

# Gurnard Parish Council

## Housing Needs Assessment

*Final Report*

**September 2013**



in association with





## Contents

<b>Summary</b> .....	<b>1</b>
<b>Chapter 1: Introduction</b> .....	<b>6</b>
<b>Chapter 2: Contextual Data and Information</b> .....	<b>9</b>
<b>Chapter 3: Analysis of Survey Data</b> .....	<b>24</b>
<b>Chapter 4: Housing Requirements in Gurnard Parish</b> .....	<b>33</b>
<b>Appendix 1: Technical Appendix</b> .....	<b>37</b>
<b>Appendix 2: Parish Council Survey Questionnaire</b> .....	<b>43</b>



# Summary

---

## How and why the study was undertaken

1. In the spring and summer of 2013, Gurnard Parish Council undertook a parish housing needs survey assisted by Justin Gardner (JGC) consulting and Chris Broughton Associates (CBA). The aim was to provide supporting information for the possible future development of a neighbourhood plan as and to evidence the need for development proposals in accordance with Policy DM3 (Balanced Mix of Housing) and other policies of the Island Plan Core Strategy.
2. The study was designed to understand the current housing circumstances and future housing requirements of residents. It was also designed to understand what type of housing is available in the area and the extent to which it is affordable to local households. Accordingly it is possible to estimate the housing requirements of local people for the period 2013-18. In order to achieve these aims the study method involved obtaining evidence by means of:
  - interviewing stakeholders and members of the public;
  - undertaking a postal survey of all households in the parish. The questionnaire was designed to understand the housing requirements of existing and newly forming households. (The Parish Council's neighbourhood planning steering group designed and distributed the questionnaire to every household); and
  - obtaining information about housing in the parish and the supply of housing, rents and purchase prices.

## The Neighbourhood Planning Steering Group

3. The Neighbourhood Plan process is led by Gurnard Parish Council but is being produced by a Steering Group of 15 local residents and Parish Councillors assisted by local volunteers. The plan, once completed, examined for compliance and approved by the local community at a referendum, will become a material consideration in determining future planning applications, as well as for making decisions on a whole range of other issues such as parish facilities, local business, environment, regeneration, social well-being, community benefit, the local economy and tourism.
4. The Gurnard Steering Group was formed in December 2011 and aims to find out what the community wants. The steering group undertook a general survey in July 2012, which amongst other things helped to develop a housing needs survey, which it regarded as one of its most important consultation exercises.
5. The Parish Council and steering group regards the housing needs survey as important because under the Island Plan, all applicants for future development must be able to prove there is a "need" for that development in the community. The survey data and report will be an important part of the evidence base which can be used to test the extent to which need for a particular housing development proposal exists.
6. The Steering Group was present at several community events to engage with residents about the plan, report progress and to launch initiatives such as the general survey and the housing needs survey.

7. Members of the steering group were closely involved in planning the housing needs survey, raising awareness through meetings and their website, and distributing the survey forms to every household in the parish. The outcome was that a response rate of around 60% was received which is very high for a household survey.
8. The steering group has planned further events such as a series of focus groups and a real time planning exercise.

### **Key features of the Parish and its housing market**

9. The 2011 Census estimated 1,682 people within 819 households to be resident in Gurnard. The evidence suggests that overall the primary role of the parish within the island is to provide a high quality rural and village environment for local residents. The secondary role is to provide a quiet, rural and coastal destination for second home owners and holiday makers.
10. The parish has several features that distinguish it from other parishes and the island as a whole. There is:
  - a high proportion of owner-occupiers – particularly outright owners reflecting the high proportion of older owner occupiers resident in the parish;
  - a diverse housing stock, including older cottages and conversions of considerable character; terraced semi detached and detached houses, premium housing mostly overlooking the Solent and small beach side homes;
  - a high proportion of older person households many of whom are one or two person households;
  - a very small supply of social rented and private rented sector housing; and
  - a relatively large proportion of the housing stock is second homes, holiday homes and holiday lets.
11. Housing for sale is mostly affordable to households who are already owner occupiers although it is unlikely to be affordable to first time buyers unless they have above average incomes and have saved the substantial deposits required by lenders.
12. The main story to emerge from local consultation is that regarding the residential market there is a perception that there are a small number of vacancies at any one time. Stakeholders told us that when people come to live in the parish they tend to remain. Gurnard has a strong community of long term residents with strong family and friendship networks. The holiday market is more complicated. The view across the Solent is highly valued and has led to a coastal fringe of premium dwellings that are mostly second homes. There are also a great many small beach side dwellings. Inland there is a caravan and camping site and a holiday village.
13. Shops, pubs and restaurants are located both in the village centre and the seafront. Both are sustained by the local community and seasonal trade.
14. Evidence from stakeholders, the Census 2011 and the household survey suggests that the housing market is driven by higher income households and those with equity from previous homes. This means that investors have been unable make major inroads into the market. There is a larger and more diverse housing market in nearby Cowes, and Newport.

15. Local residents are against large scale development of the within the parish but support development to meet the continuing housing needs of local people.

### Key findings from the household survey

16. All households were asked to take part in the household survey which was designed and distributed by members of the Gurnard neighbourhood plan steering group. 504, nearly 60% of households responded. Information was analysed to provide an estimate of housing requirement for 2103-2018, together with analysis of the size and tenure mix. The findings should be should be interpreted in the light of parish context and the Island Plan.
17. The following tables summarise the size type and tenure characteristics of the 19 additional dwellings identified by the survey as needed over the next 5 years. They are necessary because the profile of dwellings that are likely to become vacant are not likely to be suitable for the specific needs of the households.

### The Requirement for Market Tenures

18. Market tenures are home ownership and private rented sector housing where tenants can afford to fund the market price or rent without housing benefit support. Overall 8 households can afford to remain home owners and 3 can afford to rent in the private rented sector should suitable housing be provided. 5 of these households will require 'specialist' additional support to enable them to live independently.

Figure 1: Local housing requirement for <u>Owner-occupied</u> housing by type			
Estimated Number	Bedrooms	Type	Specialist
1	1	Bungalow	No
1	1	Flat	Yes
1	2	Bungalow	Yes
3	2	Bungalow	No
2	2	Flat	Yes

Source: Household Survey Data

Figure 2: Local housing requirement for <u>Market Rented</u> housing by type			
Estimated Number	Bedrooms	Type	Specialist
1	1	Flat	Yes
2	1	Flat	No

Source: Household Survey Data

## The Requirement for Affordable Tenures

19. These include shared ownership, affordable rent and social housing. Some 8 households will require affordable housing of various sizes and tenures if data in the figures below are combined - 1 household will require of 'specialist' additional support will be needed to enable it to live independently.

<b>Figure 3: Local housing requirement for <u>Shared Ownership</u> housing by type</b>			
<b>Estimated Number</b>	<b>Bedrooms</b>	<b>Type</b>	<b>Specialist</b>
2	2	House	No
1	2	Flat	No
1	3	House	No

Source: Household Survey Data

<b>Figure 4: Local housing requirement for <u>Affordable Rent</u> housing by type</b>			
<b>Estimated Number</b>	<b>Bedrooms</b>	<b>Type</b>	<b>Specialist</b>
1	2	House	Yes

Source: Household Survey Data

<b>Figure 5: Local housing requirement for <u>Social Rented</u> housing by type</b>			
<b>Estimated Number</b>	<b>Bedrooms</b>	<b>Type</b>	<b>Specialist</b>
2	2	House	No
1	2	Flat	No

Source: Household Survey Data

20. Further insights about affordable housing requirements in the parish are possible if Isle of Wight housing register data is taken into account. The Isle of Wight Council told us that there were currently 25 applicants resident in Gurnard, 16 of which were aged over 55 and 3 were over 80. The council told us that some of the 25 may have registered but do not intend to move in the next few years and others may not be actively seeking housing in Gurnard. This suggests that taking the above factors into account the survey findings and the housing register data are comparable.

## Summary

21. The housing needs assessment has been completed in order to inform what additional housing might be provided provide the in Gurnard so that residents who need to find more suitable accommodation can remain resident in the parish if they wish.
22. The findings of the study will form a material consideration in the determination of planning applications in the parish of Gurnard and will fit in with Policy DM3 of the Island Plan – Balanced Mix of Housing - which states that “The Council will support development proposals that provide an appropriate mix of housing types and size in all new development in order to create inclusive and sustainable communities. Development proposals will be expected to:
- reflect the most up-to-date Strategic Housing Market Assessment;



- contribute to meeting the identified housing need for the local area; and
  - contribute to meeting specialist housing requirements.
23. The evidence suggests that there is a requirement to provide 19 homes to meet local needs over the five year period from 2013-2018. Approaching half of this should be affordable housing. The housing is particularly required to allow older local households to downsize and remain in the parish with a particular emphasis on housing that is easily accessible for those with mobility problems. Around one third of these households need housing with some degree of care or support to enable them to continue to live independently in the parish. Housing register data supports these findings.
24. Overall, the evidence suggests that development on this scale to retain local households would be supported by local residents.
25. Only a small number of available sites within the parish will be suitable to meet these requirements. For older people it is essential that they have easy access to shops and services. Stakeholders have questioned the quality of public transport to enable older people and other residents and visitors to access services not available in the parish.

# Chapter 1: Introduction

---

## Introduction and reason for the study

- 1.1 Gurnard Parish Council commissioned Justin Gardner (JGC) consulting and Chris Broughton Associates (CBA) to develop the work initiated by the parish council to produce a robust housing needs survey. The Council commissioned the study in order to provide supporting information to the future development of a neighbourhood plan as well as being used by Gurnard Parish Council to support proposals in accordance with Policy DM3 (Balanced Mix of Housing) and other policies of the Island Plan Core Strategy.
- 1.2 This chapter describes the aims of the study, the main methods employed in collecting and analysing information. It also provides a brief description of the parish to provide a general context to the study.

## Specific aims of the study

- 1.3 The study was designed to understand residents' current housing situation and their possible housing requirements for the future including the possible future housing requirements of family members and other people living with them. It was also designed to understand what type of housing is available in the area and the extent to which it is affordable to local households. In this way the net future housing requirement can be estimated. The Council asked for an estimate of future net housing requirements over the next 5 years.
- 1.4 A further aim of the study was to understand the requirements of individual households whose housing was in some way unsatisfactory but did not want to move home.

## The Neighbourhood Planning Steering Group

- 1.5 The Neighbourhood Plan process is led by Gurnard Parish Council but is being produced by a Steering Group of 15 local residents and Parish Councillors assisted by local volunteers. The plan, once completed, examined for compliance and approved by the local community at a referendum, will become a material consideration in determining future planning applications, as well as for making decisions on a whole range of other issues such as local facilities, local business, environment, regeneration, social well-being, community benefit, the local economy and tourism.
- 1.6 The Gurnard Steering Group was formed in December 2011 and aims to find out what the community wants. The steering group undertook a general survey in July 2012, which amongst other things helped to develop a housing needs survey, which it regarded as one of its most important consultation exercises.
- 1.7 The Parish Council and steering group regards the housing needs survey as important because under the Island Plan, all applicants for future development must be able to prove there is a "need" for that development in the community. The survey data and report will be an important part of the evidence base which can be used to test the extent to which need for a particular housing development proposal exists.

- 1.8 The Steering Group was present at several community events to engage with residents about the plan, report progress and to launch initiatives such as the general survey and the housing needs survey.
- 1.9 Members of the steering group were closely involved in planning the housing needs survey, raising awareness through meetings and their website, and distributing the survey forms to every household in the parish. The outcome was that a response rate of around 60% was received which is very high for a household survey.
- 1.10 The steering group has planned further events such as a series of focus groups and a real time planning exercise.

