

The Parish of Wootton Bridge
Isle of Wight
Housing Needs Assessment

For

Wootton Bridge Parish Council

Final Report

December 2018

Main Contact: Chris Broughton
Email: chris.broughton@arc4.co.uk
Telephone: 0800 612 9133
Website: www.arc4.co.uk



Table of Contents

1.	Introduction	6
	The study area.....	6
2.	Methodology	7
3.	The parish profile	8
	Key findings from the parish profile.....	14
4.	House prices, affordability and market appraisal	15
	House prices.....	15
	The affordability of market housing.....	15
	Evidence from Estate and Letting Agents	18
	Key findings arising from the analysis	19
5.	The household survey and market housing requirements	20
	Introduction	20
	Respondent general views on housing needed	20
	Older person’s preferences.....	22
	Households coming to live in the parish	23
	Existing households: future housing requirements	24
	Newly forming households	27
	Supply and demand for market housing	28
	Low cost and affordable home ownership.....	31
	Key Findings arising from the analysis	33
6.	The need for affordable housing	35
	Introduction	35
	Stage 1: Current need	37
	Stage 2: Future need	38
	Stage 3: Affordable housing supply.....	38
	Stage 4: Estimate of annual housing need	40
	Key Findings arising from the analysis	41
7.	Summary of findings and conclusion	42
	Appendix A: profile data	44

List of Figures

Figure 1	Number of bedrooms	9
Figure 2	House type	9
Figure 3	Tenure (all households)	9
Figure 4	Island population projections	9

Figure 5	House tenure by number of bedrooms (parish only)	10
Figure 6	House type by tenure (parish only)	11
Figure 7	Tenure (HRP 65 years or older)	11
Figure 8	Population age structure.....	12
Figure 9	Household composition	13
Figure 10	Occupancy rating by tenure (parish only).....	14
Figure 11	New and existing household annual income profiles compared	17

List of Tables

Table 1	Parish house price percentiles.....	15
Table 2	Household income (existing households)	15
Table 3	Household income (newly forming).....	16
Table 4	Household income required.....	17
Table 5	Price per calendar month 2017 (£)	18
Table 6	Income required 2017 (£).....	18
Table 7	Q15: respondent priorities for household groups - tenure.....	20
Table 8	Q15: respondent priorities for household groups - by reason for moving home	21
Table 9	Q16: Which broad house types would you consider a priority for future house building in the parish?.....	21
Table 10	Q16: Which house types would you consider a priority for future house building in the parish?	22
Table 11	Q17: Please indicate if you agree or disagree with the following statements	22
Table 12	Q11b: Older person's future housing preferences	23
Table 13	Q25: The main reason you moved home in the last 5 years?	24
Table 14	Q27 main reason why household felt unable to move home in the last 5 years	25
Table 15	Q29: The main reason you are seeking to move home in the next 5 years? 26	
Table 16	Q36: Where would you like your next home to be?.....	27
Table 17	Q44b: What is the main reason they are unable to move?	27
Table 18	Q53: Newly forming household's location preference	28
Table 19	Preferred buying option (multiple choice).....	28
Table 20	Summary of housing requirements for those seeking home ownership housing over the next 5 years.....	30

Table 21	Cost of low cost home ownership options.....	32
Table 22	Needs Assessment Summary	36
Table 23	Summary of current housing need in study area	37
Table 24	Net affordable housing requirements	41
Table A1	Number of bedrooms.....	44
Table A2	House type	44
Table A3	Tenure	44
Table A5	Accommodation type by number of bedrooms (Wootton Bridge parish only)	45
Table A6	Accommodation type by tenure (Wootton Bridge parish only).....	46
Table A7	Tenure: HRP aged 65 or over.....	46
Table A8	Population age structure.....	46
Table A9	Household composition	47
Table A10	Occupancy rating by tenure (Wootton Bridge parish only)	47

List of Maps

Map 1	Parish of Wootton Bridge.....	6
--------------	--------------------------------------	----------

Please note that in this report some of the tables include rounded figures. This can result in some column or row totals not adding up to 100 or to the anticipated row or column 'total' due to the use of rounded decimal figures. We include this description here as it covers all tables and associated textual commentary included. If tables or figures are to be used in-house then we recommend the addition of a similarly worded statement being included as a note to each table used.

This report takes into account the particular instructions and requirements of our client. It is not intended for and should not be relied upon by any third party and no responsibility is undertaken to any third party.

arc⁴ Limited accepts no responsibility or liability for, and makes no representation or warranty with respect to, the accuracy or completeness of any third party information (including data) that is contained in this document.

