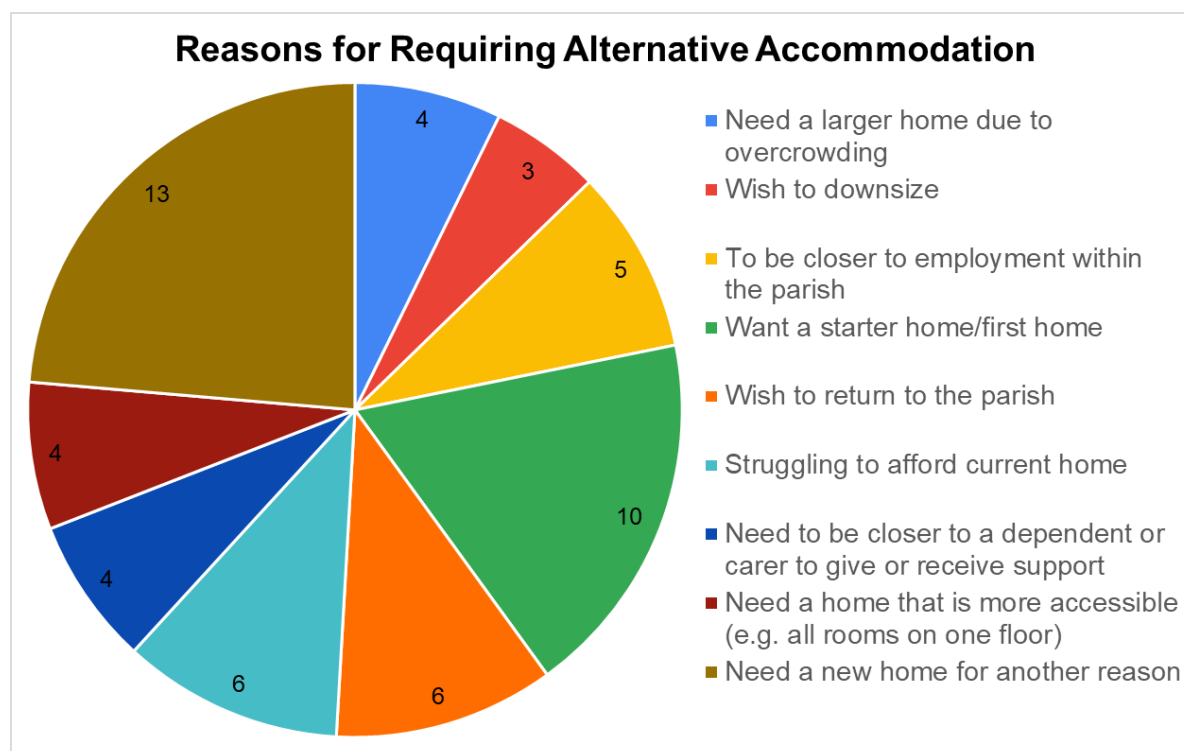
For the 10 Private Renters who provided income and housing costs, their housing costs as a percentage of their gross household income ranged from 15.00% to 89.50%. The mean value was 37.06% and the median was 40.53%. The lower values were often caused by a higher household income rather than a cheaper rent.

Only 1 Mortgagor responded to the survey. Their data cannot be discussed here, as they could potentially be identified.

Of the 5 respondents who Own Outright (all aged 65+), 2 currently live in the Parish and provided estimates for the equity in their property. These estimates seem very low, possibly due to a lack of awareness of how much house prices have increased in recent decades.

### 3.9 Movement in and out of the Parish

Reasons given for requiring alternative accommodation were as follows:



### 3.10 Number of Bedrooms, Overcrowding and Under-occupation

A household's required number of bedrooms can be estimated based on the age, sex and relationship of its members. This can be compared to the actual number of bedrooms to determine overcrowding or under-occupation<sup>11</sup>.

Based on the Respondents':

- declared household compositions;
- current number of bedrooms; and
- preferred number of bedrooms in future housing;

the current and preferred overcrowding/under-occupation can be calculated.

<sup>11</sup> The Census definition of overcrowding and under-occupation is slightly different to that used for entitlement to Welfare Benefits. <https://www.ons.gov.uk/census/census2021/dictionary/variablesbytopic/housingvariables/census2021/occupancyratingforbedrooms>

<b>Surplus (+)/ Deficiency (-) in Number of Bedrooms</b>	<b>Number of Households (Current)*</b>	<b>Number of Households (Preferred)</b>
<b>+3</b>	1	0
<b>+2</b>	5	3
<b>+1</b>	9	16
<b>0</b>	16	13
<b>-1</b>	1	0

\* It is important to note that, if someone is leaving a household (e.g. an adult child buying their first home), their current number of bedrooms will not be reflective of their need as a separate household. This appears to account for one of the +2 current surpluses.

There is a clear desire for a general trend towards housing that is less under-occupied (i.e. fewer spare bedrooms), with the majority preferring to have no more than one spare bedroom. This could be due to the cost and/or physical effort of maintaining a larger home.

As expected, there was a correlation between the current/preferred number of bedrooms and those giving reasons for moving as "struggling to afford current home", "want a starter/first home", "need a larger home due to overcrowding" and "wish to downsize".

### 3.10.1 Under-occupation

According to Census 2021 data, 45% of households in the Parish have 2 or more spare bedrooms, which is far above the averages for the Island as a whole and for England & Wales. Conversely, there are fewer households which are ideally occupied. The number of overcrowded households is comparable to the Isle of Wight and England & Wales, as below.

	<b>Yarmouth Parish</b>	<b>Isle of Wight</b>	<b>England &amp; Wales</b>
<b>Overcrowded by 2 or more bedrooms</b>	0.5%	0.2%	0.7%
<b>Overcrowded by 1 bedroom</b>	1.0%	1.9%	3.6%
<b>Ideally occupied</b>	17.2%	24.4%	26.5%
<b>Under-occupied by 1 bedroom</b>	36.3%	37.4%	33.3%
<b>Under-occupied by 2 or more bedrooms</b>	45.0%	36.1%	35.9%

## 3.11 Local Housing Need

Respondents identified various options for tenure they would like to obtain.

<b>Bedrooms</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>TOTAL</b>
<b>Market Housing</b>			1	<b>1</b>
<b>Market Housing</b> Ground Floor	1			<b>1</b>
<b>Rent – Housing Association</b>	4	6	3	<b>13</b>
<b>Rent – Housing Association</b> Ground Floor		3		<b>3</b>
<b>Shared Ownership (Part Rent, Part Buy)</b>		3	4	<b>7</b>
<b>Shared Ownership (Part Rent, Part Buy)</b> Assisted Living	1			<b>1</b>
<b>Affordable Rent</b>	1	3	1	<b>5</b>
<b>First Homes</b>		1		<b>1</b>
<b>TOTAL</b>	<b>7</b>	<b>16</b>	<b>9</b>	<b>32</b>

Based on the Respondents' current living arrangements, in theory, the following housing would become available when the housing need is met:

<b>Bedrooms</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>TOTAL</b>
<b>Market House</b>				1	<b>1</b>
<b>Market Bungalow</b>		1	1		<b>2</b>
<b>Market Flat/Maisonette</b>		1			<b>1</b>
<b>Private Rent House</b>		3	3		<b>6</b>
<b>Private Rent Flat/Maisonette</b>		1			<b>1</b>
<b>Housing Association Flat/Maisonette</b>		1			<b>1</b>
<b>TOTAL</b>	<b>0</b>	<b>7</b>	<b>4</b>	<b>1</b>	<b>12*</b>

\*These numbers ignore the 15 respondents who currently live outside of the Parish, and the further 5 respondents who currently live with friends/family or sofa surf, or live in a caravan, since these moves will not create available stable housing in the Parish.