## The Study method

- 1.11 In order to achieve the aims and objectives the study had four main elements:
- collecting contextual information about the parish and its role within the Island as a whole. This was achieved by visiting the parish, meeting residents and interviewing stakeholders as well as reading relevant documents and web-based information;
  - undertaking of a postal survey of all households in the parish designed and distributed to every household by the neighbourhood plan steering group to understand the housing requirements of existing and newly forming households. The questionnaire was also used to gather information from residents about attitudes to further housing development in the parish;
  - obtaining information about the housing market in the parish including the supply of housing, rents and purchase prices; and
  - bringing together and analyzing all of the information in order to estimate the net housing requirements over the next 5 years and provide insights into the most effective way of meeting demand in step with the local and Island economy.
- 1.12 Therefore the analysis is survey based. The survey is a snapshot of households' circumstances and vacant dwelling characteristics at a point in time. Report findings need to be interpreted in the light of local context and changes that occur over time. This is why we have placed a great deal of emphasis on collecting context data and information from stakeholders. This is a widely accepted methodology especially for parish or neighbourhood level studies.
- 1.13 Moving forward some of the housing requirements for local need may result in that need being met if current and future planning applications are constructed and occupied. However some future planning applications will have employment implications and they may in turn have implications for local housing requirements if employees or proprietors need to live near their place of work.

## About the parish

- 1.14 An important part of the research is to understand the parish in terms of its topology, connections, local community and role within the island's community. This is so that research findings are interpreted in the light of the context of the parish. This was achieved by visiting parish, talking to local and Island stakeholders as well as members of the public.

- 1.15 Gurnard parish has a population of just under 1,700 people and is located on the north coast of the Isle of Wight to the west of Cowes. Its coastal strip overlooks the Solent. It borders the town of Cowes to the east. Cowes has ferry services to the mainland. Gurnard village is part of the Parish of Gurnard and apart from the village is rural in character.
- 1.16 Economically active people have access to employment in the towns of East and West Cowes, Newport and Ryde and the mainland via the ferry services from Cowes. The holiday trade helps to sustain local businesses. Typical of many similar settings, premium housing is located on its banks. There is also a holiday village and several caravan and camping sites.
- 1.17 The Parish has housing stock with features that are untypical of the Island as a whole. The vast majority of the housing stock is detached, semi detached and terraced housing which is mostly owner occupied. There are second homes and holiday lets. There is very little social housing or private rented sector housing. Official statistics masks the diversity of the residential accommodation. Along the coastline there are both premium residences and timber beach homes. Within the Gurnard Pines holiday village there are bungalow chalets and lodges some of which are owned by the company others by private owners. Some of the privately owned dwellings are used as holiday lets others as permanent residences.

## Chapter 2: Contextual Data and Information

### Introduction

- 2.1 In this section we provide some background data describing the characteristics of Gurnard's population and housing stock. Together with information from stakeholders we have the context for subsequent analysis of household survey data. Most of information provided in this chapter has been drawn from 2011 Census data and is put in context by comparison with figures for the whole of the Isle of Wight and national data where relevant. Further contextual data about households was obtained from the household survey which is reported in a later chapter.

### Characteristics of the Local Population

- 2.2 The 2011 Census recorded 1,682 people resident in Gurnard. Figure 2.1 below shows the age profile of the population in five-year age bands. The data shows a high proportion of residents aged 45 to 74. When compared with data for the Isle of Wight we see that the population of Gurnard makes up about 1.2% of the Island's population. A comparison with 2001 Census data suggests that the population of the parish has decreased slightly over the decade. Some 1,695 people were resident in the parish in 2001.

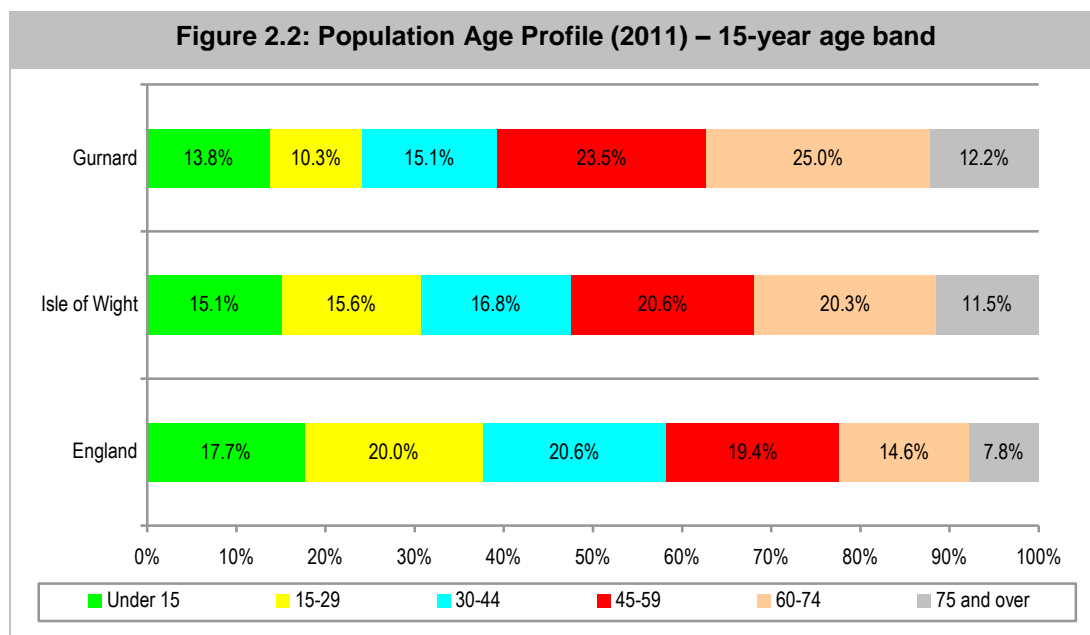
**Figure 2.1: Population Age Profile (2011)**

Age group	Gurnard		Isle of Wight		England
	Number	%	Number	%	%
0 – 4	61	3.6%	6,412	4.6%	6.3%
5 – 9	60	3.6%	6,542	4.7%	5.6%
10 – 14	111	6.6%	7,968	5.8%	5.8%
15 – 19	89	5.3%	8,190	5.9%	6.3%
20 – 24	44	2.6%	6,808	4.9%	6.8%
25 – 29	41	2.4%	6,690	4.8%	6.9%
30 – 44	254	15.1%	23,176	16.8%	20.6%
45 – 59	396	23.5%	28,531	20.6%	19.4%
60 – 64	185	11.0%	10,994	8.0%	6.0%
65 – 74	236	14.0%	17,112	12.3%	8.6%
75 – 84	153	9.1%	10,772	7.8%	5.5%
85 – 89	32	1.9%	3,257	2.4%	1.5%
90 and over	20	1.2%	1,813	1.3%	0.8%
<b>All ages</b>	<b>1,682</b>	<b>100.0%</b>	<b>138,265</b>	<b>100.0%</b>	<b>100.0%</b>

Source: Census (2011)

- 2.3 Figure 2.2 below shows the above population age profile in graphical form for 15 year age bands. This analysis shows that the older population of Gurnard is higher than that of the rest of the Island and England. Some 37% of the parish population is aged 60 and over compared with 32% across the Island and just 22% nationally. We see a smaller proportion

of people aged up to 45, only 39% of the population of the parish compared with a national figure of 58%.



Source: Census (2011)

### Economic activity

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

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

<b>Figure 2.3: Economic Activity of Household Reference Person (2011)</b>					
<b>Economic activity</b>	<b>Gurnard</b>		<b>Isle of Wight</b>		<b>England</b>
	Number	%	Number	%	%
Full-time	264	32.2%	20,080	32.9%	42.9%
Part-time	70	8.5%	6,325	10.4%	8.8%
Self-employed	119	14.5%	7,813	12.8%	11.5%
Unemployed	12	1.5%	1,750	2.9%	3.1%
Retired	318	38.8%	20,899	34.2%	24.9%
Sick/disabled	17	2.1%	2,149	3.5%	3.6%
Other	19	2.3%	2,069	3.4%	5.2%
<b>Total</b>	<b>819</b>	<b>100.0%</b>	<b>61,085</b>	<b>100.0%</b>	<b>100.0%</b>

Source: Census (2011)

### Ethnic group

2.6 In the figure below we see that 97% of the population is classified as white British/Irish. This is slightly higher than the proportion seen across the entire Island and significantly above the English average of 81%. The main ethnic group in Gurnard is White (British/Irish). The next most populous group is White (Other). The proportion of the population from a non-White (British/Irish) or White (Other) background has increased slightly over the last ten years. The 2001 Census recorded 97.9% of the population as being White British/Irish.

<b>Figure 2.4: Ethnic Group (2011)</b>					
<b>Ethnic Group</b>	<b>Gurnard</b>		<b>Isle of Wight</b>		<b>England</b>
	Number	%	Number	%	%
White (British/Irish)	1,624	96.6%	131,846	95.4%	80.7%
White Other	41	2.4%	2,699	2.0%	4.7%
Mixed	7	0.4%	1,709	1.2%	2.3%
Asian	6	0.4%	1,514	1.1%	7.8%
Black	1	0.1%	303	0.2%	3.5%
Other	3	0.2%	194	0.1%	1.0%
<b>Total</b>	<b>1,682</b>	<b>100.0%</b>	<b>138,265</b>	<b>100.0%</b>	<b>100.0%</b>

Source: Census (2011)

### Health

2.7 The final population related topic we have looked at is in relation to health, again drawing on 2011 Census data. The data suggests that general levels of health in the parish are similar to those seen across the Island with around four-fifths of people saying that their health is good or very good. When compared with national data the information suggests that general levels of health in Gurnard are not quite as good as seen generally in England. This will be related to the much older population in the parish and given that the differences are not dramatic we would suggest that if age specific data were available, that Gurnard would come out as generally having very good health levels.

<b>Figure 2.5: General Health (2011)</b>					
<b>Health</b>	<b>Gurnard</b>		<b>Isle of Wight</b>		<b>England</b>
	Number	%	Number	%	%
Very Good Health	757	45.0%	56,420	40.8%	47.2%
Good Health	568	33.8%	50,514	36.5%	34.2%
Fair Health	265	15.8%	22,378	16.2%	13.1%
Bad Health	69	4.1%	6,921	5.0%	4.2%
Very Bad Health	23	1.4%	2,032	1.5%	1.2%
<b>Total</b>	<b>1,682</b>	<b>100.0%</b>	<b>138,265</b>	<b>100.0%</b>	<b>100.0%</b>

Source: Census (2011)

## Dwelling Characteristics

2.8 The figure below shows dwelling types from 2011 Census data. The information shows that more than half of the dwellings in the parish are detached. This is considerably higher proportion of dwellings across the entire island and all of England. There is a relatively low proportion of flats (4%) and terraced homes (6%).

<b>Figure 2.6: Accommodation Type (2011)</b>					
<b>Accommodation type</b>	<b>Gurnard</b>		<b>Isle of Wight</b>		<b>England</b>
	Number	%	Number	%	%
Detached	549	55.3%	23,164	34.2%	22.3%
Semi-detached	322	32.5%	19,067	28.2%	30.7%
Terraced	60	6.0%	10,573	15.6%	24.5%
Flat	43	4.3%	14,423	21.3%	22.1%
Other	18	1.8%	449	0.7%	0.4%
<b>Total</b>	<b>992</b>	<b>100.0%</b>	<b>67,676</b>	<b>100.0%</b>	<b>100.0%</b>

Source: Census (2011)

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

## Value

2.10 The relative 'value' of parts of the housing stock can also be illustrated by analysis of council tax bands from Valuation Office data which shows that only 37% of homes are in bands A and B; this compares with 40% across the Island as a whole and 44% for all of England. At the other end of the scale 25% of homes are in bands E and above compared with 17% across the island as a whole and 19% across England as a whole.