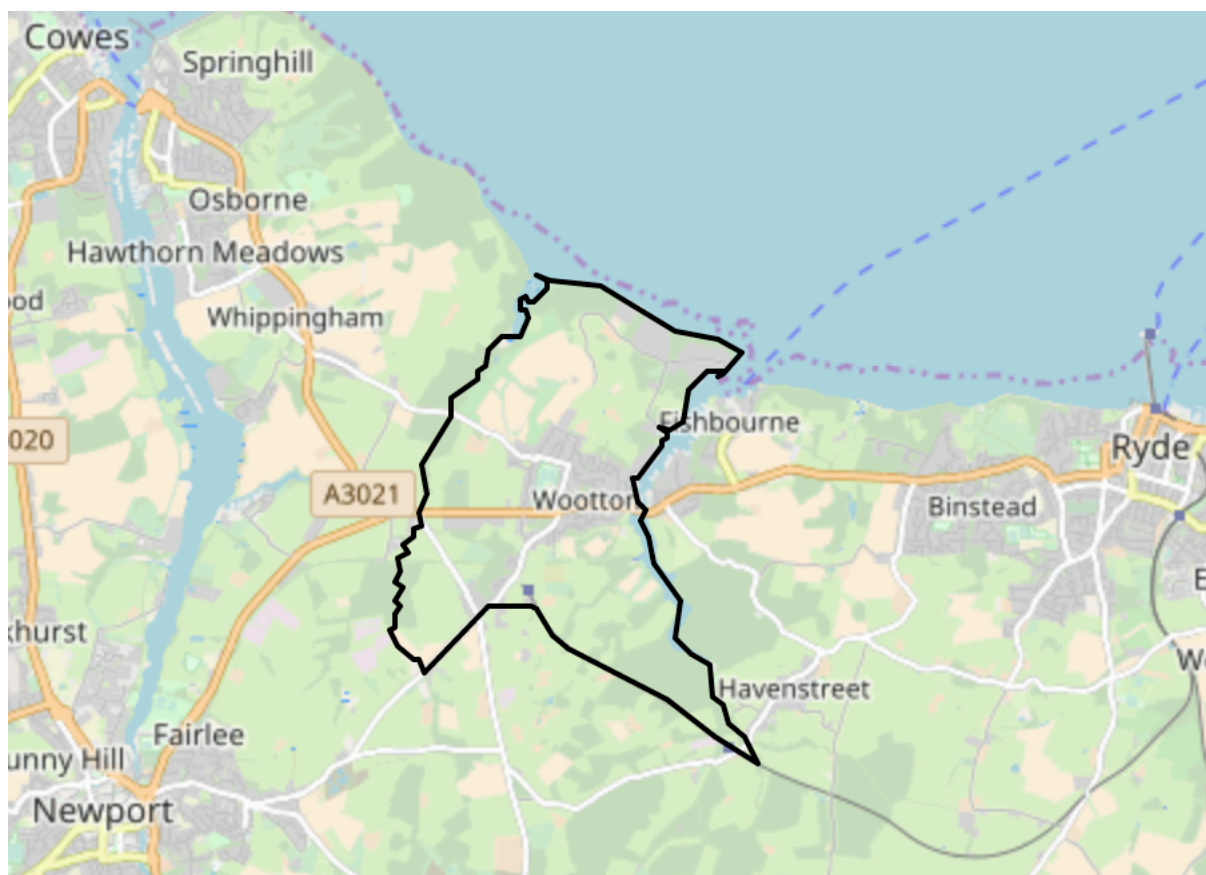
1. Introduction

- 1.1 arc4 was commissioned by Wootton Bridge Parish Council to undertake a housing needs assessment to renew the assessment undertaken 5 years ago.

The study area

- 1.2 The following map shows the boundary of the civil parish of Wootton Bridge in the context of nearby towns and road connections.