### 3.11.1 Affordable Housing

27 households indicated that some form of Affordable Housing would be what they would expect to obtain. This was broken down as follows:

<b>Tenure Type</b>	<b>Only option identified</b>	<b>Also identified other options</b>
<b>Rent – Housing Association</b>	13	1
<b>Affordable Rent</b>	5	4
<b>Intermediate Rent/Rent to Buy</b>	0	0
<b>Shared Ownership (Part Rent, Part Buy)</b>	4	3
<b>Discounted Home Ownership</b>	0	3
<b>First Homes</b>	1	3

### 3.11.2 Market Rate Housing

9 households which responded indicated that some form of Market Rate Housing would be what they expect to obtain. This was broken down as follows:

<b>Tenure Type</b>	<b>Only option identified</b>	<b>Also identified other options</b>
<b>Rent – Private</b>	0	1
<b>Owned Outright</b>	3	0
<b>Owned with a Mortgage</b>	2	3

Note that 4 households selected both affordable and market rate options. We address the issue of whether or not market rate properties are affordable for respondents in Section 6.

#### 3.11.2.1 *Properties with a mortgage*

When looking at the 5 households who identified that they would like a property with a mortgage:

- 3 households were currently living with friends/family
- 3 wanted a first home/starter home
- 1 already had a mortgage
- 2 had savings
- None were registered on Island Homefinder

#### 3.11.2.2 *Owned Outright*

When looking at the 3 households who identified that they would like to own a property outright:

- 1 wanted a home that was more accessible
- 1 wanted to downsize
- 2 already owned outright

### 3.11.3 Self-build

Eight respondents said they would be interested in a self-build<sup>12</sup>. Their current and expected tenures are tabulated below:

<b>Tenure Type</b>	<b>Current Tenure Number</b>	<b>Expected Tenure Number (Multiple Options Allowed)</b>
<b>Owned Outright</b>	1	1
<b>Owned with a Mortgage</b>	1	5
<b>Rent – Private</b>	2	0
<b>Rent – Housing Association</b>	0	2
<b>Affordable Rent</b>	0	3
<b>Shared Ownership (Part Rent, Part Buy)</b>	0	3
<b>Discounted Home Ownership</b>	0	3
<b>First Homes</b>	0	3
<b>Living with Friends/Family</b>	4	0

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<sup>12</sup> More information on self-build can be found here: <https://nacsba.org.uk/>

It is possible to self-build affordable properties, so all of the above tenures could be accommodated in a self-build project.

The draft Island Plan supports Self-Build in rural areas as long as it meets an identified specific local need.

### 3.11.4 Private rented properties

Only 1 household identified that they would consider moving into a Private rental property, and they also identified other preferred tenure options too. This was one of 12 respondent households which already lived in a private rental.

#### 3.11.4.1 *Rent paid by respondents who were privately renting*

Of the respondents who were currently privately renting, the average rental costs are broken down as follows:

Average cost of 2-bed flat/maisonette:	£600.00
Average cost of 1-bed house:	£650.00
Average cost of 2-bed house:	£788.33
Average cost of 3-bed house:	£942.33

These rental prices could be from long-running tenancies, so may not be reflective of current rates for new lets.

### 3.11.5 Accessible properties

Four households identified that they would need some sort of ground floor/adapted accommodation due to a household member having a disability. Additionally, a further household indicated that they would require Assisted Living accommodation within the next 5 years. The respondents were from across the economic spectrum, but 2 of them did have savings or equity that they could invest, indicating that affordable ownership could be an option.

## 4 Qualitative Data Results

These results were gathered during the community engagement, feedback from the Neighbourhood planning Group and Town Council, and comments on social media.

### 4.1 Key Themes

Taken from conversations with local residents:

#### 4.1.1 Loss of Community due to Lack of Facilities and opportunities

- My adult children won't come back here, it is too 'snooty'.
- The lack of bus routes in the rural areas of the Parish mean that you can't live here unless you have a car.
- Next door came from the mainland but are moving back because of work. It is inevitable that this will now be bought as a second home

#### 4.1.2 Cost of Housing/Living

- My son is 30. He works and has saved for house deposit, but cannot find anywhere affordable on his own, so he is staying with me.
- Until recently, the only shop we had was a deli store where the price of things was astronomical.
- My neighbour lives in a 3 bed Housing Association place with her 3 adult children. They just can't afford to move out.
- My children and grandchildren cannot afford to move back.

#### 4.1.3 Lack of Balanced Population

- When I moved here in the 60s the whole row of houses was local people working in the town, now there are only 2 houses left which aren't second homes.
- There is an 'us and them' divide. The 'Yachties' come in in the summer and take over the town and then leave.
- I would downsize if there was the opportunity to get something more accessible.

#### 4.1.4 Need for the Development of Affordable Housing

- We need to build affordable houses so we can keep our families nearby.
- 'Low impact' developments which include some privately owned and some Affordable Housing in rural areas should be considered, especially where they are linked to services like buses.
- It is a good idea to look at developing housing locally for families, I was lucky enough to be able to build on my parents' farm.



## 4.2 Direct observations

### 4.2.1 Empty vs Occupied properties

There were very few shops open in Yarmouth Town even though it was half term.

Large areas of Yarmouth Town and areas/estates who are direct neighbours were obviously not occupied on a permanent basis, particularly:

- Port La Salle
- Eastmore Court
- Yar Cottages on Mill Road
- The Glen

These empty properties were identifiable as they had overflowing letterboxes, overgrown gardens, blinds and curtains closed and empty bins.

In Thorley and in the more rural areas there were notably fewer empty properties.

In Yarmouth Town, the occupied properties seemed to be clustered in 2 locations:

- Flats tucked away in courtyards, small blocks and above other premises in the oldest part of the town next to the harbour
- Houses on or adjacent to Mill Road, Victoria Road and Station Road

### 4.2.2 Residents in Alternative/Annexed Accommodation

There were a number of caravans/mobile homes and annexes to properties in which people were living. These were particularly located in Thorley and the rural areas of the Parish, mostly on farm sites or adjacent to them.

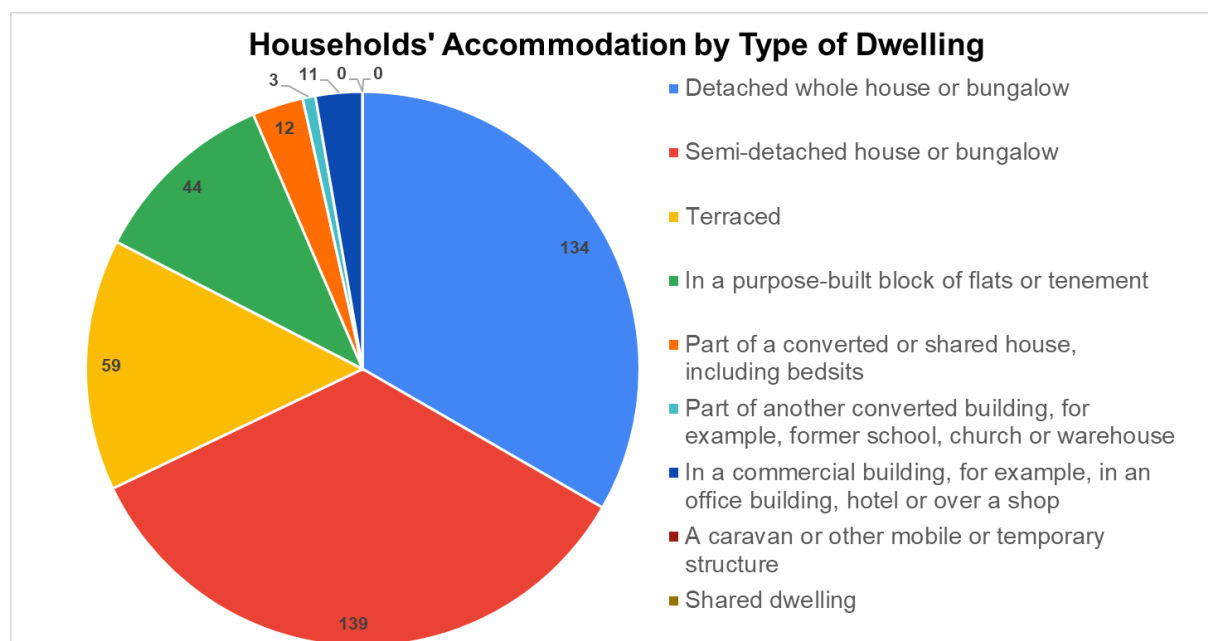
The Planning portal only showed 1 application for a change of use for a holiday let to agricultural let in the last 11 years, indicating that these occupiers are likely to have no security of tenure.