## Number of Bedrooms

2.11 The size and value of dwellings can be analysed in relation to the number of bedrooms in a



dwelling. The figure below is based upon 2011 Census data and contains only occupied dwellings. Gurnard has a slightly greater proportion of larger homes. Some 18.4% of dwellings have four or more bedrooms compared with 16.1% across the Island. The proportion of homes with one bedroom is lower than the Island as a whole. The proportion of two and three bedroom homes is broadly in line with the Island as a whole.

<b>Figure 2.7: Number of Bedrooms (2011)</b>					
<b>Number of bedrooms</b>	<b>Gurnard</b>		<b>Isle of Wight</b>		<b>England</b>
	Number	%	Number	%	%
0/1 bedroom	73	8.9%	6,420	10.5%	12.0%
2 bedrooms	285	34.8%	20,293	33.2%	27.9%
3 bedrooms	310	37.9%	24,525	40.1%	41.2%
4 bedrooms	118	14.4%	7,420	12.1%	14.4%
5+ bedrooms	33	4.0%	2,427	4.0%	4.6%
<b>Total</b>	<b>819</b>	<b>100.0%</b>	<b>61,085</b>	<b>100.0%</b>	<b>100.0%</b>

Source: Census (2011)

### Household and Occupancy Characteristics

- 2.12 It is important to distinguish between the number of people and the number of households resident in the parish. This is because housing need studies compare household numbers and dwellings. The number of vacant dwellings is an important factor too.
- 2.13 According to the Census 2011 (figure below) it is estimated that around 17.4% of dwellings within the parish were unoccupied. This includes second home and holiday homes. This compares to 10% of dwellings vacant across the Island as a whole.
- 2.14 Taking account of the vacant housing stock the analysis suggests that as of 2011 there were 819 households living in the parish. This is higher than the figure of 775 recorded in the 2001 Census.

<b>Figure 2.8: Vacant Homes (2011)</b>					
<b>Vacancy</b>	<b>Gurnard</b>		<b>Isle of Wight</b>		<b>England</b>
	Number	%	Number	%	%
Occupied	819	82.6%	61,085	90.3%	95.7%
Unoccupied (vacant)	173	17.4%	6,591	9.7%	4.3%
<b>Total</b>	<b>992</b>	<b>100.0%</b>	<b>67,676</b>	<b>100.0%</b>	<b>100.0%</b>

Source: Census (2011)

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

**Figure 2.9: Tenure (2011)**

Tenure	Gurnard		Isle of Wight		England
	Number	%	Number	%	%
Owned Outright	438	53.5%	25,091	41.1%	30.6%
Owned with a Mortgage or Loan	224	27.4%	17,726	29.0%	32.8%
Shared Ownership	1	0.1%	362	0.6%	0.8%
Social Rented	27	3.3%	6,523	10.7%	17.7%
Private Landlord or Letting Agency	102	12.5%	9,663	15.8%	15.4%
Rent from Employer of a Household Member	2	0.2%	94	0.2%	0.3%
Rent from Relative or Friend of Household Member	12	1.5%	782	1.3%	0.9%
Rented; Other	0	0.0%	100	0.2%	0.3%
Living Rent Free	13	1.6%	744	1.2%	1.3%
<b>Total</b>	<b>819</b>	<b>100.0%</b>	<b>61,085</b>	<b>100.0%</b>	<b>100.0%</b>

Source: Census (2011)

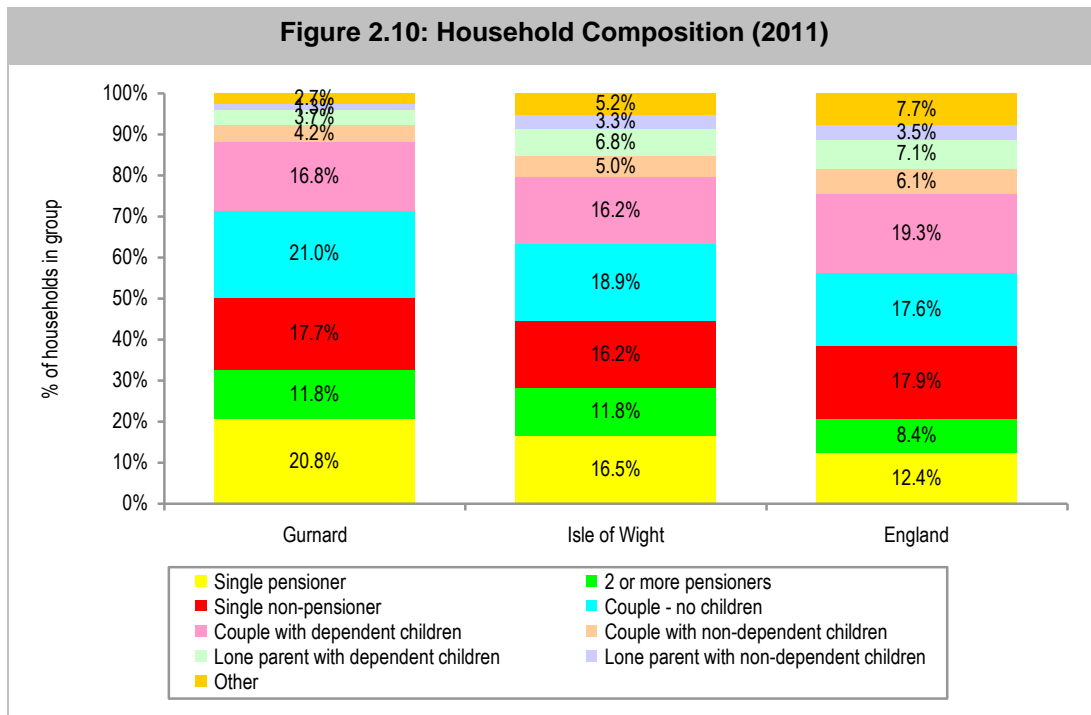
2.16 For Gurnard there are a number of important findings from the data. The parish has several features that distinguish it from other parishes and the island as a whole. There is:

- a high proportion of owner-occupiers – particularly outright owners consistent with the high proportion of older owner occupiers resident in the parish;
- a high proportion of older person households many of whom are single person households many of who owner occupy houses;
- a very small social rented sector; and
- a relatively small private rented sector (PRS).

2.17 The number of households in the private rented sector in the parish has grown quite strongly over the past decade. There are now around three times the number of households in private rented accommodation than was the case in 2001. This increase is higher than seen for either the Island as a whole or England (with increases of 69% and 89% respectively).

### Household composition

2.18 The figure below shows household composition of the Parish, the Isle of Wight and England as a whole. The profile of households is very strongly linked with the population profile and this is clear in the case of Gurnard with 33% of households containing pensioners only (taken as anyone aged 65 and over). This proportion compares with 28% across the Island and just 21% for England. Of the total of pensioner only households, around two-thirds are single pensioners. The data for Gurnard also shows relatively few households with children and in particular a low proportion of lone parent households.



Source: Census (2011)

Overcrowding and under-occupation

2.19 In the figure below we have based our estimates from Census 2011 data. This estimate, using the bedroom standard takes account of the ages and relationships of people in each household to work out the number of bedrooms required; this is then compared with the number of bedrooms available to develop a measure of overcrowding and under-occupation. For the purposes of our analysis we have assumed that a household is only considered to be under-occupying if they have more than one spare bedroom. The box below sets out the bedroom standard used in the Census which applies to households with more than one person. A single person household is assumed to require one bedroom.

The bedroom requirements for a multi-person household are as follows:

1. One bedroom per couple;
2. One bedroom per person aged 21 or over not in a couple;
3. One bedroom for every two males aged 10-20, rounded **down**;
4. One bedroom for every pair of males of whom one is aged 10-20 and one is aged 0-9, if there are an odd number of males aged 10-20;
5. One bedroom for a remaining unpaired male aged 10-20 if there are no males aged 0-9 to pair him with;
6. Repeat steps 3-5 for females;
7. One bedroom for every two remaining children aged 0-9 (regardless of gender), rounded **up**.

2.20 The data clearly shows low levels of overcrowding in the parish with only 0.6% of households recorded as overcrowded in the 2011 Census – this compares with 2.7% across the Island and nearly 5% nationally. Levels of under-occupation are high in the parish with nearly 40% of households living in accommodation with at least two more bedrooms than would be required to prevent overcrowding. This level is higher than seen either across the Island or for England.

**Figure 2.11: Overcrowding and Under-Occupation (2011)**

Occupancy level	Gurnard		Isle of Wight		England
	Number	%	Number	%	%
Overcrowded	5	0.6%	1,627	2.7%	4.8%
Neither OC or U-O	492	60.1%	38,172	62.5%	60.9%
Under-occupied	322	39.3%	21,286	34.8%	34.3%
<b>Total</b>	<b>819</b>	<b>100.0%</b>	<b>61,085</b>	<b>100.0%</b>	<b>100.0%</b>

Source: Census (2011)

### Housing Market Prices, Rents and Affordability

2.21 An important part of the assessment of housing need is to establish the costs of housing to buy and rent. This information is then used against survey data about the amounts people can afford to assist in establishing the most suitable type and size of accommodation for each household.

2.22 In this section we establish the typical entry-level costs of housing to both buy and rent in Gurnard Parish. Our approach has been to carry out a desktop survey using internet sources. The analysis has been augmented through discussions with estate and letting agents active in the area. Current low levels of supply and demand were raised by local estate agents during the stakeholder consultation reported in later in this chapter.

2.23 Below we have provided a summary of the outputs of this analysis – given the availability of data the analysis should be considered as indicative although it is worth noting that figures

obtained were fairly consistent over time and broadly accord with the views of local professionals.

#### The current cost of housing to buy – minimum prices

- 1 bedroom; from about £130k (very little recent supply of one bedroom accommodation (see also figure 2.7 above));
- 2 bedroom; from about £150k (\*\*) (terraced) to £250k (semi-detached);
- 3 bedroom; from about £170k upwards; and
- 4 bedroom; from £250k;

(\*\*) Most estate agents were advertising leasehold holiday village 2 bedroom bungalow accommodation for approximately £45,000 - £100,000 on the basis of a 90 year lease. However, it is widely reported that only a proportion of this accommodation is used for residential purposes. Planning conditions preventing all year round occupancy do not apply to all accommodation on the site. A fuller discussion of the role of this accommodation within the context local housing need is discussed further below.

2.24 Agents estimated that prices had risen by around 7% on average over the last year.

#### The current cost of housing to rent

- room only; £300 per calendar month (pcm) (no supply found – this figure has been taken from VoA data for the whole Island);
- 1 bedroom; £395 pcm;
- 2 bedroom; £525 pcm;
- 3 bedroom; £650 pcm;
- 4 bedroom; £795 pcm.

#### The Affordability of Local Housing.

2.25 CLG practice guidance suggests income to price ratios to guide policy makers as to what proportion of a household income it would be reasonable for a household to spend on housing costs. For home ownership this is complicated by the fact that a deposit which is a percentage of the purchase price is required by lenders. First time buyers are facing anything up to a 20% deposit under present market conditions dependent on the lender standard terms and the borrower's credit history. Existing home owners with a good credit rating would normally be able to fund their deposit from equity from the sale of their home.