Map 1 Parish of Wootton Bridge



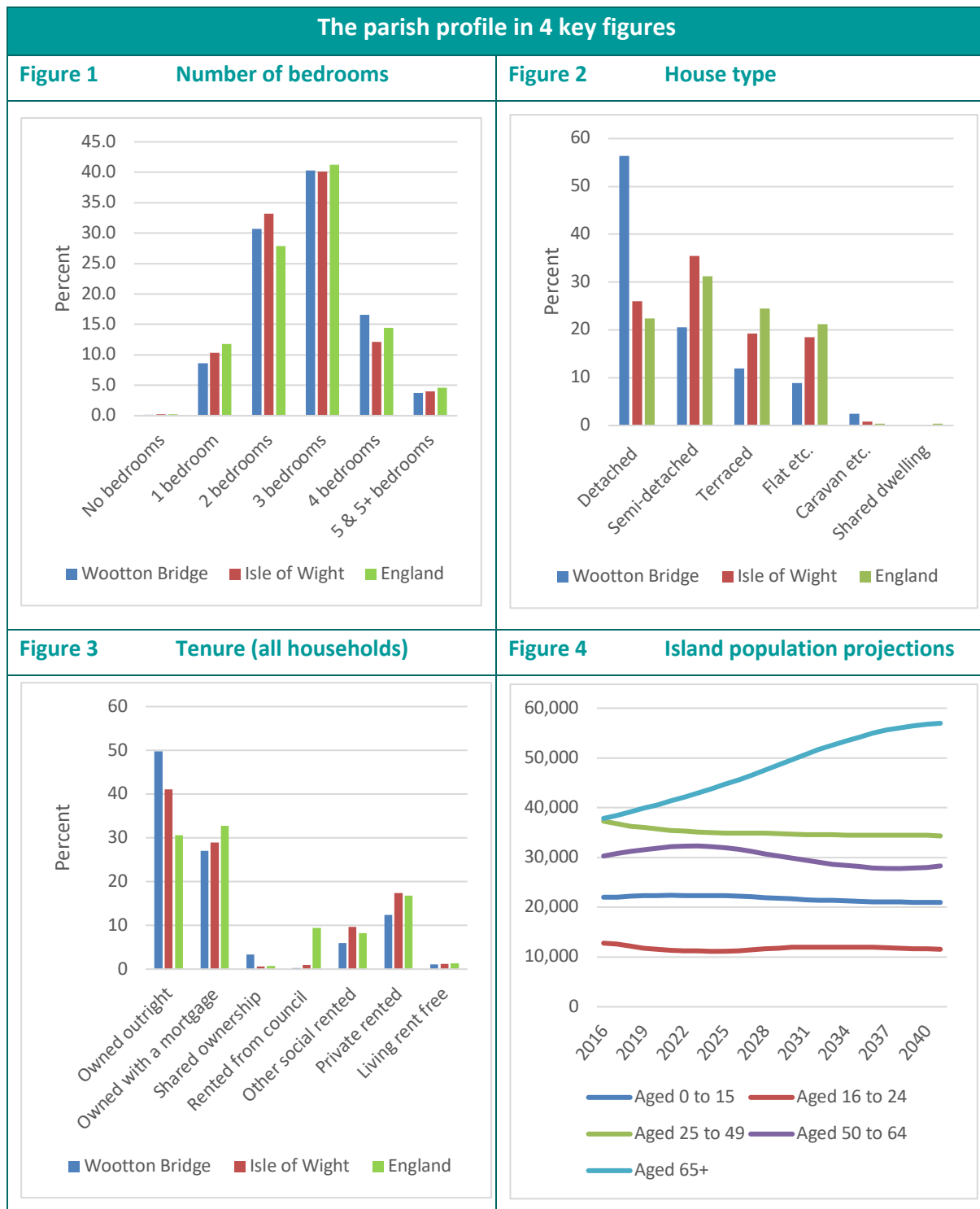
Source: ONS

2. Methodology

- 2.1 Several methods are used to estimate the quantity, size and type of housing needed by local existing and newly forming households that are resident in the parish or having a strong connection to it. Affordable housing estimates are based upon information collected by means of a dedicated household survey. This information is used in a standard model to assessing affordable housing need. Market housing requirements are based on household survey information and secondary data to inform an arc⁴ model that defines the mismatch between the supply created by moving households and demand from those households who plan to seek more suitable accommodation in the parish. The mismatch is quantified and defined in terms of number of bedrooms, house type and tenure needed.
- 2.2 Overall, information is brought together from 5 sources to form a long-term comprehensive description of housing needs and requirements that is unlikely to be met from existing supply. This information is viewed in a local context:
- official data from the census and other sources to profile housing and households in the study area;
 - population projections;
 - evidence from a local estate and letting agent;
 - evidence from the Land Registry, Zoopla and Rightmove; and
 - a household survey.
- 2.3 All of this information is compared and analysed; trends and drivers of demand are understood. The information provides essential context for modelling of housing requirements based upon these data.
- 2.4 Survey data provides an incomplete picture of parish household intentions due to households choosing not to complete survey questionnaires. Data weighting is used to adjust for this.
- 2.5 Weighting is widely used in social research to adjust the results of a study to bring them more in line with what is known about a population. For example, if survey results contain 40% males and the population is known to contain 49% males, weighting can be used to correct for this discrepancy. Weighting carries a risk that the weighted data may not be representative of the sample. Error margins are calculated and are stated in chapter 5.

3. The parish profile

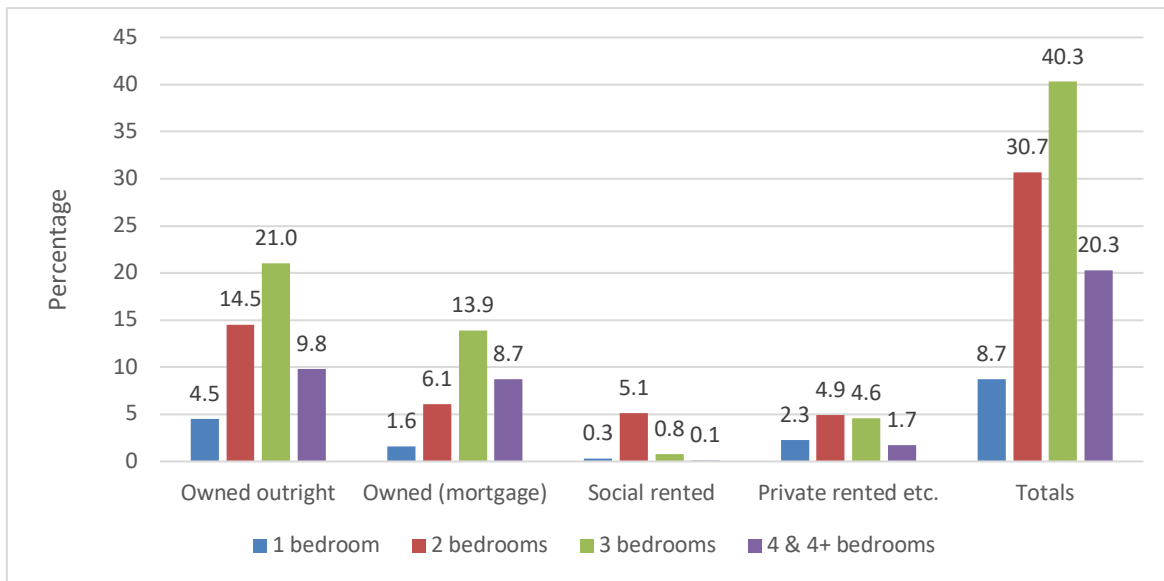
- 3.1 The following information will help us to put the survey findings into context. Our aim is to both understand the housing need of households and the extent to which the housing stock is suited to the needs of local households.
- 3.2 The following figures profile the parish's housing, population and households. They are the proportions (percentages) of people or households compared to Three Rivers District (the district) and England as a whole. All information is taken from the Census 2011. The data from the Census is presented in the appendix.
- 3.3 Overall at Census Day 2011 3,477 people lived in the parish in 1,578 households. That is an average of 2.2 people per household. That compares to an average of 2.3 for the Isle of Wight and 2.4 for England as a whole.
- 3.4 Figures 1-4 summarise the key parts of the profile:
- Figure 1 shows that the parish has smaller proportions of 1 and 2- bedroom homes than the Isle of Wight as a whole, and similar proportions of 3-bedroom properties. It has a larger proportion of 4-bedroom homes than the other geographies.
 - Figure 2 shows that around 56% of the housing stock consists of detached houses and bungalows which is a much larger proportion than the other geographies. 20% of dwellings are semi-detached which is a much lower proportion than the other geographies as are the proportion of terraced homes and flats.
 - Regarding tenure, figure 3 shows that almost 77% of homes are owner-occupied. This is a slightly larger proportion than the district and much larger than the average for England. The proportion of social rented and private rented homes is smaller than for other geographies.
- 3.5 The population projection for the island, figure 4, estimate change in the population by age group over a 25-year period from 2016 to 2041. This is the context within which the parish level findings must be set. Overall the population of the island is estimated to grow by nearly 12,000 people over the 25 years, an increase of 8.5%. However, this hides notable changes in the age profile of the population. The number of people aged 65 years and over is set to increase by 19,000 over the period - a 50.5% increase. There is an estimated reduction in the number of people in all other age groups. The 25-64 age group is projected to reduce by 7% (approaching 5,000 people). Therefore, there will be a major loss of people of working age resident on the island. The growth in older people exceeds the reductions in other age groups.



Source: Census 2011

3.6 Figure 5 is a cross tabulation of **house tenure and number of bedrooms** for the parish only. It shows that 3-bedroom homes form the largest component of the parish housing stock (40.3%) and 2-bedroom homes (30.7%). The 3-bedroom home forms the largest type within the owner-occupied tenures. There is a small proportion of 1-bedroom homes across the parish (8.7%) most of which in the owner-occupied tenure. A greater proportion of social tenants live in 2-bedroom homes and the greater proportion of private tenants live in 2 and 3-bedroom homes.