At least 4 chalets in Linstone and Brambles Chine were occupied on a full-time basis.

## 5 Secondary Data

### 5.1 Dwellings and Tenure in the Parish

From the Census data, the breakdown of accommodation by type of dwelling for households is below. There are no shared dwellings recorded, and no caravans or other mobile or temporary structures.



#### 5.1.1 Occupation of caravans / mobile structures

The Census data does not reflect the observations during the Community Engagement/Leaflet delivery where at least 12 households were identified as living in caravans or other mobile or temporary structures with the majority of these being in isolated rural locations. The Census has no such households recorded.

#### 5.1.2 Second Homes

The Isle of Wight Council provides a parish-by-parish breakdown of Second Homes from their Council Tax data<sup>13</sup>. It reveals that Yarmouth, at 14.65%, has the second-highest proportion of Second Homes of the Island's 33 parishes, after Nettlestone & Seaview.

The Island's Draft Planning strategy includes an evidence paper on Second Homes<sup>14</sup>. It details the difficulty in assessing exact numbers of second homeownership / holiday lets due to there being no single defined source recording this information.

*Assessment of the scale of the issue is complicated by the fact that some second homes may be holiday homes or long term empty homes, whilst second*

<sup>13</sup> <https://www.iow.gov.uk/documents/download/ips-evidence-paper-second-homes-june-2022>

<sup>14</sup> <https://iow.gov.uk/documents/view/ips-evidence-paper-second-homes-may-2024>

*homeowners are able to 'flip' main residency between properties as many times as they wish. Second homes also do not have to be nominated as such for up to two years after purchase. Holiday homes let for 140 days or more per year can be registered as businesses rather than as second homes for Council tax purposes and are therefore subject to business rates.*

### 5.1.3 Social-Rented Accommodation

The proportion of households in socially-rented accommodation in the Parish (10.47%) is comparable to the Island as a whole (10.89%), but well below that for England & Wales (17.06%).

## 5.2 Employment and salaries

### 5.2.1 From the Census data for the Parish:

- 8.54% of residents are economically inactive due to long-term sickness or disability, looking after home or family or "other";
- 43.11% of residents are retired;
- 24.79% of residents are employed
- 11.85% of residents are self-employed
- Of those in employment:
  - 31.46% work from home;
  - 11.24% work within 2km of their home;
  - 20.22% work between 10km and 20km from their home (Newport and Cowes fit into this bracket);
  - 17.98% work offshore, in no fixed place or outside the UK.
- 13.24% of residents have no qualifications, whilst 29.24% have Level 4 qualifications or above (degrees etc.)
- 9.10% of residents are unpaid carers.

### 5.2.2 From the Annual Survey of Hours and Earnings (ASHE) 2024:

It is important to note that ASHE only takes account of data from employers, so if a household is self-employed, this data is not included. ASHE data is only available for Local Authority areas.

#### 5.2.2.1 Full time salaries (more than 30 hours a week)

The median salary on the Isle of Wight is £33,596 and the mean salary is £37,109.

However, 25% of people earn a gross mean salary of £26,339 or less per annum.

#### 5.2.2.2 Part time salaries

The median salary is £13,929 and the mean salary is £14,581.

25% of people earn a gross mean salary of less than £8,953.

## 5.3 Properties Available for Purchase and their Cost

As of 22 July 2025, there were 22 residential properties for sale in the Parish of Yarmouth listed on Rightmove. An additional 2 properties were listed as for sale as part of a large parcel of land which is on the market for £7,600,000.

All of the properties on Rightmove were also listed for sale on 'On The Market' and there were no additional properties listed on On the Market.

We also checked the specialist commercial agents Gully Howard, Scotcher & Co. who had 0 residential properties listed in the Parish.

Our rationale for checking both residential and commercial sectors is that farms and other businesses might be listed as commercial but have accommodation attached.

Average prices for the 22 properties by bedroom size are as follows:

Bedrooms	No. of properties	Average Price
One	0	
Two	4	£316,250
Three	11	£515,768
Four	5	£797,000
Five	1	£1,995,000
More than Five	1	£2,200,000
Total	22	

## 5.4 Sold property prices

### 5.4.1 Isle of Wight

The average house price on the Isle of Wight was £242,000 in May 2025 (provisional), down slightly 1.5% from May 2024. Across the South East, the average house price rose by 2.1% over the same period.<sup>15</sup>

### 5.4.2 In the Parish

#### 5.4.2.1 HM Land Registry

HM Land Registry reports that there were 13 properties sold in Yarmouth and Thorley from the 1<sup>st</sup> of July 2024 to the 23<sup>rd</sup> of July 2025 with an average sold price of £480,961.

When comparing these figures to the 12 months prior to that, there were 17 properties sold and the average sold price was £379,618. Land Registry reports

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<sup>15</sup> <https://www.ons.gov.uk/visualisations/housingpriceslocal/E06000046/>

that 5 years ago, 22 properties were sold in the Parish in a year, and the average sold price was £344,767.

After accounting for inflation using the Bank of England Inflation Calculator<sup>16</sup>, the average house price in the Parish has increased by 22% in the last 12 months and 9% in the last 5 years.

#### 5.4.2.2 Rightmove

In the year to 23<sup>rd</sup> July 2025, house prices for properties listed as sold on Rightmove in the Parish had an overall average cost of £422,031.

Bedrooms	No. of properties	Mean Average Price
One	2	£166,000
Two	4	£227,750
Three	9	£527,722
Four	1	£760,000
<b>Total</b>	<b>16</b>	

The majority of these properties were detached properties, selling for an average price of £582,917. Flats sold for an average of £194,250, with semi-detached properties fetching an average of £413,500.

\*There was one 3-bedroomed property sold at £1,760,000. We have not included this in the numbers above as it is such an outlier of cost vs size.

## 5.5 Mortgage rates

We looked at HSBC's Fixed-rate mortgages<sup>17</sup> as an example of what kind of rates are available from a high street bank (figures as of 22 July 2025).

If you have a 5% deposit (meaning 95% Loan to Value (LTV) ratio i.e. you want to borrow 95% of the value of the property as a mortgage) then the rates you are offered are:

- 2 Year Fixed Saver – 4.94%
- 4 Year Fixed Saver – 4.79%

This is based on your salary x 4.5%. The maximum you are able to borrow is £500,000 (subject to their lending policy).