2.26 As an illustration, assuming a first time buyer in a single income household paid a 10% deposit on an home with a, £110,000 asking price, they would need a £99,000 mortgage. According to CLG guidance, a single income household would need an annual income of around £28,300 to service this loan, the loan being 3.5 times their annual income. Although every household is different this level of annual income is above the island average. According to NOMIS the average income of a person in full time work in 2012 was £23,764.

- 2.27 Although there is relatively little rented housing in Gurnard, it is helpful to understand the affordability of rented housing. Government practice guidance suggests that 25% of household income or less should be affordable to households. So a household income equivalent to the minimum wage would suggest that the household should pay no more than £250 per calendar month (pcm). However all market rents for self contained accommodation are higher than this on the island.
- 2.28 Further, most letting agents use a different method for assessing whether a prospective tenant can afford the tenancy on offer. Their starting point is the rent not the tenant's income. They multiply the rent by 30 to arrive at the minimum income that would be required without a guarantor. This means that a rent of say, £400 pcm requires an income of £12,000 pa which is close to the minimum wage. Tenants with lower incomes than 30 times rent will require a guarantor in addition to a tenancy deposit. However practice guidance would suggest that someone on this income should reasonably be able to afford a rent of £250. The discrepancy between practice guidance and industry practice is noteworthy and means that the tenant will pay 1.6 times more rent than the government suggests they can reasonably afford.
- 2.29 This above example serves to illustrate the point that many younger people will struggle to achieve home ownership in the early stages of their working lives and rely upon the private rented sector to supply the housing they can afford. The absence of a large private rented sector in Gurnard coupled with a low proportion of smaller homes means that Gurnard does not have a housing offer that is either suitable for or affordable to the majority of younger households seeking housing. There is a good supply of rented housing in Cowes and East Cowes and purchase prices are generally lower than Gurnard.

## **Information from Stakeholder and Resident Interviews**

### Introduction

- 2.30 There was considerable emphasis on stakeholder consultation in the Parish Council's brief for this study. It is also important to understand the parish in terms of its location, topology, connections role and community. In this way the entire story of the Parish and its role within the Island can be understood and study finding can be interpreted in the most appropriate way.
- 2.31 Data from the census or the household survey cannot answer important questions such what is the role of the parish in the island context, why do people choose to live in the parish, why are there such few vacancies etc. Stakeholder consultation and resident interviews were conducted to investigate these and other questions necessary to provide a context for data findings.
- 2.32 Stakeholders comprised of estate and letting agents based in West Cowes, local business proprietors and staff, and community leaders. Interviews revealed that in some cases

individuals had more than one business interest in the parish. We thank stakeholders for the time they gave to the study at very short notice. Interviews were conducted in confidence and on the basis that nothing in this report would be attributed to a named person or would enable the identity of the interviewee to be deduced.

- 2.33 A general description of the parish bases upon this information and our observations is found in the general introduction to the report, Chapter 1.

#### What is the role of the parish?

- 2.34 Based upon interviews with stakeholders the evidence suggests that overall, the primary role of the parish within the island context is to provide a high quality village residential environment for residents. The secondary role is to provide a quiet coastal destination for affluent second home owners and holiday makers.
- 2.35 It is also apparent that the parish plays a wider role in the context of the Island. As noted in chapter 2, the housing stock of the parish is mostly owner occupied houses and is not typical of the island as a whole. Stakeholders perceive that there is a low vacancy rate. This means that some households who aspire to live in the Parish are unable to do so and seek suitable housing that they can afford elsewhere. So it is reasonable to consider Gurnard's role as being part of a wider housing market area, specifically Cowes and the parish of Northwood, although Cowes provides the larger and more diverse supply of housing for sale and rent. According to Rightmove, Gurnard has on average the higher house prices of the 3 areas. However this might be because there are a number of premium properties within Gurnard.
- 2.36 Local estate agents told us from professional and personal experience that people who have left the parish at some point in their lives seek to return but this is difficult to achieve for many due to high prices and restricted availability. As is noted above and the location options for most newly forming households and first time buyers would not include Gurnard.
- 2.37 Estate and letting agents also told us that there is little prospect of investors acquiring homes and creating more residential lettings. Investors will find more opportunities in the towns – 'that's where there market is.'

#### Second homes and the premium housing market

- 2.38 Stakeholders acknowledge that there are many second homes in the parish especially along the coastal strip. We estimate that there are 173 second homes – around 17% of all dwellings in the parish. Residents told us that they would not like to see the number increasing. Many residents and stakeholders cited Seaview to the east of the Island where the high proportion of second homes meant that the population was very low during winter and this threatened the sustainability of local services. The fear is that the number of second homes will spiral out of control. 'we need to break the cycle.'

2.39 At the time of our stakeholder survey we noted 15 homes for sale in the 'premium housing' range of £450,000 to £2,500,000.

#### Holiday accommodation impact

2.40 We do not propose to focus on the holiday accommodation except to note that the distinction is blurred between holiday accommodation and residential accommodation within the Gurnard Pines holiday village. 23 bungalows were advertised by various agents at the time of our survey. All were 2 bedroom and were leasehold, mostly priced between £40,000 and £100,000 dependent on location and condition. That is 33% of the 68 dwellings that were on offer within Gurnard at the time of stakeholder consultation. Stakeholders told us that planning restrictions on residential use were not enforced and in any event did not apply to all dwellings. It is believed that 20 of the bungalows are not subject to occupancy restrictions and can be occupied all year round and therefore be taken into account as part of the Parishes housing supply. We return to the question of supply in Chapter 4.

2.41 Agents told us that the accommodation was particularly attractive to investors and households with short term housing requirements for example people undergoing a relationship breakdown as it was readily available and relatively affordable housing. It is noteworthy that the only vacant home available for rental in the parish at the time of our market survey was a 2 bedroom bungalow within the holiday village offered at £500 p.c.m. We were told that some local investors had purchased some of the bungalows although it was not clear if they were offered as residential lettings or holiday lettings.

2.42 Many bungalows are occupied as residences and a small number are occupied by Gurnard Pines' employees. There are 85 households on the electoral register and each of these households was invited to participate in the household survey. The findings from the household survey fully take into account the circumstances and future housing needs of these households that returned a questionnaire and indicated that they intended to move within the next 5 years. Please refer to Chapter 4 for a detailed account of the survey findings.

#### A small number of vacancies?

2.43 Stakeholders drew our attention to their perception that there is a low turnover of housing in the parish. 'People that come to live here tend to stay', and 'many residents that leave try to return as and when they can afford to'. We have undertaken further analysis on this point. As noted above there were 15 premium housing and 23 holiday village vacancies out of 68 dwellings advertised for sale. It is not certain whether the holiday village vacancies if occupied would be used for residential or holiday purposes and some appear to have been vacant for a long time. So assuming half of the holiday village vacancies (say 12) would be for residential use only 41 dwellings ( $68-15-12=41$ ) would be economically affordable and available to the majority of owner occupying households seeking housing. We call these 'useful' vacancies.



2.44 According to the Census 2011 on census day (March 2011) there were 992 dwellings in the parish and 173 were unoccupied leaving 819 occupied. This would include second homes and holiday homes. Comparing this to the advertised vacancies as at August 2013 we note that the proportion of 'useful' vacancies is  $41/992 = 4\%$ . In our experience ignoring second homes, a 3-4% vacancy rate is typical of many housing market areas. Two inferences can be drawn. Firstly that the turnover of typical market housing is probably in line with what you would expect. Numbers are small though compared to say Cowes which has a much larger housing stock. Secondly, there was nearly 2.5 times the number of vacant dwellings on census day than are currently available on the market. This may largely be due to the fact that census day is not within the holiday season however the quantification of non holiday home vacancies is worth investigating as this would boost supply should they be brought back into use.

#### Community cohesion and household groups that the parish does not accommodate?

- 2.45 Everyone we spoke to; both resident and non- resident in the parish spoke of a strong village and parish identity, distinct from West Cowes because of character and the 'green gap' between them.
- 2.46 Both stakeholders and community leaders spoke about the sense of community. Remarks included 'people that come here tend to stay', 'people know each other', and 'many people have family connections'. We noted that traders tended to live locally and were on first name terms with most of their customers and their children. Holiday makers were seen to be made very welcome. Stakeholders agree that a driver for people seeking to live in the village is 'past and family associations' with the village accepting that for others the driver was the Solent view affecting the coastal strip rather than the village.
- 2.47 As previously noted the nature and price of housing in the parish means that most residents forming households will initially seek housing outside the parish. One stakeholder said 'young people are not generally in a hurry to leave' pointing out that shops services and entertainment were relatively close by at Cowes and Newport.
- 2.48 The household survey analysis reveals that much of the unmet need in the parish arises from older person households needing more suitable accommodation and a degree of support. Stakeholders did not identify this as a problem however there are a number of factors evident from the data that supports the household survey findings. We observed very few bungalows within the parish although some of the waterside chalets were single story. Stakeholders told us that public transport services to the parish were very poor. Nearly 40% of the housing stock was under-occupied and this is 5% more than on the rest of the island and England.
- 2.49 Census data tells us that 318 households (39%) are retired and 37% are over 60. Further analysis shows that 12.2% of the population is over 75 and 1.2% is over 90. This last figure

is similar to the island average but significantly higher than England. Some 92 people in the parish report bad or very bad health. All of these factors point to a household population that is significantly elderly some of whom will require more appropriate housing, transportation and support if they are to remain residents.

#### Need generated by local employment

2.50 Local employers are farmers, holiday industry, pub/restaurants and shops. We spoke to a range of stakeholders who were employers. None said that recruiting and retaining labour was a problem. Most employees lived in the parish and one or two employees with specialist skills commuted from other parts of the island. We recognize that there will be a number of home workers both employed and self employed. Our assumption is that any housing issue as a result of their employment, i.e. that necessitated them to move home, perhaps because they needed more space would be reflected in their housing need questionnaire response. The holiday village provided a small amount of accommodation for staff. Our conclusion is that there is currently no additional housing requirement due to employment within the parish. However it should be noted that some current and future planning applications for commercial use if built may have implications for local housing need.

#### Attitude to new build

2.51 There was a consensus of all stakeholders we spoke to on this issue. No one was against new build to meet local requirements provided that the scale, design and architecture and intended use did not affect the character and quality of life of the Parish. Most stakeholders believed that further second and holiday homes should not be allowed. We were made aware of a number of potential sites for new-build only a small number of which would be suitable for older people should this be addressed.

2.52 We note from Gurnard's neighbourhood planning website that a public meeting convened by the steering group expressed the 'need to encourage young families to move to the parish – smaller properties. Also need for affordable small properties allowing retired people to stay in the parish'.

2.53 Survey findings also inform the attitude to new build and these are reported in Chapter 3

#### Other issues

2.54 Stakeholders raised a number of issues with us that are concerned with the sustainability of the parish.

2.55 Many stakeholders highlighted poor public transport as an issue. 'You can't catch a bus within the parish', 'taxi services cannot be relied on at night or especially at weekends'

2.56 Some stakeholders raised the issue of the 'closure' of the village school. The primary school on the Hilton Road site had been re-located to a larger site elsewhere in the parish.

Stakeholders were concerned about the implications for children and loss of trade for the local shops.