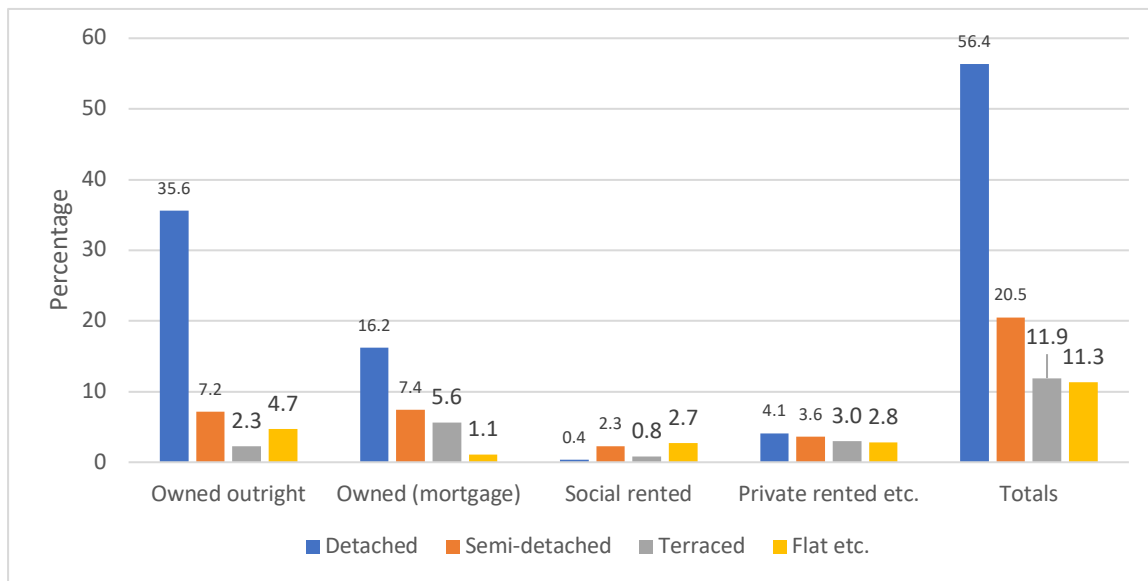
Figure 5 House tenure by number of bedrooms (parish only)



Source: Census 2011. Proportions are of the parish housing stock total.

3.7 Figure 6 is a cross tabulation of **house type and tenure** for the parish only. It shows that detached houses and bungalows is the main house type across the parish (56.4%) and they are nearly all occupied by owner-occupiers.

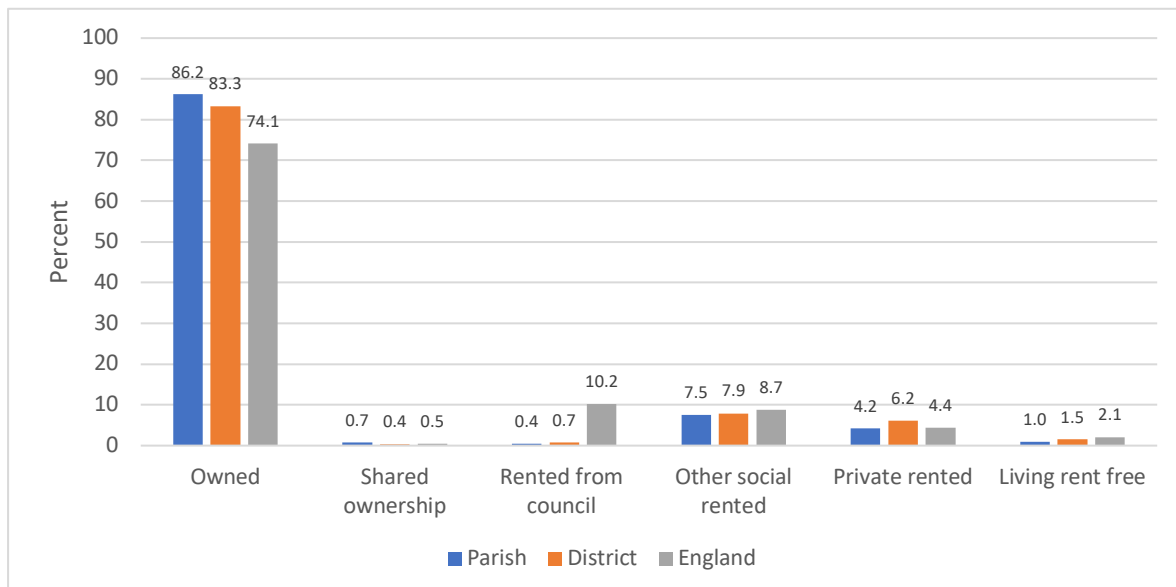
Figure 6 House type by tenure (parish only)



Source: Census 2011. Proportions are of the parish total housing stock

3.8 Figure 7 is the tenure distribution of households with a household representative person (HRP, Head of Household) aged 65 or over. 86.2% parish households of such households are home owners. This is a similar proportion to the district but higher than for England as a whole.

Figure 7 Tenure (HRP 65 years or older)

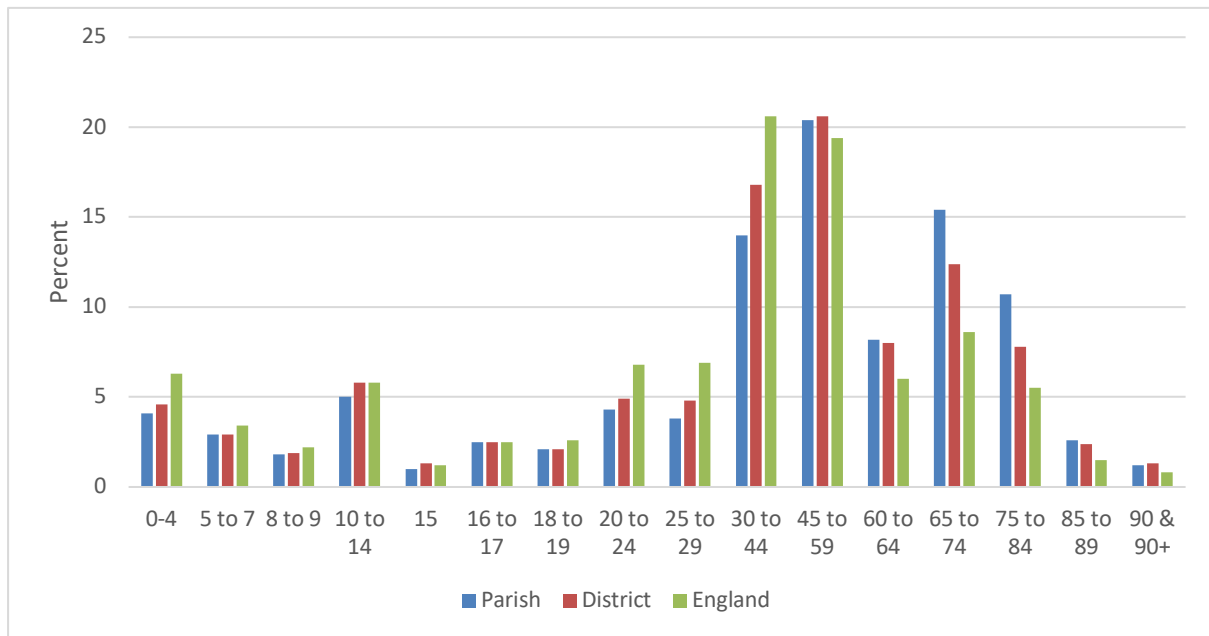


Source: Census 2011

3.9 The population age structure (figure 8) is a snapshot of the age of the population as at census day 2011. It shows that the parish has a much larger proportion of

people aged 65 and over than the other geographies. The parish houses a smaller proportion of people aged over 20-44 years than the other geographies. The age groups with the highest proportion of residents of the parish is 45-59 (20%), 65-74 (15%) and 30-44 (14%). These groups form 50% of the parish population.