Loan To Value thresholds change every 5% (meaning more favourable rates for the borrower) until they cap out at a 40% deposit, (borrowing 60% of the value). If you have a 40% deposit (60% LTV) then the rates you are offered are:

- 2 Year Fixed Saver – 4.05%
- 5 Year Fixed Saver – 4.05%

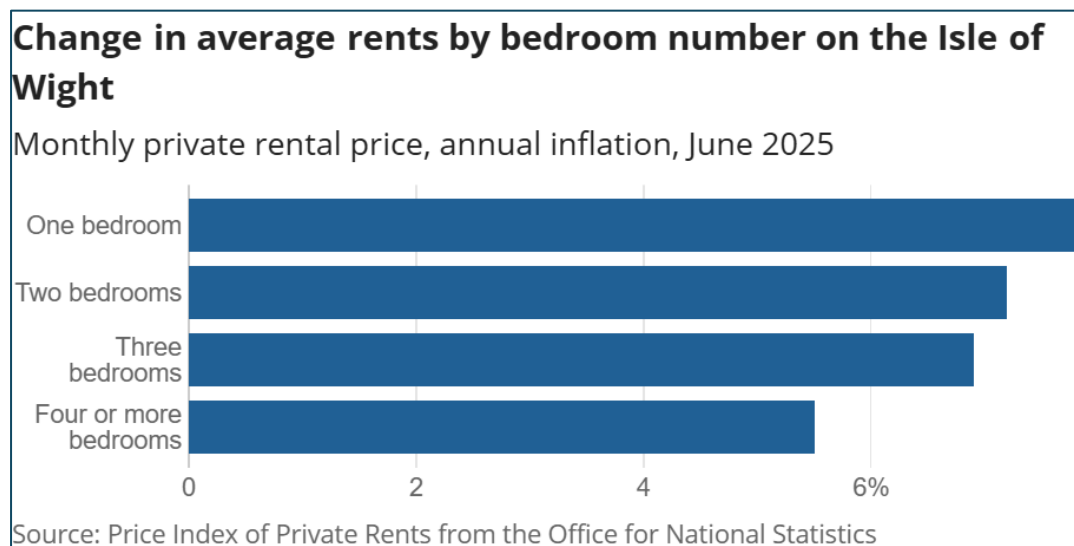
<sup>16</sup> <https://www.bankofengland.co.uk/monetary-policy/inflation/inflation-calculator>

<sup>17</sup> <https://www.hsbc.co.uk/mortgages/our-rates/>

## 5.6 Private rental prices

The cost of private rents on the Island rose to an average of £879 per month in June 2025, an annual increase of 7.0% from £822 in June 2024. This was higher than the rise in the South East (6.4%) over the year.

The rental costs for 1- and 2-bedroom properties increased the most.



When we checked Rightmove, On the Market and room rental sites on the 23<sup>rd</sup> July 2025, there were no properties available to rent in Yarmouth or Thorley.

The Isle of Wight Council Housing Position Statement gives further detail on the affordability and affordability of renting<sup>18</sup>. Yarmouth is categorised as 'unaffordable' in all but one category – one-bedroomed properties. But given there are none available to rent, this is perhaps not relevant.

## 5.7 Data from Island HomeFinder

The Isle of Wight Council were approached to provide data from Island HomeFinder – the Island's choice-based lettings scheme which is the home of the local social/affordable housing list. At the time of publication of this report, no response had been received, so we cannot offer any specific analysis.

12 of the Respondents of the survey were already registered on Island HomeFinder.

There is only one relevant option for an area of interest on Island HomeFinder, which is Yarmouth.

Isle of Wight Council data details of the number of households registered on the Housing Register are set out below. The data shows an upward trend over the last few years, and this is due to the overall shortage of rented accommodation

<sup>18</sup> <https://www.iow.gov.uk/housing-and-adult-social-care/housing-services/housing-position-statement/affordability-to-rent/>

since COVID, the lack of new build for affordable rents and the impact of the cost of living crisis.

<b>Number as at 31 March in each year</b>	<b>Band 1</b>	<b>Band 2</b>	<b>Band 3</b>	<b>Band 4</b>	<b>Band 5</b>	<b>Total</b>
<b>2021</b>	15	282	1,136	671	253	<b>2,357</b>
<b>2022</b>	9	293	1,222	698	243	<b>2,465</b>
<b>2023</b>	4	282	1,290	708	189	<b>2,473</b>
<b>2024</b>	5	300	1,396	680	215	<b>2,596</b>

## 5.8 Community Plan

The last Community Plan<sup>19</sup> was made in 2009, and adopted by the Isle of Wight Council as a Supplementary Planning Document in January 2013. Such plans have a shelf-life of about 10 years, so the Yarmouth plan is due for renewal. There is potential for this Housing Needs Survey to be used to inform a new plan.

There are various options for the Town Council. They could produce another Community Plan, often called a Neighbourhood Plan, or produce a Neighbourhood Development Order. These are formal legal documents setting out planning policies and which can even grant permission for specific developments. They have to go through a formal process of approval with the Local Planning Authority (LPA).

The Town Council could also produce a Neighbourhood Priority Statement. These are intended to be a simpler and more accessible way for communities to set out their key priorities and preferences<sup>20</sup>. They do not have the same legal status as Neighbourhood/Community Plans, but do have to be examined and approved by the LPA.

## 5.9 Island Plan

The National Planning Policy Framework (NPPF) sets out the requirement for LPAs that they should have a clear understanding of housing needs in their area. As the Isle of Wight is a Unitary Authority, the LPA is the Isle of Wight Council.

LPAs must have a Local Plan which should include identifying the scale and mix of housing and the range of tenures that the local population is likely to need over a specific time period which is typically 15 years (the life of the Local Plan). Local Plans should be reviewed every 5 years.

<sup>19</sup> <https://iwc.iow.gov.uk/documentlibrary/download/yarmouth-and-thorley-community-plan-spd>

<sup>20</sup> <https://www.landmarkchambers.co.uk/wp-content/uploads/2022/05/Neighbourhood-planning-CIB.pdf>

The draft Island Planning Strategy of 2024 – ‘Local Plan’<sup>21</sup> identified that 6,795 dwellings will be needed for the Isle of Wight between 2022-2037. This includes 1500 from windfall development which includes smaller-scale development at the Rural Service Centres and in the wider rural area.

The Council’s housing target in the 2024 draft plan was 453 houses per year. However, this draft figure has since been increased following a directive from Government Inspectors<sup>22</sup> and a vote by the Isle of Wight Council<sup>23</sup>.

The requirement for the Island now is 703 homes per year. The Housing Evidence Paper states that 35% of these should be Affordable.

## 5.10 Yarmouth School Site survey

In 2023, following the closure of the Yarmouth Primary School, The Town Council ran a survey to establish what kind of development local people would like on the school site.

There were 7 options as follows:

- Education purposes
- Exhibition Centre
- Build market value properties
- Build Affordable Housing (described on the survey as 80% of market rates)
- Build Social Housing (described on the survey as 60% of local rent for people with a local connection)
- Other – free text box

Respondents could tick more than 1 option.

When looking at the options selected for housing developments, the results were as follows:

Housing options	Number of respondents
<b>Social Housing only</b>	50
<b>Affordable Housing only</b>	2
<b>Market value only</b>	2
<b>Social or Affordable</b>	24
<b>All 3 of the options</b>	14

In addition to this, there were 8 comments about housing in the ‘Other’ box from respondents who had not selected any of the housing options in the survey. 4 of these were in support of housing being built on the site and 4 were not.

Of the 206 respondents, 58 were in support of the development of some kind of housing for local people.