2.57 Some businesses reported a 'pretty thin' winter due to the recession.

### Summary and Findings

2.58 Here we bring together the contextual data, stakeholder and resident perceptions to crystallise the factors that should be used to interpret the study findings:

- the nature of the housing stock and the coastal location of the parish has led to Gurnard being a sought after residential area;
- homes are mostly owner occupied with very small amounts of social and private rented housing however there is a significant number of second homes;
- the built form of the housing in the parish is diverse, including holiday bungalows, beach chalets, premium homes especially overlooking the Solent. However the village based housing is a mixture of brick built terraced, semi detached and detached houses with very few apartments or flats;
- prices are beyond the reach of most first time buyers however they can find a supply of more modestly priced housing in nearby Cowes. Prices are high compared to Island averages and are rising;
- the cheapest housing available is leasehold and is situated within the Gurnard Pines holiday village. A high proportion of these dwellings are for sale at any one time and their role in the residential market is ambiguous as they are marketed as residences, investment opportunities and holiday homes;
- the community is very cohesive. People aspire to live here especially if they have lived here earlier in their lives. Stakeholders say that few people leave. This means that there is a significantly elderly population some of which is becoming frail and in need of support. This view is supported by Census data;
- stakeholders believe that there is support for small scale development for local needs. They are also against further growth in the number of second homes. They are critical of the public transport service for the parish; and
- there is no employment led need for additional housing.

## Chapter 3: Analysis of Survey Data

---

### Introduction

- 3.1 A survey of local households was conducted to find out about their current housing circumstances and future housing requirements. The survey closed at the end of May 2013 and 521 forms had been received across all media. Of these, 17 were identified as having been returned by someone not living in the parish as their principal address and have therefore been excluded from the analysis (leaving 504 cases). This, according to Census 2011 figures, is from 992 dwellings including 173 second homes. Accordingly the response rate is 52.5% across all dwellings. Ignoring second homes this increases to 61.5%.
- 3.2 It is standard practice in local authority (district, borough and county level) surveys for a random sample households to be invited to participate in a household survey as it is very costly to send a questionnaire to every household. Results based upon random samples are then grossed up to represent the household population as a whole. However, for the purposes of local surveys such as this, normal practice is to seek information from every household, not a random sample of households and present the findings on the basis of actual responses. This means that outputs below reflect the actual response to the survey and should be regarded as minimum estimates. Given that all households in the parish were sent the survey it is assumed that the majority who have a housing need or requirement will have completed and returned the form. It was in their interest to do so.
- 3.3 A margin of error is a statistic expressing the probable amount of random sampling error in a survey's results. A margin of error is not estimated in this report as the margin is only quoted when a survey is based upon a random sample of households with figures grossed-up to the total population. This does not apply to the Gurnard survey.
- 3.4 The remainder of this chapter summarises the key outputs from the questionnaire survey part of the study. The next chapter brings all of the information together to support study findings and arrive at an estimated 5 year housing requirement. The outputs and analysis of survey responses need to be considered along with our detailed programme of stakeholder and community consultation when forming a view about the best direction for future housing development in the area.

### Population and Housing

- 3.5 Section A of the survey form asked households a series of questions about their current housing and the make up of the household. Below we have summarised key outputs from the survey.

#### Housing type

- 3.6 The figure below shows the type of accommodation households who responded currently

occupy. The data broadly confirms our earlier analysis of Census data and stakeholder perceptions, showing a low proportion of flats and terraced housing and a high number of detached homes. The survey data also indicates that there are a large proportion of bungalows with 38.3% of respondents living in this type of accommodation. This high figure is likely to be related to responses from Gurnard Pines as well as a number of beach-side chalets that are residential.

<b>Figure 3.1: Current Accommodation Type</b>		
<b>Accommodation type</b>	<b>Respondents</b>	<b>%</b>
Detached house	188	37.3%
Semi-detached house	91	18.1%
Terraced house	21	4.2%
Bungalow	193	38.3%
Flat/maisonette	10	2.0%
Other	1	0.2%
<b>Total</b>	<b>504</b>	<b>100.0%</b>

Source: Household Survey Data

- 3.7 The data also indicated that 5 households (1.0%) live in sheltered accommodation for older or disabled people who need support. The figures are included in the flat category in the table above.

### Tenure

- 3.8 The figure below shows the current tenure of respondent households. The data shows a very high level of owner-occupation particularly those who own outright. This again confirms the analysis of Census data and our observations, although it is notable that the proportion of outright owners responding to the survey is higher than the proportions shown in the Census (for 2011). This is significant as outright owner occupiers tend to be older, retired households. The number of returns from households living in rented accommodation (both social and private) is low; this is again reflective of a small rented sector in the parish although the proportion of returns for these tenures is quite low when compared with Census data.

<b>Figure 3.2: Current Tenure</b>		
<b>Tenure</b>	<b>Respondents</b>	<b>%</b>
Owned Outright	319	63.3%
Owned with a Mortgage or Loan	137	27.2%
Shared Ownership/Equity	5	1.0%
Social Rented	6	1.2%
Private Landlord or Letting Agency	33	6.5%
Rent from Employer	2	0.4%
Other	2	0.4%
<b>Total</b>	<b>504</b>	<b>100.0%</b>

### Household size

3.9 The figure below shows the number of people in each household. Just under half of survey respondents live in a household with just two people with the majority of these likely to be couples without children (often older person couples whose children have left home). Around a quarter of households are single person households. The average household from the survey sample contains 2.2 people which is higher than the average shown in the 2011 Census (just over 2 people per household). Compared with Census data the sample contains a higher proportion of two person households and lower proportions of single person households.

<b>Figure 3.3: Number of People in Household</b>		
<b>Number of people</b>	<b>Respondents</b>	<b>%</b>
One	140	27.8%
Two	221	43.8%
Three	59	11.7%
Four	63	12.5%
Five	14	2.8%
Six or more	7	1.4%
<b>Total</b>	<b>504</b>	<b>100.0%</b>

Source: Household Survey Data

### Population structure

3.10 The figure below shows the age of all people in the households responding to the survey. The data show that around a third of the population is aged less than 45. The key age group of survey respondents are those aged 60 to 74. Indeed 42% of people are recorded by the survey as being 60 or over. The Census 2011 data presented in the previous section shows a similar pattern of an older population and relatively few children.

<b>Figure 3.4: Population Age Profile</b>		
<b>Age Group</b>	<b>Number</b>	<b>%</b>
0 – 15	143	12.7%
16 – 24	94	8.3%
25 – 44	155	13.8%
45 – 59	261	23.2%
60 – 74	328	29.1%
75 and over	145	12.9%
<b>All ages</b>	<b>1,126</b>	<b>100.0%</b>

Source: Household Survey Data

3.11 Stakeholder and household interviews suggest that there will not be a significant amount of housing demand from children as they grow up. Other data suggests about a fifth of local

teenagers go to university on the mainland. Of those that remain, as noted elsewhere, Gurnard's young people are not eager to leave as they have easy access to Cowes and to a lesser extent, Newport. House prices mitigate against young households being able to become first time buyers in Gurnard. Some stakeholders spoke from personal experience: they grew up in the area, left and are seeking to return in later life either to retire or commute to other places of employment.

### Recently moving households

3.12 Question 1b of the questionnaire asked households about their recent housing history. The data below shows that 75% of survey respondents have lived in their current home for at least five years. Compared with surveys we have carried out elsewhere the proportion of households moving is quite low and this is likely to be strongly related to the age of the population and the high proportion of outright owners who tend to be the least mobile sector of the population.

**Figure 3.5: When Did Households Move to their Current Home?**

When moved	Number	%
Within the last year	23	4.6%
1 to 2 years ago	40	7.9%
2 to 5 years ago	62	12.3%
Over 5 years ago	379	75.2%
<b>Total</b>	<b>504</b>	<b>100.0%</b>

Source: Household Survey Data

### Households likely to move in the future

3.13 Next we use survey data to look at the future aspirations and expectations of households who need or are likely to move home over the next five years. This data was collected in Section B of the survey form. This information is substantially used in coming to our conclusions about appropriate future housing requirements in the next section of the report. The data takes account of both existing and concealed households. In total 64 existing households expressed a likelihood of moving over the next five years along with a further 37 concealed households. A concealed household is separate household living with another household in the same house. This may be because they are there temporarily perhaps due to a relationship breakdown, or they have lived there permanently and have decided to seek a place of their own. A concealed household can consist of 1 or more persons.

3.14 The figure below shows the number and proportion of existing households who would consider they need or expect to move home over the next five years by tenure. Note that the proportion is that of the tenure not of the overall number of movers. The data shows that around 13% of households state a need or likelihood of moving home over the next five

years. The proportions vary significantly by tenure. Some 35% of private tenants need or are likely to move compared with just 8% of outright owners. This is a common situation as private tenancies exist for a set amount of time and the landlord may not choose to renew the tenancy.

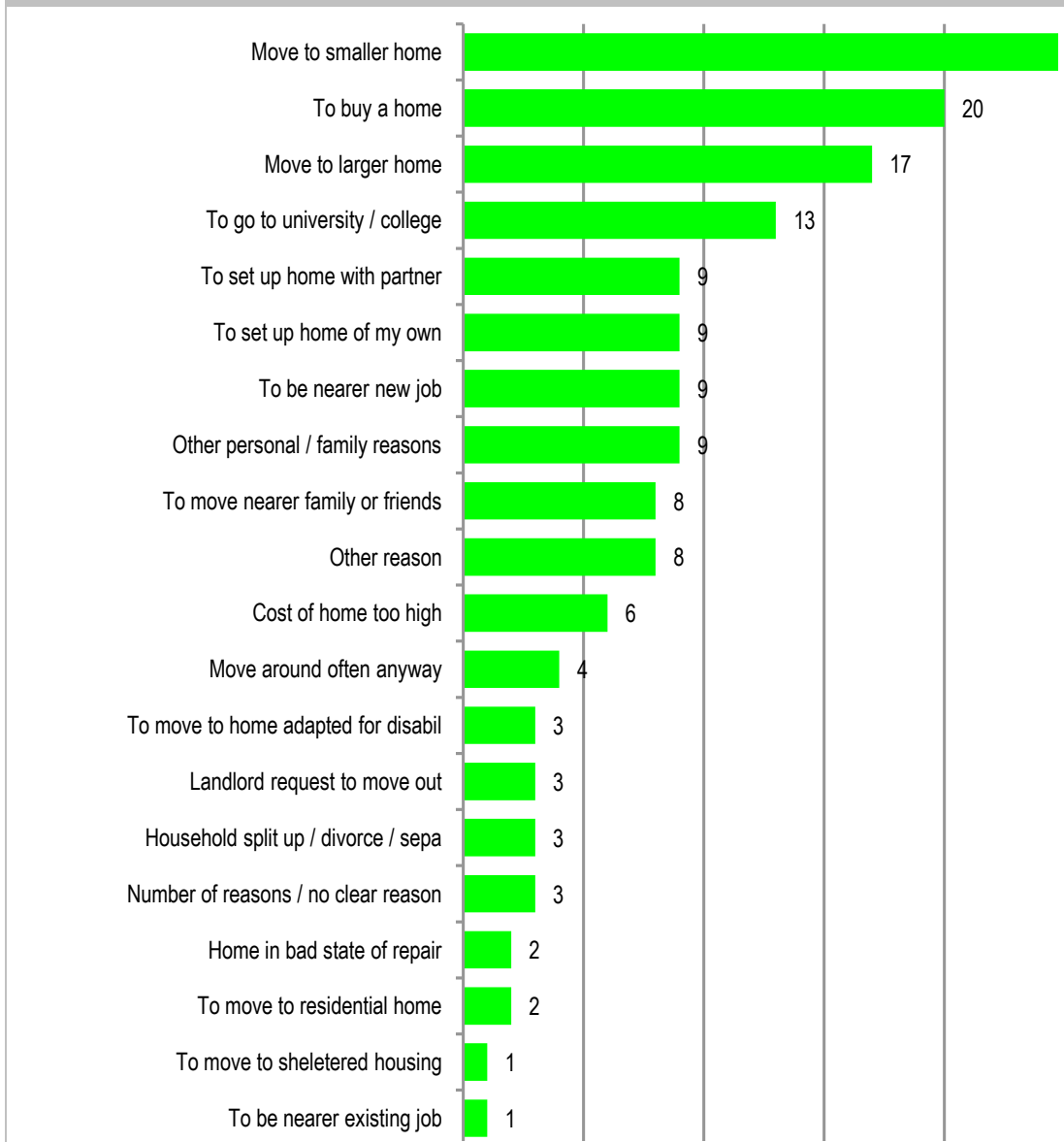
<b>Figure 3.6: Existing Households Who Need or are Likely to Move by Tenure</b>			
<b>Current tenure</b>	<b>Need or likely to move</b>		
	Mover	Non-mover	Total
Owner-occupied (no mortgage)	26	293	319
Owner-occupied (with mortgage)	24	113	137
Affordable housing	1	10	11
Private rented and other	13	24	37
<b>Total</b>	<b>64</b>	<b>440</b>	<b>504</b>
Owner-occupied (no mortgage)	8.2%	91.8%	100.0%
Owner-occupied (with mortgage)	17.5%	82.5%	100.0%
Affordable housing	9.1%	90.9%	100.0%
Private rented and other	35.1%	64.9%	100.0%
<b>Total</b>	<b>12.7%</b>	<b>87.3%</b>	<b>100.0%</b>

Source: Household Survey Data

- 3.15 The figure below shows the reasons why households have stated a need or likelihood of moving home. The data is presented for both existing and concealed households. The main reason for moving is because households want to move to smaller accommodation followed by to buy a home.