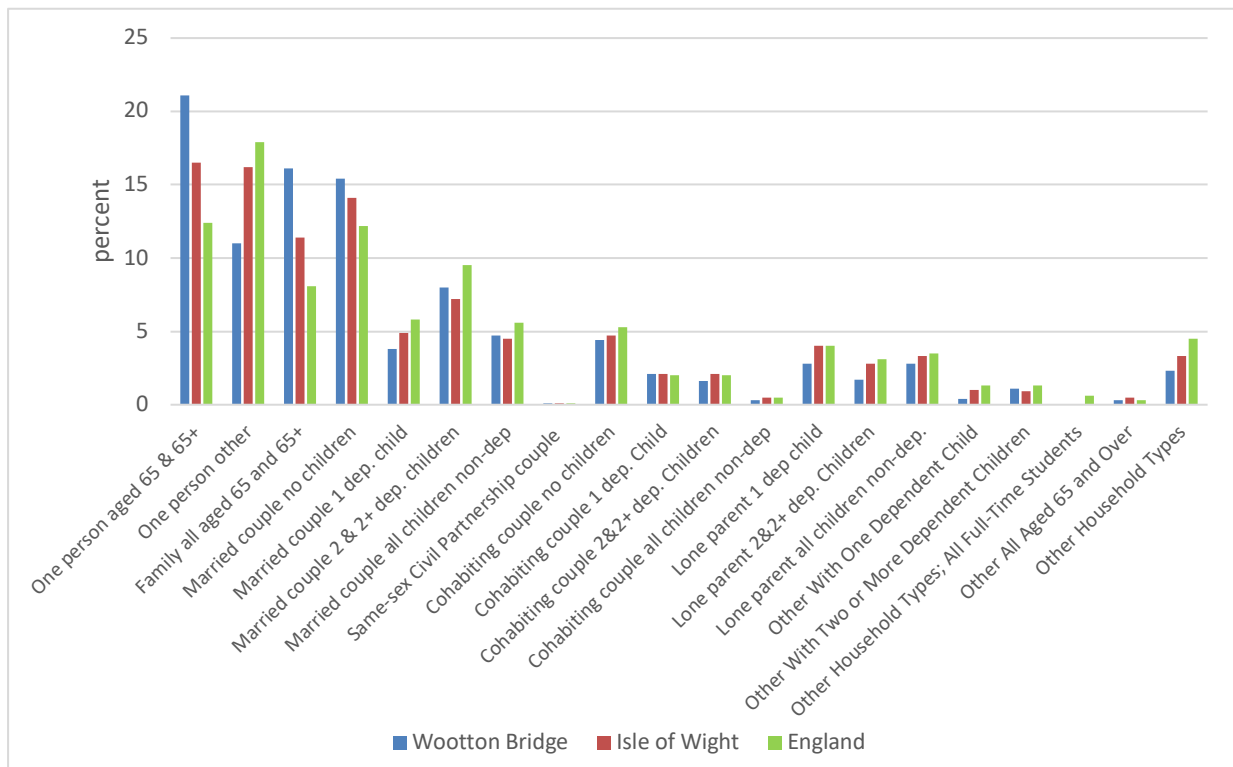
Figure 8 Population age structure



Source: Census 2011

3.10 Figure 9 shows that the largest household groups resident in the parish are ‘one person aged 65 and over’ and ‘family all aged 65 and over’. The first group forms a much larger group in the parish than for other geographies, and the two groups together make up 37% of all households. 68% of households were either over 65 or specified there were no children.

Figure 9 Household composition



Source: Census 2011

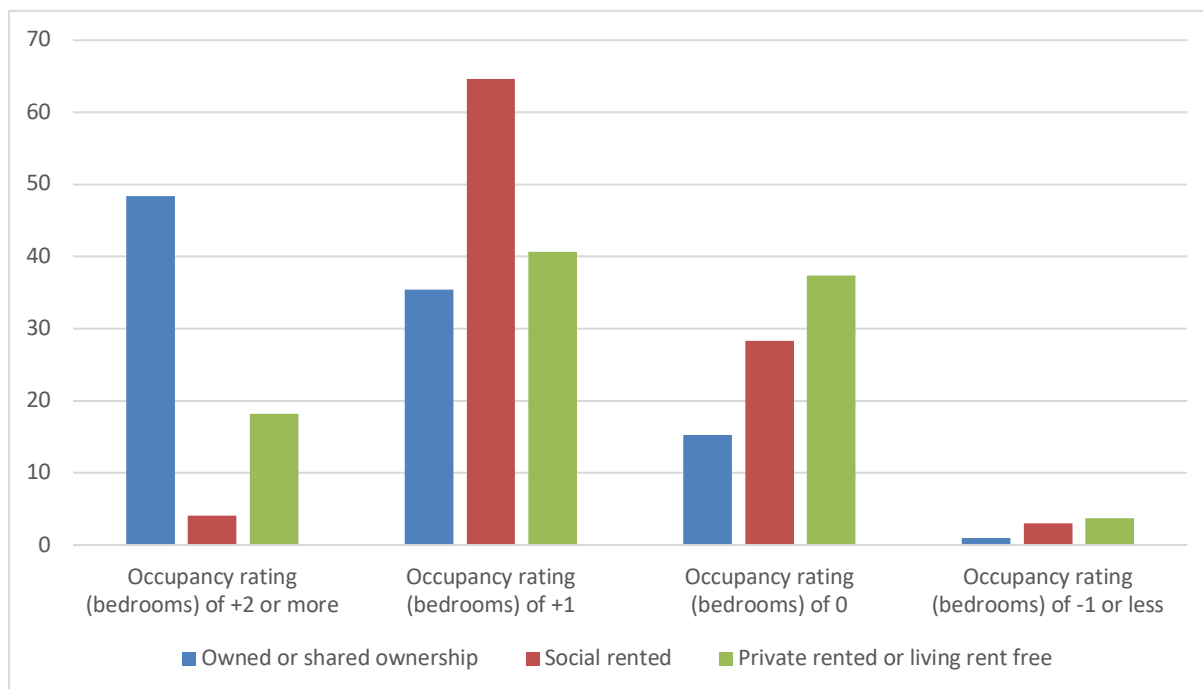
3.11 The occupancy rating shown in figure 10 provides a measure of whether a household's accommodation is overcrowded or under-occupied. The rating is shown for each broad tenure group at parish level.