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<sup>21</sup> <https://www.iow.gov.uk/environment-and-planning/planning/island-planning-strategy/examination-library/>

<sup>22</sup> <https://iwc.iow.gov.uk/documentlibrary/download/ed27-inspectors-letter-100625>

<sup>23</sup> <https://iwc.iow.gov.uk/documentlibrary/download/ed26-draft-island-planning-strategy-extraordinary-full-council-report-28-5-25>



## 5.11 2014 Housing Needs Survey

26 households responded to the previous survey, with the below need identified:

<b>Bedrooms</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4+</b>	<b>TOTAL</b>
<b>Market Houses</b>	0	2	0	0	<b>2</b>
<b>Market Houses (Sheltered)</b>	0	4	0	0	<b>4</b>
<b>Market Bungalows</b>	0	2	2	0	<b>4</b>
<b>Market Flats/Maisonettes</b>	1	3	0	0	<b>4</b>
<b>Private Rent Houses</b>	0	1	0	0	<b>1</b>
<b>Private Rent Bungalows</b>	0	1	0	0	<b>1</b>
<b>Private Rent Flats/Maisonettes</b>	1	0	0	0	<b>1</b>
<b>Affordable Rent Houses</b>	0	0	1	2	<b>3</b>
<b>Affordable Rent Bungalows</b>	0	1	0	0	<b>1</b>
<b>Affordable Rent Flats/Maisonettes</b>	2	0	0	0	<b>2</b>
<b>Affordable Rent Flats/Maisonettes (Sheltered)</b>	1	0	0	0	<b>1</b>
<b>Shared Ownership</b>	0	1	1	0	<b>2</b>
<b>TOTAL</b>	<b>5</b>	<b>15</b>	<b>4</b>	<b>2</b>	<b>26</b>

The need for affordable housing has grown since the last survey and the need for market properties has decreased.

## 5.12 Completed Developments since the last Housing Needs Survey

### 5.12.1 Monitoring Reports

From the Isle of Wight Council's annual Monitoring Reports<sup>24</sup> for planning policies, there have been 5 new dwelling completions in the Yarmouth RSC (Yarmouth Town) since the last Housing Needs Survey:

<b>Year</b>	<b>1-Bed</b>	<b>2-Bed</b>	<b>3-Bed</b>	<b>4+ Bedrooms</b>	<b>Unknown / Mobile</b>	<b>Total</b>
<b>2023-2024</b>	0	0	0	0	0	0
<b>2022-2023</b>	0	0	0	0	0	0
<b>2021-2022</b>	0	0	0	0	0	0
<b>2020-2021</b>	0	0	0	0	-	0
<b>2019-2020</b>	0	1	3	0	-	4
<b>2018-2019</b>	0	0	0	0	-	0
<b>2017-2018</b>	0	0	0	0	-	0
<b>2016-2017</b>	0	1	0	0	-	1
<b>2015-2016</b>	0	0	0	0	-	0
<b>2014-2015</b>	0	0	0	0	-	0
<b>Total</b>	0	2	3	0	0	5

<sup>24</sup> <https://www.iow.gov.uk/environment-and-planning/planning/local-plan/monitoring-reports/>

## 5.13 Planned Developments

### 5.13.1 Monitoring reports

The Isle of Wight Council reports also show that there has been planning permission approved for 25 dwellings in Yarmouth RSC since April 2014. These are broken down as follows:

Year	Large Sites <sup>25</sup>	Small Sites	Total
2023-2024	0	0	0
2022-2023	0	0	0
2021-2022	0	0	0
2020-2021	0	1	1
2019-2020	0	0	0
2018-2019	0	0	0
2017-2018	0	0	0
2016-2017	0	0	0
2015-2016	22	1	23
2014-2015	0	1	1
Total	22	3	25

Across the 11 RSCs on the Island, only Yarmouth, Arreton and Niton had no developments approved in 23/24.

It is important to note that developments of under 10 properties are not required to contain any affordable housing.

### 5.13.2 Planning Portal

We carried out a number of different searches on the Isle of Wight Council Planning Portal for the Parish of Yarmouth (which would include Thorley and all other areas of the Parish):

1. All applications granted between 1<sup>st</sup> January 2014 and 23<sup>rd</sup> July 2025
2. All applications with the description keyword 'dwelling'
3. All applications in the Decision category 'prior approval not required'
4. All applications in the Decision category 'permission not required'

These searches brought up a number of different applications not included in the monitoring reports:

- 2 proposed annex constructions for accommodation
- 1 permission for a holiday unit to be used by an agricultural worker
- 1 permitted development (Class Q development<sup>26</sup>) to convert an agricultural building to a dwelling

There were also dozens of applications granted to extend properties.

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<sup>25</sup> Large sites are those with 10 or more dwellings.

<sup>26</sup> <https://www.legislation.gov.uk/ukxi/2015/596/schedule/2/part/3/crossheading/class-q-agricultural-buildings-to-dwellinghouses>

### 5.13.3 Yarmouth School Site

#### 5.13.3.1 History

Yarmouth Primary School was closed in 2022 and the Isle of Wight Council have now sold the land with conditions of restricted use via a covenant. The formal decision report of the Isle of Wight Council on the disposal/sale of the site and the terms are on the Isle of Wight Council website<sup>27</sup>.

The premises and associated land have been sold to the Yarmouth Community Foundation, a consortium of a local trust fund and the Maritime Archaeology Trust. The Consortium has formed a new Community Interest Company - The Yarmouth Community Foundation CIC (YCF). A full copy of the YCF Site Plans and Information is published on the Yarmouth Town Council website.<sup>28</sup>

#### 5.13.3.2 Development of Affordable Housing

Part of the approved development proposal from YCF states that they wish to enable *a target number of eight affordable/social housing units for local people. The part of the site for this development is outlined in blue below:*



<sup>27</sup> <https://iow.moderngov.co.uk/documents/s17412/Report.pdf>

<sup>28</sup> [https://www.yarmouthtowncouncil.co.uk/wp-content/uploads/2025/06/YCF\\_Yarmouth-School-Site-Plans-and-Information-3.pdf](https://www.yarmouthtowncouncil.co.uk/wp-content/uploads/2025/06/YCF_Yarmouth-School-Site-Plans-and-Information-3.pdf)

YCF have proposed a transfer of the land allocated for the affordable housing units either to the Isle of Wight Council or a Registered Social Landlord. A new Community Led Housing Group made up of local people is currently exploring the options for the development of the housing using a Community Land Trust as a vehicle to manage the housing for local people in perpetuity.

The RHE team have tried to contact the YCF via their contact form on the website to understand how the development of affordable homes is to be progressed, but have not had any response.

## 5.14 Affordable Accommodation Options

All forms of affordable accommodation can be subject to local eligibility criteria (as part of the Section 106 Agreement<sup>29</sup> for a site), in addition to the national criteria. This could include:

- Local connection
- Prioritising key workers
- Demonstration of inability to afford housing on the open market
- Suitability over time – ie taking into account household size and medical/disability needs.

In all cases, local authorities must consider whether the accommodation on offer is affordable for the household who are applying.

### 5.14.1 Affordable Home Ownership

This could consist of one or more of the following mixes of tenure:

- Shared Ownership<sup>30</sup> - homes where you buy a share of the property (usually between 25% and 75%) and pay rent to a Landlord for the rest. You will also usually pay ground rent and service charges.
- Rent to Buy<sup>31</sup> - subject to certain eligibility, you can rent a property in the scheme for a lower rent in order to save for a deposit.
- First Homes Scheme<sup>32</sup> – homes offered to first-time buyers with at least 30% of the market value taken off the price. If you sell your home, you can usually only sell it to someone who is eligible to buy a First Home.
  - The Government has stated that First Homes are their preferred discounted market tenure and have mandated that: *A minimum of 25% of all affordable housing units secured through developer contributions should be First Homes.*
- Discounted Market Sale - Developer commitment to sell homes for at least 20% off of market value. This would be secured by a legal restriction on the property's title to ensure these conditions in perpetuity.

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<sup>29</sup> <https://www.iow.gov.uk/environment-and-planning/planning/planning-applications/planning-obligations/>

<sup>30</sup> [https://england.shelter.org.uk/professional\\_resources/legal/home\\_ownership/shared\\_ownership\\_housing\\_rights](https://england.shelter.org.uk/professional_resources/legal/home_ownership/shared_ownership_housing_rights)

<sup>31</sup> <https://www.gov.uk/rent-to-buy>

<sup>32</sup> <https://www.gov.uk/first-homes-scheme>

#### 5.14.1.1 *What is market value?*

Market value refers to the price at which a house would sell on the open market.