**Figure 3.7: Reasons for Moving Home Over Next Five Years**



Source: Household Survey Data

3.16 The survey also records where households would expect to move to. The results of this analysis are shown in the table below. which shows that the majority of existing households (58%) would expect to remain living in the parish with 16% expecting to leave the Island. When compared with concealed households we see some notable differences with only 32% expecting to remain in the parish and over half expecting to move off the Island.

3.17 Given the reasons for households seeking to move accommodation along with an understanding of the housing stock and population profile it seems reasonable to suggest that the different between preferences and expectations is to some degree driven by the affordability and availability of suitable housing within the parish for households to move to.

First time buyers are unlikely to be able to afford to housing within the parish.

<b>Figure 3.8: Households' Future Location Expectations</b>				
<b>Location</b>	<b>Existing</b>		<b>Concealed</b>	
	Households	%	Households	%
Within the Parish	37	57.8%	12	32.4%
Elsewhere on the Island	17	26.6%	6	16.2%
Off the Island	10	15.6%	19	51.4%
<b>Total</b>	<b>64</b>	<b>100.0%</b>	<b>37</b>	<b>100.0%</b>

Source: Household Survey Data

- 3.18 Households were similarly asked about what tenure they would expect to obtain; the results are shown in the figure below. The results suggest that the vast majority (89%) of existing households expect to move to (or remain in) owner-occupation; with a much lower proportion (35%) of concealed households expecting this tenure. Concealed households are far more likely to require private rented or affordable housing. The high figure for owner-occupation amongst existing households is largely driven by the fact that the majority of households are already owner-occupiers and many are likely to be older outright owners with high levels of equity in their current homes.

<b>Figure 3.9: Households Tenure Expectations</b>				
<b>Tenure</b>	<b>Existing</b>		<b>Concealed</b>	
	Households	%	Households	%
Buy own home	57	89.1%	13	35.1%
Affordable housing	2	3.1%	7	18.9%
Private rented and other	5	7.8%	17	45.9%
<b>Total</b>	<b>64</b>	<b>100.0%</b>	<b>37</b>	<b>100.0%</b>

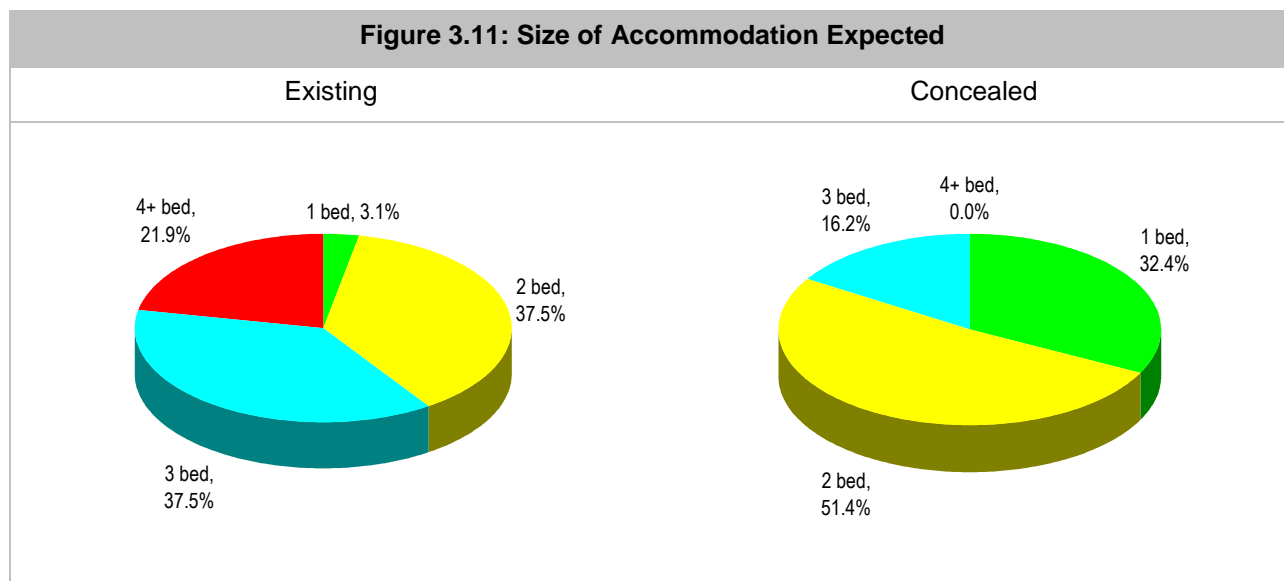
Source: Household Survey Data

- 3.19 The figure below shows the type of dwellings households would expect to move to. As with other analysis there is a notable difference between existing and concealed households with 77% of existing households expecting to move to a detached house or bungalow compared with just 3% of concealed households. Concealed households were more likely to expect smaller houses (e.g. semi-detached or terraced) or flatted accommodation. Within the group expecting flatted accommodation 3 survey responses also indicated that they would expect this to include some degree of care (e.g. sheltered accommodation).

Figure 3.10: Housing Type Expectations				
Type of home	Existing		Concealed	
	Households	%	Households	%
Detached house	37	57.8%	0	0.0%
Semi-detached house	5	7.8%	13	35.1%
Terraced house	4	6.3%	10	27.0%
Bungalow	12	18.8%	1	2.7%
Flat/maisonette	6	9.4%	13	35.1%
<b>Total</b>	<b>64</b>	<b>100.0%</b>	<b>37</b>	<b>100.0%</b>

Source: Household Survey Data

3.20 In terms of sizes of accommodation, households were asked to indicate the number of bedrooms they would expect to secure. According to the figure below the majority of existing households stated that they would expect 2 or 3 bedrooms (75%) with 22% expecting 4 or more bedrooms and just 3% one bedroom. When looking at concealed households we see a much smaller profile of housing with none expecting 4 or more bedrooms and 32% expecting a one bedroom home.



Source: Household Survey Data

### Views on Housing Development in the Parish

3.21 The final question in Section A of the questionnaire survey form asked all households for views on the appropriate scale of individual housing development schemes moving forward. Overall, some 52% of respondents felt that individual plots of 1 or 2 houses would be most suitable with a further 40% suggesting schemes of no more than 10 homes. Only 2% of respondents indicated that schemes of over 25 homes should be given priority.

**Figure 3.12: What scale of Development Schemes should be given priority**

<b>Scheme size</b>	<b>Respondents</b>	<b>%</b>
Individual Plots of 1 or 2 houses	261	51.8%
Schemes of no more than 10 houses	202	40.1%
Schemes of between 11 and 25 houses	29	5.8%
Schemes of over 25 houses	12	2.4%
<b>Total</b>	<b>504</b>	<b>100.0%</b>

Source: Household Survey Data

## Summary and Key Findings

- 3.22 A household survey was undertaken in the spring of 2013 and 504 questionnaires were completed from 992 dwellings including an estimated 173 second homes. Accordingly the response rate is 52.5% across all dwellings, but factoring out second homes this increases to 61.5%.
- 3.23 The difference between household aspirations and expectations from concealed households underlines the reality expressed by stakeholders and young people themselves that many households could probably not afford the housing they aspire to in Gurnard. Many would seek private rented sector housing and this was not likely to be available in the parish due to its small supply. The gap between aspirations and expectations is narrower for existing households.
- 3.24 Survey data supports census data and describing the future requirements of older households. There is no apparent supply of residential care and extra care housing and some respondents have indicated a requirement for housing with support. According to the Census, 92 people or 5.5% of the population reported bad or very bad health.

## Chapter 4: Housing Requirements in Gurnard Parish

---

### Introduction

4.1 Our method of analysing the data is complicated and we have explained this fully in our technical appendix below. This section reports the main findings.

### Housing Requirements and the Island Plan

4.2 The Island Plan Core Strategy confirms that in order to provide for an average of 520 dwellings per year (8,320 in total) over the plan period to 2027, of these on average 61 dwellings per year (980 in total) will be broadly delivered through smaller scale development at ‘the rural service centres’ (11 in total) and ‘the wider rural area’. Gurnard is part of the wider rural area.

4.3 The National Planning Policy Guidance (NPPF) confirms that “To deliver a wide choice of high quality homes, widen opportunities for home ownership and create sustainable, inclusive and mixed communities, local planning authorities should:

- plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community (such as, but not limited to, families with children, older people, people with disabilities, service families and people wishing to build their own homes);
- identify the size, type, tenure and range of housing that is required in particular locations, reflecting local demand; and

4.4 Regarding the Isle of Wight Delivery and Management Development Plan Document will look at the “housing needs” from housing need surveys and “housing demands” in order to come to a balanced judgement on the allocation of dwellings within the rural service centres and the wider rural area.

4.5 The Isle of Wight Planning Department is not able to confirm the broad allocations as these will be influenced by the relative sizes of population, any housing need identified and planned housing to meet the demands of the demography of the local marketplace and will be influenced by further work carried out by a Sustainability Appraisal.

### Requirements generated by local households and local emerging households

4.6 In undertaking this analysis it was found that 64 local households have indicated a clear need or likelihood to move home over the next five years. Of these 37 would be seeking to remain in the parish. There were a further 37 concealed households expecting to move home although only 12 are expected to seek housing within the parish. On a simple demand and supply basis this analysis therefore suggests that there is a demand for 49 homes (37+12) and a potential supply of 64 (as households move home and some do so

away from the parish). **This is a net surplus of 15 additional homes.**

4.7 However in order to refine this simplistic approach we have undertaken a more detailed assessment of demand from local households seeking to move in terms of their requirements for size type and tenure and compared it to the size type and tenure of the supply from the moving households. The outcome is that there will be a mismatch between the supply and demand in terms of size type and tenure and **there is a net requirement for 19 dwellings**. The following tables summarise the 19 dwellings needed in terms of size type and tenure. Dwellings that are not suitable for the specific needs of the 19 households will be occupied by other households.