3.12 The occupancy rating is based upon the number of rooms in a household's accommodation. The ages of the household members and their relationships to each other are used to derive the number of rooms/bedrooms they require, based on a standard formula. The number of rooms required is subtracted from the number of rooms in the household's accommodation to obtain the occupancy rating. An occupancy rating of -1 implies that a household has one fewer room than required, whereas +1 implies that they have one more room than the standard requirement.

3.13 The figure shows that 48% of home owners in the parish have 2 or more spare rooms indicating that they under-occupy their housing. Housing that is privately owned or rented is open market housing and it is clear that some households

either buy or rent more space than they need, or their households have reduced in size over time. Small amounts of overcrowding are present in both social rented and private rented housing in the parish, although the proportion of 1 spare room in socially rented housing is high.

Figure 10 **Occupancy rating by tenure (parish only)**



Source: Census 2011

Key findings from the parish profile

- 3.14 The findings from the above figures combine to show that housing in the parish has disproportionate levels of detached homes and most homes are owner-occupied. the majority of homes are 2 or 3-bedroom. although the parish has greater proportions of 4-bedroom homes and smaller proportions of 1-bedroom homes compared to the other geographies. A very high proportion of older people are home owners, and there is a high proportion of under-occupancy. The household composition analysis also shows that a large number of households are over 65 or have no children. Official population projections show a large rise in the proportion of older people over the 25 years from 2016, with a decrease in other age groups.
- 3.15 We return to these findings in the conclusion.

4. House prices, affordability and market appraisal

House prices

- 4.1 The aim of this section is to explore the affordability of local market housing whether for sale or rent. From the household survey we can estimate local income levels. These two factors enable us to understand the affordability of local house prices to local people. We also provide information obtained from local estate agents to learn more about the supply of market housing locally and understand if any gaps in the market exists.
- 4.2 The Land Registry provides basic information about every sale. Selling prices from 2017 have been analysed into percentiles and this information is presented in table 1 below.

Percentile	£'s
75th	252,500
50th	207,500
25th	155,000

Source: Land Registry

The affordability of market housing

- 4.3 Household Survey data provides an income distribution for both existing households and newly forming households. This is shown in Table 2.

	Count	% in group
Up to £5,200 annually	0	0.0
£5,200 to under £7,800 annually	0	0.0
£7,800 to under £10,400 annually	7	2.4
£10,400 to under £13,000 annually	26	9.0
£13,000 to under £15,600 annually	28	9.7
£15,600 to under £18,200 annually	23	8.0
£18,200 to under £20,800 annually	4	1.4
£20,800 to under £23,400 annually	25	8.7
£23,400 to under £26,000 annually	25	8.7
£26,000 to under £39,000 annually	71	24.6
£39,000 to under £49,400 annually	28	9.7
£49,400 or more annually	52	18.0
Total number of households in group	289	

Source: household survey 2018

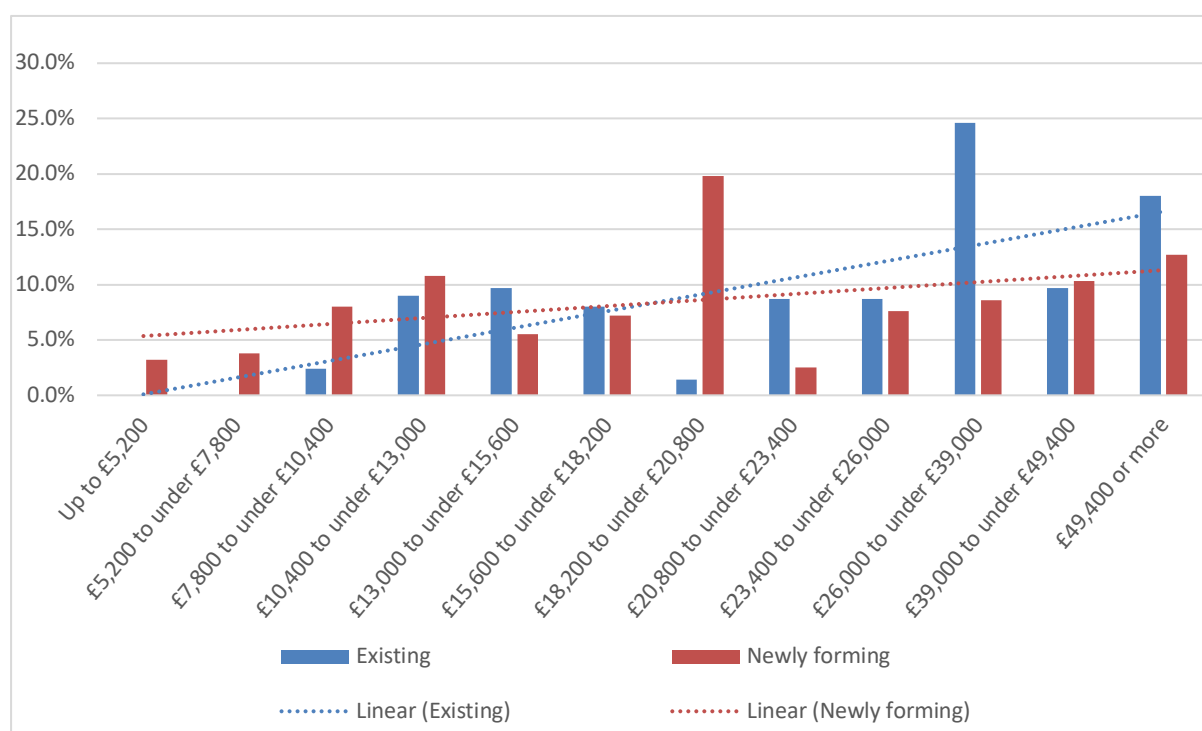
- 4.4 Lower quartile (25th percentile point) income for existing households is around £16,872 (within the range of £15,600 to under £18,200 annually) with the median at around £26,275 (within the range £26,000 to under £39,000).
- 4.5 The income of newly forming households is likely to be lower than existing households. Table 3 summarises the income levels obtained from the household survey.