The Royal Institution of Chartered Surveyors (RICS) has defined “market value” as the estimated amount for which a property should exchange between a willing buyer and a willing seller in an arm’s length transaction. There are clear valuation standards<sup>33</sup> and detailed information in its ‘Red Book’.

### 5.14.2 Affordable rented accommodation

This could have the following types of tenure:

- Affordable rental – homes let at least 20% below local market rents
- Intermediate rent – homes let at rates between market and social rents
- Social rent – set through the national Rent Standard<sup>34</sup> at around 50% of market rent.

#### 5.14.2.1 *What is local market rent?*

This is the average private rental price for a similar property in a specific local area. Similarly to a market value for a property for sale, this is determined by a Chartered Surveyor.

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<sup>33</sup> <https://www.rics.org/profession-standards/rics-standards-and-guidance/sector-standards/valuation-standards>

<sup>34</sup> <https://www.gov.uk/government/collections/rent-standard-and-guidance>

## 6 Conclusions

Overall, the evidence suggests that there is a requirement to provide 32 homes to meet current local need. Almost all of this should be affordable housing. The housing is particularly required to allow older local households to downsize and access accessible accommodation; for families and carers to move in order to care for relatives; and for first homes.

Yarmouth Parish is an outlier in many regards with large numbers of over 60s, incredibly high levels of under-occupation, very little private rent availability and little social housing.

When compared to the old Community Plan and the previous Housing Needs Survey, community facilities which had been listed as “to keep” are nearly all gone. This affects the desirability of the area and the cost and practicalities of living there when there is no school, supermarket or large employer.

The ageing population, combined with the high cost/lack of availability of properties in Yarmouth Parish creates a block in the housing market for those wanting to purchase for the first time.

### 6.1 Housing Need

When taking into account the preferred property options for respondent households compared to their current residence, the Housing Need would likely be unchanged.

If those respondents who were under-occupying were to sell their properties and move to a smaller market-priced property, the value of the property that they would be vacating would have a value far in excess of the average affordability of any local household entering the market.

Similarly, If the cost of the private rental properties were to be at market rates, the majority of the respondents would not be able to afford them, even if that were their preferred tenure (which it is not).

There were 5 responses from single people looking to move out of the homes that they share with friends/family, all of whom work in the Parish. Continued lack of affordable property raises the risk that they would be part of the population leaving Yarmouth.

Until there is new development in the Parish, that need will continue and the risk of younger people/families moving away will not change.

### 6.2 Affordability

The evidence in the report shows us that as well as affordable rent, affordable forms of purchase would need to be available in order for respondents (and the population in general) to own their own homes.

The average household salary of respondents was £29,820. Neither a single person, nor a couple, with a 5% deposit would be able to afford a 2-bed

property at the average price in the Parish. A 1 bed flat might be in the bounds of affordability.

This may be why self-build was such a popular option for respondents, as it provides flexibility in the type of property you can build, and allows for the development of affordable units as well as market units. If land is available for purchase at reasonable rates, and you have some or all of the skills within a household or group of households to build homes, the cost of building your own home could be significantly less than purchasing one.

The large number of planning applications to extend homes indicates that there is a pattern in the Parish of making the most of where you live, rather than looking to move. This is likely due to this option being less costly and disruptive.

### **6.3 Accessibility**

Census data shows that 8.54% of households in Yarmouth Parish contain a person who is 'economically inactive due to disability'.

The survey identified that at least 5 properties were needed for those who needed accessible or adapted properties across a mixed demography. Therefore, the need for this kind of property is not likely to decrease but potentially increase as the population ages.

In addition to the survey respondents, we spoke to another household (in social housing) who would downsize if they could get something on the ground floor.

### **6.4 Availability**

Analysis of additional available stock shows that the majority of stock available is in the market sector which does not meet the needs of local people.

There was no private rental property available at the time of writing the report and the small amount of social housing which remains is likely to be occupied by long-term tenants, so these properties are unlikely to become available to satisfy any housing need.

The survey identified only one social rented property which would become available if the respondents' housing needs were met. In addition there were conversations regarding 3 more local residents in Social Housing who would likely downsize if their adult children could afford to leave home. For those households, this would mean adding a further 6 properties with 1 or 2 bedrooms to the list of housing need, and in doing so freeing up a 2-bed property and 2 properties with 3 bedrooms.



## 7 Appendices

### 7.1 Appendix 1

#### Housing Needs Survey



YARMOUTH  
Town Council

##### What is it and why should I complete it?

It is a survey of housing need in our Town and Parish, commissioned by Yarmouth Town Council, as part of the work to create a neighbourhood plan for Yarmouth and Thorley. A nationwide lack of suitable, affordable housing in rural communities has been a serious problem for many years. House prices in the Yarmouth and Thorley neighbourhood have outstripped average incomes by a large margin. We'd like you to complete this national-standard survey, to give us up-to-date and objective evidence of what housing our Town and Parish needs.

##### What will it be used for?

The last housing needs survey was carried out in 2014-2015, so we are updating the survey to find out what homes local people need in 2025 and beyond. The results will help to guide the Town Council when responding to planning applications and help to shape local developments.

##### Who is this for?

Anyone who will need alternative housing in the next **five (5) years** and either:

- already lives in the Parish; or
- wants to live in the Parish and has a local connection to it, past or present (including being from the Parish, having close family connections, caring for someone in the Parish or working here).

The Parish includes Yarmouth Town, Thorley, Hill Place Lane and Tapnell. A map of the Parish Boundaries can be found overleaf, or at the survey link below.

Some examples of needing alternative housing are:

- you want to downsize,
- you are currently living at home with parents and want your own home,
- you are in temporary accommodation,
- you'd like to buy your own home but cannot afford open market prices,
- you want to move to the Parish as you work there.

A separate form should be completed by each group of people (e.g. family, single person, couple) in need of alternative housing.

##### How can I complete it?

Paper copies are available to pick up / drop off at: West Wight Sports Centre, Freshwater Library, CHOYD, The Wheatsheaf Inn (Yarmouth) or the Riverside Centre in Newport. **Surveys are available from Monday 6<sup>th</sup> January 2025.**

Available Online at: <https://form.jotform.com/250013066236344>

##### When do I have to return it by?

**Surveys must be returned by Sunday 16<sup>th</sup> February 2025.**

Thank you for participating in this survey.