4.8 The specific requirements of these 19 households are noteworthy. The following specific requirements for different types of housing are derived from the household survey data. The following tables are presented in two broad groups: market and affordable tenures. It is estimated that the following 19 dwellings need to be provided in order to fully meet requirements from local households over the next 5 years as identified by the survey as at spring 2013.

#### Requirement for Market tenures

4.9 Market tenures are home ownership and private rented sector housing where tenants can afford the market rent without housing benefit support. Survey data analysis suggests that many local households planning to move can afford to remain home owners. According to many of our interviews, many also seek to downsize and release equity in so doing. Many of these will be able to self fund adaptations, care and support. Overall 8 households can afford to be home owners and 3 can afford to rent in the private rented sector should suitable housing be provided. In total there is likely to be a shortfall of 11 market housing dwellings.

<b>Figure 4.1: Local housing requirement for <u>Owner-occupied</u> housing by type</b>			
<b>Estimated Number</b>	<b>Bedrooms</b>	<b>Type</b>	<b>Specialist</b>
1	1	Bungalow	No
1	1	Flat	Yes
1	2	Bungalow	Yes
3	2	Bungalow	No
2	2	Flat	Yes

Source: Household Survey Data

<b>Figure 4.2: Local housing requirement for <u>Market Rented</u> housing by type</b>			
<b>Estimated Number</b>	<b>Bedrooms</b>	<b>Type</b>	<b>Specialist</b>
1	1	Flat	Yes
2	1	Flat	No

Source: Household Survey Data

## The Requirement for Affordable Tenures

- 4.10 These include shared ownership, affordable rent and social housing. Social rents are normally the lowest available and are set with reference to local incomes. Affordable rent levels are set at around 80% of market rents which will be more expensive than social rents but less expensive than market rents or shared ownership costs. Shared ownership costs are normally very close to market rents but offer a household a share in the ownership of the dwelling. Some 8 households will require affordable housing of various sizes and tenures if data in the figures below are combined.

<b>Figure 4.3: Local housing requirement for <u>Shared Ownership</u> housing by type</b>			
<b>Estimated Number</b>	<b>Bedrooms</b>	<b>Type</b>	<b>Specialist</b>
2	2	House	No
1	2	Flat	No
1	3	House	No

Source: Household Survey Data

<b>Figure 4.4: Local housing requirement for <u>Affordable Rent</u> housing by type</b>			
<b>Estimated Number</b>	<b>Bedrooms</b>	<b>Type</b>	<b>Specialist</b>
1	2	House	Yes

Source: Household Survey Data

<b>Figure 4.5: Local housing requirement for <u>Social Rented</u> housing by type</b>			
<b>Estimated Number</b>	<b>Bedrooms</b>	<b>Type</b>	<b>Specialist</b>
2	2	House	No
1	2	Flat	No

Source: Household Survey Data

- 4.11 It is stressed that the above findings are based upon a snapshot of local housing requirements as at Spring 2013 and they should be regarded as indicative rather than prescriptive. However the some broad findings that emerge are consistent with stakeholder and resident perceptions.
- 4.12 Further insights about affordable housing requirements in the parish are possible if Isle of Wight housing register data is taken into account. The Isle of Wight Council told us that there were currently 25 applicants resident in Gurnard, 16 of which were aged over 55 and 3 were over 80. The council told us that some of the 25 may have registered but do not intend to move in the next few years and others may not be actively seeking housing in Gurnard. The survey information about concealed households not seeking housing in the Parish supports this. Therefore taking the above factors into account the survey findings and the housing register data are comparable.

- 4.13 Overall, in broad terms the evidence suggests that there is a requirement to provide 19 homes to meet local needs over the five year period from 2013-2018. Nearly half of this should be affordable housing. The housing is particularly required to allow older local households to downsize and remain in the parish with a particular emphasis on housing that is easily accessible for those with mobility problems. Around one third of these households need housing with some degree of care or support to enable them to continue to live independently in the parish.
- 4.14 We note that planning permission has been granted for 14 Sheltered Flats at the Glen Worsley Road for sale as market not affordable housing. It is clear that some of the market need might be met by these dwellings should they be built. Housing need surveys generally only factor in housing current housing supply so current requirements are balanced off against current vacancies in order to reveal shortages taking into account the mismatch between vacancies and household characteristics. Future development such as these sheltered flats are referred to as the 'future supply pipeline'.

#### Requirements from other households

- 4.15 The analysis above focuses on the demand from local people and identifies mismatches in the supply to meet local needs. The analysis of mismatch does however also provide an indication of the profile of dwellings which are likely to be available when people move and for which there is no local demand (as evidenced by the survey).
- 4.16 Analysis of additional available stock (detailed in Appendix 1) shows that the majority of stock available (97%) will be in the market sector and that there is expected to be a significant potential availability of larger homes (particularly with four or more bedrooms) which does not meet the needs of local people.
- 4.17 The balance of the housing supply will be occupied by incomers – both from elsewhere in the Island and from the mainland.



# Appendix 1: Technical Appendix

---

## Introduction

A1.1 This appendix provides the detailed background data underpinning the estimates of local net housing requirements and possible tenure and size mix (the key data has been summarised in Chapter 4 of the report).

## **Demand/Supply – Survey Data (Background)**

A1.2 The first part of our analysis studies the demand for housing from both existing and concealed households and the supply of housing likely to be released as existing households move home. The analysis of demand is limited to households who have expressed that they would expect to remain living in the parish whilst the supply analysis covers all moving (existing) households. We have studied supply and demand on the basis of four main criteria. These are tenure, size, type and requirements for specialist accommodation (e.g. sheltered housing).

## Tenure

A1.3 We have used five categories of tenure as follows:

- Owner-occupied
- Private rented
- Shared ownership/shared equity
- Intermediate/affordable rent
- Social rent

A1.4 To assign a household to each of these categories in relation to demand we have looked at a range of information provided by survey respondents. This includes data about tenure preferences and affordability.

A1.5 Every local household that indicated their intention to move within the parish was subject to an affordability appraisal in order to determine whether their preference for house purchase or market rent was affordable. The questionnaire did not include questions about household income levels and savings as these questions are controversial and can affect the response rate. Instead households were asked to state the maximum price or rent they could afford. Analysis was undertaken to ensure that all relevant household circumstances were taken into account and that the household's estimate of what housing they expected and they could afford was plausible. Those who were unable to afford local prices were classified as requiring affordable housing.

## Size

A1.6 The size of accommodation has been based on the number of bedrooms required (or in the current accommodation in the case of supply). The data for demand mainly draws on household preferences but also takes account of household composition and tenure/affordability – this is particularly relevant for households unable to afford market housing where a smaller home is likely to be allocated on the basis of need rather than preference.

## Type

A1.7 The analysis of housing type requirements have been split into three categories shown below:

- House
- Bungalow
- Flat

A1.8 Whilst survey data does allow a more detailed breakdown of house types (i.e. detached, semi-detached, terraced) we would consider that this distinction will to some degree be related to the size of accommodation. We have however made a distinction between houses and bungalows; this reflects outputs of the community consultation exercise which highlighted a particular demand for bungalows – this is also consistent with an ageing population.

## Specialist

A1.9 Finally, demand has been measured against the need for some degree of care or support to be provided (along with a question about whether or not this is currently being received). It was highlighted in the community consultation that the lack of housing in the parish with support is severely limited which in turn has an impact on the ability of residents to move on from their existing accommodation as health issues worsen.

## **Demand/Supply from local households based upon survey data**

A1.10 Below we have provided a brief overview of the estimated supply and demand for housing of different types. This has been split into two broad tenure groups (market and affordable) and prior to this we highlight the overall tenure position.

A1.11 The data in the figure below shows that both the demand and the supply of housing is focussed on the market sector although the proportionate supply of private rented homes is somewhat higher than the potential demand – this bears out research we have carried out elsewhere which shows that the private rented sector, despite growing, is still not a tenure of choice for many households living in it. The only tenures where the demand exceeds supply are for the three affordable housing categories – this to some degree reflects households living in the private rented sector who need a more secure and affordable housing solution along with a number of concealed households.

<b>Figure A1.1: Demand and Supply of Housing by Tenure</b>				
Tenure	Demand		Supply	
	Number	%	Number	%
Owner-occupied	34	69.4%	50	78.1%
Private rented	7	14.3%	13	20.3%
Shared ownership/equity	4	8.2%	1	1.6%
Intermediate/affordable rent	1	2.0%	0	0.0%
Social rent	3	6.1%	0	0.0%
<b>Total</b>	<b>49</b>	<b>100.0%</b>	<b>64</b>	<b>100.0%</b>

Source: Gurnard Housing Needs Survey

A1.12 Moving on to look at specific tenures we have below provided information for market housing about the local demand (from the survey) and likely supply from households moving as derived from survey data.

A1.13 The figure below summarises results in the market sector (owner-occupied and private rented sectors combined). When comparing the proportions we see a clear shift towards a demand for smaller homes when compared with the supply profile there is also a notable move towards flats (and to a lesser extent bungalows) when compared with the potential supply. The potential demand for specialist housing is also high relative to supply with the supply profile suggesting that there is unlikely to be any available from the current stock.

<b>Figure A1.2: Demand and Supply Characteristics – Market Housing</b>				
	Demand		Supply	
	Number	%	Number	%
1 bedroom	6	14.6%	4	6.3%
2 bedrooms	17	41.5%	17	27.0%
3 bedrooms	13	31.7%	24	38.1%
4+ bedrooms	5	12.2%	18	28.6%
<b>Total</b>	<b>41</b>	<b>100.0%</b>	<b>63</b>	<b>100.0%</b>
House	24	58.5%	46	73.0%
Bungalow	10	24.4%	15	23.8%
Flat	7	17.1%	2	3.2%
<b>Total</b>	<b>41</b>	<b>100.0%</b>	<b>63</b>	<b>100.0%</b>
Specialist	5	12.2%	0	0.0%
Not specialist	36	87.8%	63	100.0%
<b>Total</b>	<b>41</b>	<b>100.0%</b>	<b>63</b>	<b>100.0%</b>

Source: Gurnard Housing Needs Survey

A1.14 The same analysis has been carried out in the affordable sector in the figure below. We have combined data for social rent and the two intermediate categories. The data in the affordable sector mirrors that in the market sector to a strong degree with a greater demand for smaller homes relative to supply and also demand for flatted accommodation (although surprisingly not for bungalows). There is relatively little demand for specialist accommodation and no evidence of a potential supply from the existing stock.

<b>Figure A1.3: Demand and Supply Characteristics – Affordable Housing</b>				
	Demand		Supply	
	Number	%	Number	%
1 bedroom	0	0.0%	0	0.0%
2 bedrooms	7	87.5%	1	100.0%
3 bedrooms	1	12.5%	0	0.0%
4+ bedrooms	0	0.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>
House	6	75.0%	0	0.0%
Bungalow	0	0.0%	1	100.0%
Flat	2	25.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>
Specialist	1	12.5%	0	0.0%
Not specialist	7	87.5%	1	100.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>

Source: Gurnard Housing Needs Survey

### Demand/Supply – Mismatch

A1.15 Whilst the above analysis is interesting it does not directly translate into requirements for additional housing. The analysis clearly shows a mismatch but also indicates that in overall housing terms the potential supply is greater than the demand when demand is based upon that from local residents only.

A1.16 We have therefore developed this analysis to provide an indication of the mismatch between supply and demand for specific types of housing. This analysis gives a clear indication of what shortfalls in the stock exist for local people but should also be treated with some degree of caution – for example an available three bedroom owner-occupied home is considered to meet the demand from someone needing a three bedroom (owner-occupied) dwelling but in reality there may be particular types or locations of homes that some households would not consider. On the other hand a household with demand for a three bedroom home might (subject to affordability) move into a four bedroom home where the supply exists.