	Count	% in group
Up to £5,200 annually	15	3.2
£5,200 to under £7,800 annually	18	3.8
£7,800 to under £10,400 annually	38	8.0
£10,400 to under £13,000 annually	51	10.8
£13,000 to under £15,600 annually	26	5.5
£15,600 to under £18,200 annually	34	7.2
£18,200 to under £20,800 annually	94	19.8
£20,800 to under £23,400 annually	12	2.5
£23,400 to under £26,000 annually	36	7.6
£26,000 to under £39,000 annually	41	8.6
£39,000 to under £49,400 annually	49	10.3
£49,400 or more annually	60	12.7
Total number of households in group	474	

Source: household survey 2018

- 4.6 The lower quartile for income in this instance is around £12,822 (within the £10,400 to under £13,000 band) with the median at around £19,721 (within the £18,200 to under £20,800 band).
- 4.7 The following chart compares the income distribution for existing and newly forming households using household survey data. This shows that there are greater proportions of newly forming households in the lower income brackets, and the large percentage at £18,200 to under £20,800. It also shows the larger proportions of existing households at the higher income groups.

Figure 11 New and existing household annual income profiles compared



4.8 Using the information in table 1, the following table estimates the deposit and annual income required to purchase a dwelling at lower quartile (25th percentile) and median (50th percentile) prices. We are advised that lenders may lend up to 3.5 times gross income for low risk households with a good credit rating, so we have calculated spending power on this basis, assuming a 10% deposit.

Table 4 Household income required		
	Price Level	
	Lower quartile £	Median £
Purchase price	155,000	207,000
Minimum deposit (10%)	15,500	20,750
Mortgage required	139,500	186,750
Annual gross household Income required (factor 3.5)	39,900	53,400

Source: arc4

4.9 The information in table 4 illustrates the income and deposit required by first time buyers and some first-time movers. Alongside table 3 it shows that just under a quarter (23%) of newly forming households could afford lower quartile house prices (those in the highest two income brackets). The figure is slightly higher for

existing home owners (nearly 28%), but they may also be able to offer a larger deposit funded by equity in their present home reducing the size of the mortgage required. Some first-time movers may have not accrued any equity due to market conditions.

- 4.10 A similar exercise can be undertaken to assess the affordability of market rents. The data in table 5 is obtained from Zoopla which recorded market rental transactions in 2017.

Table 5 Price per calendar month 2017 (£)		
Percentile 25	Median	Percentile 75
693	750	849

Source: Zoopla

- 4.11 The government considers that rents at 25% of gross income can reasonably be afforded by households. Table 6 shows the income required to service local rents on this basis.

Table 6 Income required 2017 (£)		
Percentile 25	Median	Percentile 75
33,264	36,000	40,752

Source: arc4

- 4.12 Comparing tables 3 and 6 shows that less than a third of newly forming households could afford a vacancy at lower quartile market rents.

Evidence from an Estate and Letting Agent and Rightmove

- 4.13 Rightmove publishes up to date information on local housing markets. According to Rightmove as at December 2018:
- last year most property sales in Wootton Bridge involved detached properties which sold for on average £342,624. Terraced properties sold for an average price of £153,116, while semi-detached properties fetched £196,064;
 - Wootton Bridge, with an overall average price of £244,990 was cheaper than nearby Fishbourne (£263,370), Wootton (£261,458) and Binstead (£263,289); and
 - During the last year, sold prices in Wootton Bridge were 4% down on the previous year and 7% down on 2015 when the average house price was £263,090.
- 4.14 We interviewed an estate and letting agent based in Wootton Bridge. The agent told us that the most significant gap in the market was housing affordable to first time buyers. Income levels available to younger people meant that their spending power was in the region of £120,000 which was demonstrably lower than entry level prices in Wootton Bridge. First time movers were better placed to afford local

- prices as they would have more spending power. This is a combination of higher income and in many cases, they could have put down a higher deposit having accrued equity in their first home. The agent thought that the absence of first-time buyers was restricting the market as conveyancing chains could not close.
- 4.15 The agent also told us that there was a shortage of bungalows in the parish due to it being a popular retirement destination for islanders.
- 4.16 Regarding lettings, it was clear that local people unable to afford to buy locally, had little opportunity to rent either due to a low proportion of homes in the private rented sector.

Key findings arising from the analysis

- 4.17 The affordability of local housing is the most significant barrier to local newly forming and established households on below average income.
- 4.18 Just under a quarter of newly forming households, those in the highest income brackets, could afford lower quartile house prices.
- 4.19 Less clear is the affordability for existing home owners of housing for sale. Equity may have been accrued in the existing home and hence a larger deposit may be available, reducing the mortgage required. The proportion of this group able to afford lower quartile house prices with a 10% mortgage is slightly higher than the newly forming household group.
- 4.20 Agents told us that the critical gap in the local housing market was housing affordable to first time buyers.

5. The household survey and market housing requirements

Introduction

- 5.1 A household survey was conducted in October 2018. A questionnaire was sent to every household in the parish and 300 responses were received. 1,740 were dispatched resulting in a 17.2% response rate and a $\pm 5.1\%$ sampling error. There was an option to complete the survey online if it was preferred.
- 5.2 This chapter reports the main outputs of the survey to inform the need for additional market housing and further information about local households - especially those that are proposing to move home or newly forming households seeking their first home.
- 5.3 As explained in chapter 2, the survey findings are presented as weighted data. Survey responses have been up-scaled to represent the parish household population as a whole.

Respondent general views on housing needed

- 5.4 Tables 7 and 8 record respondent views about groups of people that should be prioritised should additional housebuilding occur in the parish. All households were invited to respond. Respondents could indicate more than one preference. Percentages sum to 100 to show proportions of the options for each priority group.
- 5.5 In table 7 it is clear that the group with most support as a high priority was 'first time buyers', closely followed by 'affordable housing for low income households'. The group that mostly attracted no priority was those 'seeking private landlord rentals'.