Yarmouth Town Council

**Extended to the 28<sup>th</sup>!**

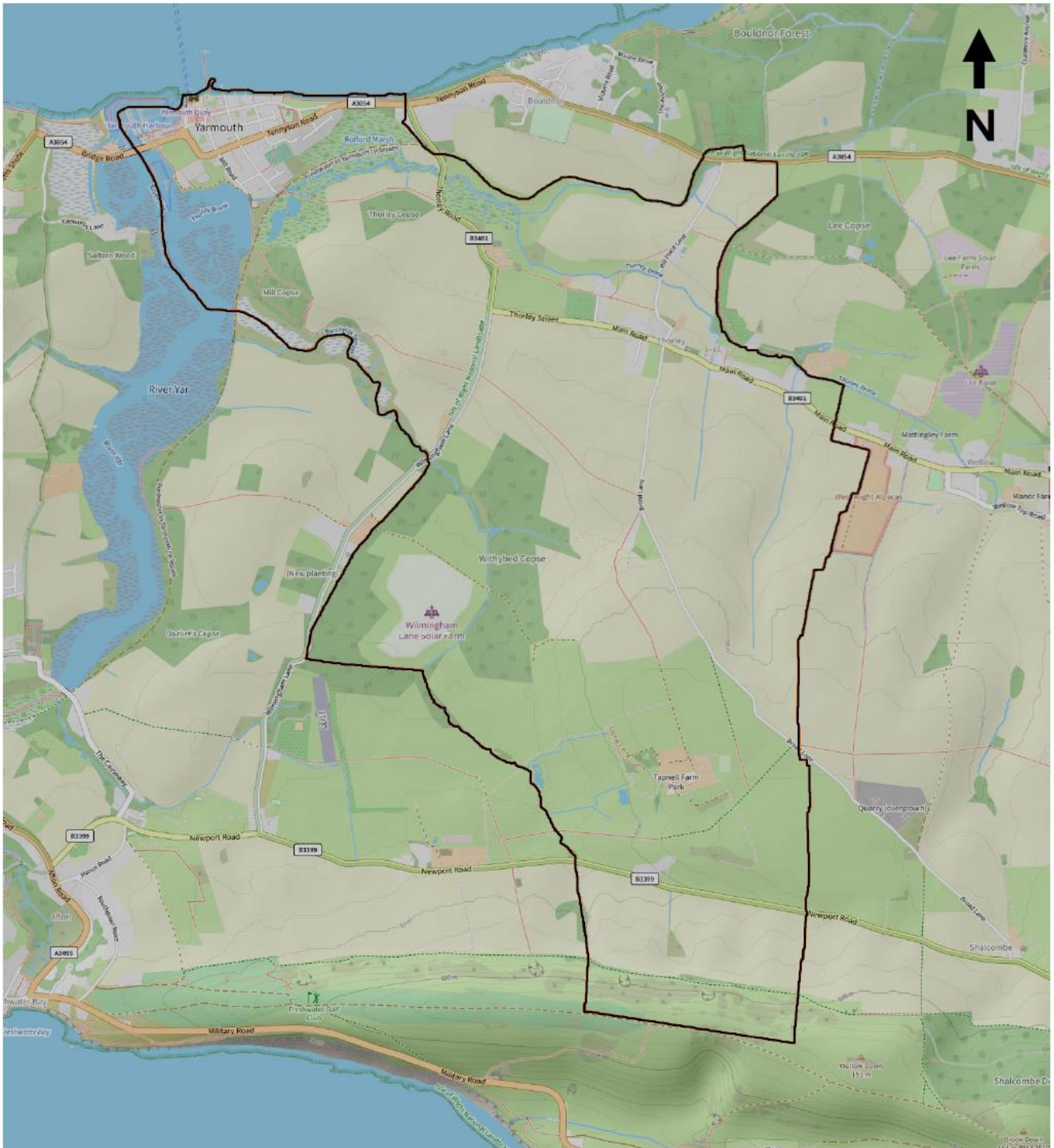


Scan me to fill in the online survey, and for a link to the parish boundaries map

Page 1



## Yarmouth Parish Boundaries



**While we're writing to you...**

### **Why is it important for Island residents to register on HomeFinder?**

Island HomeFinder is the only way to get onto the Island's social housing list, but isn't just for this kind of accommodation. It is for anyone looking for more affordable housing options and, as well as social rented properties, it also advertises:

- Affordable/Intermediate rented
- Discounted sale
- Part buy/part rent (shared ownership)
- HomeBuy (shared equity)

This would include many of the houses in new local developments across the Island built by registered social or private landlords. If you aren't on HomeFinder, you won't be able to apply for these properties.

*There are many people out there who may feel aggrieved that they haven't been able to access affordable accommodation which has been built on their doorstep, but may have been able to if they were registered on HomeFinder.*

There are some straightforward qualifying criteria which are laid out on the HomeFinder website: [islandhomefinder.org.uk](http://islandhomefinder.org.uk). A local connection is the key, and you will be able to register if:

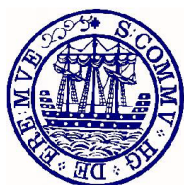
- You/your partner or close relatives (parent, sibling or adult child) have lived on the Island for 5 years; or
- You/your partner have worked on the Island for 2 years.

There are also some other detailed criteria for those at risk; please look at the detailed information on the HomeFinder website.

Registering on HomeFinder is a relatively straightforward online process. You will get a unique number which you will use when you log in and will either need to bid every week on properties you are interested in or set up an auto-bid for the specific kind(s) of properties you are interested in and in particular areas.

For more details, see the HomeFinder website – [islandhomefinder.org.uk](http://islandhomefinder.org.uk) – or contact the Council's Housing Team on [housing@iow.gov.uk](mailto:housing@iow.gov.uk) or (01983) 823040.

## 7.2 Appendix 2



**YARMOUTH**  
Town Council



**Community  
Action  
Isle of Wight**  
*at the Riverside*

# Housing Needs Survey for Yarmouth Parish

**If you need alternative housing and wish to live in the  
Parish, complete this survey**

Do it online by scanning the QR Code or at  
<https://form.jotform.com/250013066236344>

Or hard copy surveys can be picked up and  
dropped off at West Wight Sports Centre,  
Freshwater Library, CHOYD, The Wheatsheaf Inn  
(Yarmouth) or the Riverside Centre in Newport



**The survey closes on the 16th of February 2025**

The Parish includes Yarmouth Town, Thorley, Hill Place Lane and Tapnell.  
The Parish Boundaries can also be viewed on the online survey.

If you have any questions, please contact Gretel or Misha in the Community Action IW  
Housing Team – [gingham@actioniw.org.uk](mailto:gingham@actioniw.org.uk) / [mcooke@actioniw.org.uk](mailto:mcooke@actioniw.org.uk) Tel: 01983 539373



## 7.3 Appendix 3



Community Action Isle of Wight

Published by [REDACTED] · 11 February ·

...

Do you live in Yarmouth and need alternative accommodation?  
Or work in Yarmouth and need to move there?  
Or care for someone there and need to move closer to them?  
Or come from Yarmouth and want to move back?

Please fill in the Housing Needs Survey. Details below:

# YARMOUTH PARISH HOUSING NEEDS SURVEY



**Community  
Action  
Isle of Wight**  
*at the Riverside*







✓ If you need alternative housing and wish to live in Yarmouth Parish, complete this survey now

✓ Complete online at the QR code/link  
<https://form.jotform.com/250013066236344>  
or pick up/drop off hard copies at West Wight Sports and Community Centre, CHOYD or The Wheatsheaf Inn (Yarmouth)



YARMOUTH  
Town Council

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**Yarmouth Parish HNS 2025**

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6

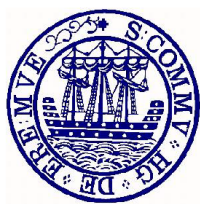
2 comments 12 shares

Like

Comment

Share

## 7.4 Appendix 4



**YARMOUTH**  
**Town Council**

January 2025

Town Clerk: Brian Jacobs  
CHOYD, St James' Street,  
Yarmouth, PO41 0NU  
07714 654331  
(01983) 527093  
[ytic1135@gmail.com](mailto:ytic1135@gmail.com)

# Housing Needs Survey for Yarmouth Parish

Do you want to downsize? Are you currently living at home with parents and want your own home? Do you need to move to more accessible accommodation? Do you work in the parish and would also like to live locally?

A lack of suitable and affordable housing in rural communities has been a serious problem for many years. House prices have outstripped average incomes by large margins in our town and parish. The last housing needs survey was carried out in 2014-2015, so we are updating data using this nationally recommended survey, to find out what homes local people need.