A1.17 Overall the analysis of mismatch identifies that the current stock of housing can meet about three-fifths of the demand (30 of the 49 households requiring housing). There is therefore a mismatch of 19 homes where local households are unlikely to be able to find appropriate housing within the current stock in the parish. This mismatch (and the characteristics of it) is shown in the table below:

A1.18 Overall the analysis suggests that for local people seeking housing there is a shortage of 11 units of market housing and 8 in the affordable sector – the market housing shortages therefore make up

about three-fifths of housing requirements for local people. In the market sector the majority is for housing to buy with rented and shared ownership housing making up half each of the affordable shortfall.

- A1.19 Looking at the specific results we see potential demand for market accommodation to be smaller (1- and 2- bedroom homes). This finding reflects the fact that a number of households have expressed a need to downsize with the parish having very little small accommodation in the market sector. There is also a notable demand for specialist housing – this reflects the ageing population and the relative lack of stock which is suitable for those with disabilities or additional requirements.
- A1.20 In the affordable sector the main requirement is for two-bedroom homes. A small requirement for specialist accommodation is shown (1 unit) although the majority will be general needs housing – meeting a demand from concealed households and some households currently living in the private rented sector. Although half of the affordable demand is shown as shared ownership we would note that in the current housing market with restrictions on mortgage finance it may be difficult to find people with a genuine need who are able to afford this accommodation. In such cases provision of additional rented housing may be the most suitable short-term alternative.

<b>Figure A1.4: Overall Housing Requirements by Broad Tenure</b>				
	Market		Affordable	
	Number	%	Number	%
Owner-occupied	8	72.7%	-	-
Private rented	3	27.3%	-	-
Shared ownership/equity	-	-	4	50.0%
Intermediate/affordable rent	-	-	1	12.5%
Social rent	-	-	3	37.5%
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>
1 bedroom	5	45.5%	0	0.0%
2 bedrooms	6	54.5%	7	87.5%
3 bedrooms	0	0.0%	1	12.5%
4+ bedrooms	0	0.0%	0	0.0%
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>
House	0	0.0%	6	75.0%
Bungalow	5	45.5%	0	0.0%
Flat	6	54.5%	2	25.0%
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>
Specialist	5	45.5%	1	12.5%
Not specialist	6	54.5%	7	87.5%
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>

Source: Gurnard Housing Needs Survey

- A1.21 Overall, therefore the analysis suggest that over the next five years there is a shortfall of 19 homes required to deal with the mismatch between the demand and supply of properties from local people. About three-fifths of this shortfall is for market homes with the analysis suggesting in the market sector that the key issue for local people is the ability to downsize, often to accommodation which is specialist in some way (i.e. specifically designed for people who are less mobile or who require a degree of care or support). This generally concurs with the findings of our community consultation.

A1.22 The analysis is slightly more specific than can be reflected in the table above and within Section 4 we have provided a detailed account of the specific requirements for different types of housing as derived from the data.

### Demand from other households

A1.23 Due to the analysis of local needs being based on the mismatch of stock between types of homes required and the supply created by the moving households homes will become available for occupation for which there is no identified need in the survey analysis. These dwellings will therefore be available for other households: local residents making snap decisions to move or to incomers. The characteristics of these dwellings are shown in the table below, again separated by market and affordable housing.

A1.24 The data shows that the majority of stock available (97%) will be in the market sector – in the affordable sector there does not appear to be any significant surplus supply (potentially one 2-bedroom shared ownership unit).

A1.25 Focussing on the market sector the analysis shows that the profile of housing available (figure below) is very heavily skewed towards larger units and houses in particular those with four or more bedrooms. There is no evidence of any supply of specialist housing.

<b>Figure A1.5: Profile of Existing Stock Available to Other Households</b>				
	Market		Affordable	
	Number	%	Number	%
Owner-occupied	23	71.9%	-	-
Private rented	9	28.1%	-	-
Shared ownership/equity	-	-	1	100.0%
Intermediate/affordable rent	-	-	0	0.0%
Social rent	-	-	0	0.0%
<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>1</b>	<b>100.0</b>
1 bedroom	3	9.4%	0	0.0%
2 bedrooms	4	12.5%	1	100.0%
3 bedrooms	12	37.5%	0	0.0%
4+ bedrooms	13	40.6%	0	0.0%
<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>
House	21	65.6%	0	0.0%
Bungalow	10	31.3%	1	100.0%
Flat	1	3.1%	0	0.0%
<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>
Specialist	0	0.0%	0	0.0%
Not specialist	32	100.0%	1	100.0%
<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>

Source: Gurnard Housing Needs Survey

# Appendix 2: Parish Council Survey Questionnaire

---



# Gurnard Neighbourhood Plan Housing Survey

## **STOP! PLEASE DO NOT THROW AWAY! IMPORTANT DOCUMENT**

- **This is your opportunity to influence the number, type and location of new homes needed in Gurnard, rather than leaving the decision to County Hall.**
- **This questionnaire may look long but it is mostly tick boxes that can be completed quickly.**
- **Filling it in should take no more than 5 minutes of your time.**

Welcome to the second Gurnard Neighbourhood Plan Survey. Firstly, thank you to all of you who completed the first general survey some months ago which had two main goals:

- To raise the profile of the Neighbourhood Plan and its importance.
- To gain a general overall view of the concerns/interests of the community.

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

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

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

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

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

The results of this survey will be analysed and used to form the final Housing Needs Survey which will be incorporated into the Neighbourhood Plan. When the Neighbourhood Plan is completed, published and found to be sound by the Planning Inspector those on the electoral register for the Parish of Gurnard will be eligible to vote on whether the plan should be adopted. If more than 50% of those who vote approve the plan the Isle of Wight Planning Authority must accept it and bring it in to force. Once in force the Neighbourhood Plan carries legal weight and it must be taken in to account when proposals are considered for development in the Parish.

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

To find out more about the neighbourhood plan please visit

**[www.gurnardneighbourhoodplan.org.uk](http://www.gurnardneighbourhoodplan.org.uk)**

**SECTION A: YOUR PRESENT HOUSING CIRCUMSTANCES**



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

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

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

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

<b>Q.5a</b>	<b>Is the number of bedrooms you currently have sufficient for your needs?</b>	<b>[TICK ONE]</b>
-------------	--	-------------------

	Yes	
	No	
<b>Q.5b</b>	If no, please state why (if you prefer not to say please leave blank):	

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

<b>Q.7</b>	<b>If the Plan does allocate land for housing, what size/scale of individual housing development schemes within Gurnard Parish should be given priority between now and 2027?</b>	<b>[TICK ONE]</b>
	Individual plots of 1 or 2 houses	
	Schemes of no more than 10 houses	
	Schemes of between 11 and 25 houses	
	Schemes of over 25 houses	

**Important.**

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

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

**SECTION B: YOUR HOUSEHOLD'S FUTURE HOUSING REQUIREMENTS.**

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

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

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

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

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

### **Buying a home**

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

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

### **Renting a home**

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

### **What is 'affordable housing'?**

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

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

#### **Q.8**

**Taking all finances into account please indicate how much your household would be able to afford if a) Renting a home AND b) buying a property. Please tick one box in each column.**

<b>Renting (£ per month)</b>		<b>Buying (price you could consider)</b>	
Up to £400		Up to £100,000	
£400 - £500		£100,000 to £130,000	
£500 - £600		£130,000 to £160,000	
£600 - £700		£160,000 to £185,000	
£700 - £800		£185,000 to £220,000	
£800 - £900		£220,000 to £250,000	
£900 - £1000		£250,000 to £300,000	
£1000 - £1250		£300,000 to £400,000	
Over £1250		Over £400,000	

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

<b>Q.10a</b>	<b>If you think you or a member of your household may move in the next five years, is it likely to be:</b>	<b>[TICK ONE]</b>
	You or your whole family	
	Somebody leaving the household	
<b>Q.10b</b>	<b>When is this likely to be?</b>	<b>[TICK ONE]</b>
	Within the next 12 months?	
	Within 2-3 years?	
	3-5 years	
	Don't Know	

<b>Q.11</b>	<b>If you think you or a member of your household will move from this home over the next five years why might this be?</b>	<b>[Tick up to 3 reasons for moving]</b>
Reasons Relating To Home		

	To move to larger home	
	To move to smaller home	
	Home in bad state of repair	
	Cost of home too high	
	To buy a home	
<b>Security Of Tenure Reasons</b>		
	End of assured / short hold tenancy	
	Landlord request to move out	
	Loss of job, living in tied accommodation	
<b>Work / College Reasons</b>		
	To be nearer new job	
	To be nearer existing job	
	To go to university or college	
<b>Family / Personal Reasons</b>		
	To set up home with partner	
	Household split up / divorce /separation	
	To set up home of my own	
	To move nearer family or friends	
	Move around fairly often anyway	
	Other personal / family reasons	
<b>Health / Care Reasons</b>		
	To move in to sheltered housing	
	To move in to a residential home	
	To move in to a home adapted to my family (or family members) needs because of disability/illness	
<b>Other Reasons</b>		
	Number of reasons/ No clear reason	
	Don't know	
	Other reason	

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

<b>Q.13</b>	<b>Which one of these types of property would you or a member of your household expect to move to?</b>		
		<b>You (or your whole</b>	<b>Somebody leaving the household</b>

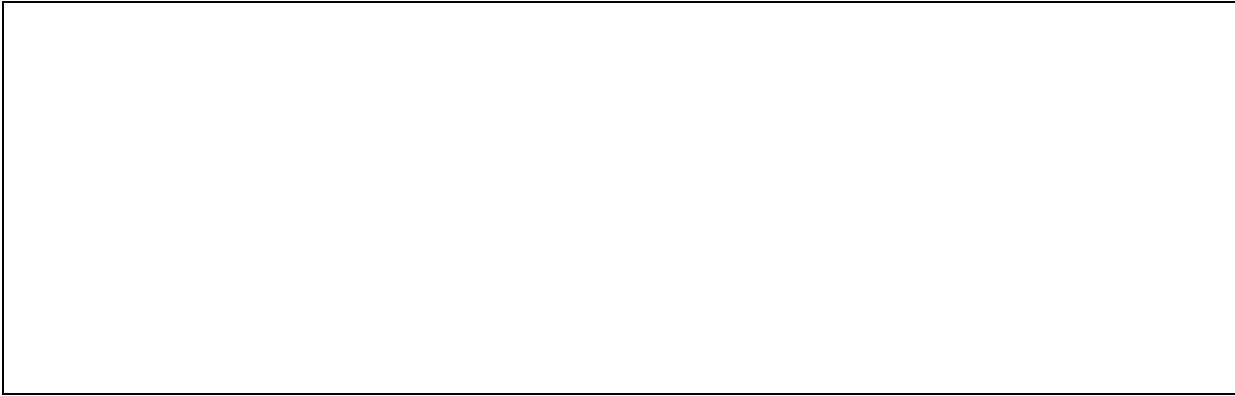
		<b>family)</b> [TICK ONE]	[TICK ONE]
	Detached house		
	Semi detached house		
	Terraced house		
	Bungalow		
	Flat or Maisonette		
	Bed-sit		
	Sheltered Housing		
	Other /Don't know		

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

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

**If you have any further comments please do so in the box below.**

Comments:
-----------



**Thank you for taking the trouble to complete this survey.**

**[www.gurnardneighbourhoodplan.org.uk](http://www.gurnardneighbourhoodplan.org.uk)**