**The form is to be completed ONLY if you have a need for alternative housing and wish to live within the parish.**

If you know anyone currently living elsewhere who would like to live in Yarmouth Parish (including Thorley, Hill Place Lane and Tapnell), they can complete their own survey form. They would need to have a local connection. For example: they work or volunteer in the parish, previously lived in the parish or have close family currently living in the parish. A map of the Parish Boundaries is here: <https://www.ordnancesurvey.co.uk/election-maps/gb/>

Data is being collected on our behalf by Community Action Isle of Wight (an independent charity that supports rural communities across the Island) for the purpose of identifying parish-wide housing need only. All information is treated in confidence and the returns will remain anonymous.

A separate form should be completed by each household / group of people (e.g. family, single person, couples) in need of alternative housing who wish to be housed within the parish within the next five years.

Completed forms should be returned by the 16<sup>th</sup> of February 2025 to West Wight Sports Centre, Freshwater Library, CHOYD, The Wheatsheaf Inn (Yarmouth) or the Riverside Centre in Newport. If necessary, extra forms are available from the drop-off locations. Or you can complete this survey online at <https://form.iotform.com/250013066236344>.

Thank you for participating in this survey.  
*Yarmouth Town Council*

Scan me to fill in  
the online survey,  
and for a link to the  
parish boundaries  
map



**1. Details of the household seeking alternative housing.**

Please complete a separate form for each group of people in need of different housing. For example:

- if you want to move out, don't include people you currently live with; or
- if you want to move in with someone else, include them even if you don't currently live with them.

	Age (years)	Sex (M / F)	Relationship to person completing survey form
Person 1			<i>Person completing form</i>
Person 2			
Person 3			
Person 4			
Person 5			
Person 6			

**2. Why do you/your household require alternative accommodation? Tick all that apply**

- |   |  |
|---|--|
| <input type="checkbox"/> Need a larger home due to overcrowding                               | <input type="checkbox"/> Want a starter home / first home  |
| <input type="checkbox"/> Wish to downsize   | <input type="checkbox"/> Wish to return to the parish      |
| <input type="checkbox"/> To be closer to employment within the parish                         | <input type="checkbox"/> Struggling to afford current home |
| <input type="checkbox"/> Need to be closer to a dependant or carer to give or receive support |  |
| <input type="checkbox"/> Need a home that is more accessible (e.g. all rooms on one floor)    |  |
| <input type="checkbox"/> Need a new home for another reason - please explain below            |  |

**3. Where do you currently live?**

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> Yarmouth Town           | <input type="checkbox"/> Thorley/Thorley Street  |   |
| <input type="checkbox"/> Elsewhere in the Parish | <input type="checkbox"/> Elsewhere on the Island | <input type="checkbox"/> Somewhere else |

**4. If you don't currently live in the Parish, have you previously lived here?**

- |                              |                             |
|------------------------------|-----------------------------|
| <input type="checkbox"/> Yes | <input type="checkbox"/> No |
|------------------------------|-----------------------------|

**5. What type of property do you currently live in?**

- |   |  |   |
|---|--|---|
| <input type="checkbox"/> Bungalow             | <input type="checkbox"/> House             | <input type="checkbox"/> Caravan/Mobile/Temporary Structure |
| <input type="checkbox"/> Room in Shared House | <input type="checkbox"/> Flat / Maisonette | <input type="checkbox"/> Other .....                        |

**6. How many bedrooms do you currently have? .....**

**7. What is your current tenure?**

- |  |   |
|--|---|
| <input type="checkbox"/> Rent - housing association    | <input type="checkbox"/> Shared ownership (part rent, part buy) |
| <input type="checkbox"/> Rent – private                | <input type="checkbox"/> Owned Outright                         |
| <input type="checkbox"/> Affordable rent               | <input type="checkbox"/> Owned with a Mortgage                  |
| <input type="checkbox"/> Intermediate rent/Rent to buy | <input type="checkbox"/> Discounted Home Ownership              |
| <input type="checkbox"/> Live with friends/family      | <input type="checkbox"/> First Homes                            |
| <input type="checkbox"/> Provided by employer          | <input type="checkbox"/> Other .....                            |

**8. How much, and how often, is your household rent/mortgage payment?**

If you do not pay rent/a mortgage, please answer "0".

£  Weekly/Monthly/.....

**9. Do you or your parent/sibling/adult child live on the Island now, and have done so for the last 5 years?**

- ☐ Yes, in Yarmouth Parish      ☐ Yes, elsewhere on the Island      ☐ No

**10. Do you have permanent paid employment on the Island now, and have you had continuous paid employment for the last 2 years?**

- ☐ Yes, in Yarmouth Parish      ☐ Yes, elsewhere on the Island      ☐ No

**11. What type of property would you prefer to live in?**

- |   |  |   |
|---|--|---|
| <input type="checkbox"/> Bungalow             | <input type="checkbox"/> House             | <input type="checkbox"/> Caravan/Mobile/Temporary Structure |
| <input type="checkbox"/> Room in Shared House | <input type="checkbox"/> Flat / Maisonette | <input type="checkbox"/> Other .....                        |

**12. How many bedrooms would you prefer to have? .....**

**13. What type of tenure would you expect to obtain?**

- |  |   |
|--|---|
| <input type="checkbox"/> Rent - housing association    | <input type="checkbox"/> Shared ownership (part rent, part buy) |
| <input type="checkbox"/> Rent – private                | <input type="checkbox"/> Owned Outright                         |
| <input type="checkbox"/> Affordable rent               | <input type="checkbox"/> Owned with a Mortgage                  |
| <input type="checkbox"/> Intermediate rent/Rent to buy | <input type="checkbox"/> Discounted Home Ownership              |
| <input type="checkbox"/> Live with friends/family      | <input type="checkbox"/> First Homes                            |
| <input type="checkbox"/> Provided by employer          | <input type="checkbox"/> Other .....                            |

**14. Are you interested in building your own property?**

- ☐ Yes      ☐ No

**15. Please provide details of any specific housing requirements (e.g. relating to a disability) for yourself or any member of your household who is seeking housing with you.**

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16. Please indicate the approximate total annual gross income (before tax) of the group of people seeking alternative housing. Do not include housing or other benefits.

£	
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It is important to understand what people can afford. This information will not be disclosed to any third party and remains confidential. Financial information helps to determine the tenure of property suitable for the household.

17. Do you have savings, equity in your current home or will someone gift you money towards a new home? If Yes, how much?

☐ No    ☐ Yes    savings £..... / equity £..... / gift £.....

18. Are you registered on the Isle of Wight Council's housing waiting list (Island HomeFinder)?

☐ Yes ☐ No

If you wish to apply for any kind of affordable local housing, you should be registered on Island Homefinder. You can apply at <https://www.islandhomefinder.org.uk/> or by contacting [housing@iow.gov.uk](mailto:housing@iow.gov.uk) / 01983 823040.

Please provide your name and contact details if you would like to receive further information about the outcomes of this survey. Any information you give will remain confidential to Community Action Isle of Wight and will not be shared with any third party.

Name	
Address	
Email/phone	

Please return this form to West Wight Sports Centre, Freshwater Library, CHOYD, The Wheatsheaf Inn (Yarmouth) or the Riverside Centre in Newport  
no later than Sunday, 16<sup>th</sup> February, 2025.

or post to Rural Housing Enabler, Community Action Isle of Wight,  
The Riverside Centre, The Quay, NEWPORT, PO30 2QR

Additional surveys are available from the drop-off locations on the front page, or contact:

Gretel Halson Ingham - Rural Housing Enabler  
01983 539373 or [gingham@actioniw.org.uk](mailto:gingham@actioniw.org.uk)



Community Action Isle of Wight collects the minimum data required and for the specific purpose of providing an anonymised housing needs report. Data is processed lawfully and fairly, and it is kept in a secure manner. Returned survey forms are kept for a short period before being shredded.

Community Action Isle of Wight is a registered charity No.1063737 and a Company Limited by Guarantee in England and Wales No. 03340032

Find out more at <https://www.communityactionisleofwight.org.uk/>