	No priority	Some priority	High priority	No priority	Some priority	High priority
	Number			Percent		
First time buyers	184	524	701	11.9	24.8	41.0
People seeking private landlord rentals	650	517	120	42.1	24.4	7.0
Affordable housing for low income households	287	425	661	18.6	20.1	38.7
People seeking shared ownership	422	651	227	27.3	30.8	13.3
Total	1,543	2,117	1,709	100.0	100.0	100.0

Source: household survey 2018

- 5.6 Regarding table 8, the group that had most support was 'sheltered housing for older/disabled people' followed by 'older people that want to downsize' and

‘people providing care or support for village residents’. The largest no priority group was ‘people seeking to commission or build their own home’ (‘self-builders’).

Table 8 Q15: respondent priorities for household groups - by reason for moving home						
	No priority	Some priority	High priority	No priority	Some priority	High priority
	Number			Percent		
Elderly downsizers	394	559	436	18.4	19.3	25.5
Family up-sizers	414	670	255	19.3	23.1	14.9
Sheltered housing for older/ disabled people	230	610	519	10.7	21.1	30.3
Self-builders	861	343	116	40.2	11.8	6.8
People providing care and support	241	715	385	11.3	24.7	22.5
Total	2,140	2,897	1,711	100.0	100.0	100.0

Source: household survey 2018

- 5.7 Table 9 shows that the highest priority for future homes was considered to be in the broad house type group of ‘small family homes’ followed by ‘small homes for singles and couples’. Many respondents felt that larger family homes should not be a priority.

Table 9 Q16: Which broad house types would you consider a priority for future house building in the parish?						
	No priority	Some priority	High priority	No priority	Some priority	High priority
	Number			Percent		
Small homes for singles and couples	223	607	501	20.9	37.5	38.6
Small family homes	167	577	683	15.7	35.7	52.6
Larger family homes	675	434	114	63.4	26.8	8.8
Total	1,065	1,618	12,98	100.0	100.0	100.0

Source: household survey 2018

- 5.8 Breaking this down to actual house type, Table 10 shows that the highest priority was for 'bungalows' with the lowest priorities being for 'housing for seasonal tourist use' and 'town houses'.

Table 10 Q16: Which house types would you consider a priority for future house building in the parish?						
	No priority	Some priority	High priority	No priority	Some priority	High priority
	Number			Percent		
Detached homes	575	580	107	13.6	16.9	8.5
Semi-detached homes	272	838	179	6.4	24.4	14.2
Bungalows	384	546	397	9.1	15.9	31.4
Terraced homes	509	562	207	12.0	16.3	16.4
Flats or apartments	582	420	275	13.7	12.2	21.7
Town Houses	823	337	86	19.4	9.8	6.8
For seasonal tourist use	1,090	156	14	25.7	4.5	1.1
Total	4,235	3,439	1,265	100.0	100.0	100.0

Source: household survey 2018

- 5.9 Respondents were asked to agree or disagree with 3 statements. A clear majority of respondents agreed that any new housing should be for local residents, although there was also a (smaller) majority agreeing that additional homes are not needed in the parish. This is shown in table 11.

Table 11 Q17: Please indicate if you agree or disagree with the following statements				
	No. agree	No. disagree	% agree	% disagree
New housing should only be built for local residents	931	558	62.5	37.5
New housing should be built for anyone that wants it	557	817	40.5	59.5
Additional homes are not needed in the parish	753	634	54.3	45.7

Source: household survey 2018

Older person's preferences

- 5.10 Respondents aged 55 or over were asked to consider a range of options available to them. They were asked to indicate a preference irrespective of whether they had plans to move home in the next 5 years. The range of options was explored with a multiple choice. The responses are given in table 12 below.

Table 12 Q11b: Older person's future housing preferences		
Preference	No	%
Continue to live in current home with support when needed (e.g. home visits, 'call for help' alarm)	427	61.4
Buying a more suitable property on the open market	138	19.9
Rent a more suitable property from a private landlord	3	0.4
Rent a more suitable property from a housing association	0	0.0
Sheltered Accommodation - Renting	11	1.6
Sheltered Accommodation - Buying	28	4.0
Sheltered Accommodation – Part Rent/Buy	0	0.0
Extra Care – Renting	10	1.4
Extra Care – Buying	19	2.7
Extra Care - Part Rent/Buy	0	0.0
Residential care home	8	1.2
Co-housing. Own home in small community sharing facilities (e.g. laundry) and activities	39	5.6
Go to live with children or other relatives/friends	8	1.2
Other	4	0.6
Total	695	100

Source: household survey.

Households coming to live in the parish

- 5.11 Respondents were asked about their housing history. The reasons why they moved to the parish are of particular interest and are shown in table 13. The first 12 rows can be said to be housing need reasons. The remainder are aspirational reasons. The most frequently cited housing need reason was being unable to afford the existing house, followed by the existing house/garden being too big.

Table 13 Q25: The main reason you moved home in the last 5 years?		
	Count	%
Forced to move	6	1.3
Was living in temporary accommodation	0	0.0
Family was overcrowded	0	0.0
Was sharing with family or friends and was seeking a place of my/our own	14	3.0
Could not manage existing house - could not afford	18	3.8
Could not manage existing house - could not manage the stairs	4	0.8
Could not manage existing house - house/garden too big	15	3.2
Health problems and/or needed housing suitable for older/disabled person	8	1.7
House was in severe disrepair	0	0.0
Accommodation lacked bathroom/kitchen/toilet	0	0.0
Accommodation had shared bathroom/kitchen/toilet with another household	0	0.0
Was suffering harassment, threat of harassment or domestic abuse	0	0.0
Wanted a nicer house	75	15.9
Wanted to live in a nicer area	41	8.7
Wanted a garden or bigger garden	7	1.5
Wanted off street parking or a garage	4	0.8
Wanted to live in a different school catchment area	7	1.5
Wanted to live closer to family or friends	98	20.7
To reduce journey time or distance to work	4	0.8
Needed to re-locate for employment	32	6.8
Wanted to move away from bad neighbours	7	1.5
Wanted to live closer to shops or doctors or other services	24	5.1
Other reason	109	23.0
Weighted Base	473	100
Actual Base	76	-

Source: household survey 2018

- 5.12 Of the aspirational reasons wanting to live closer to family or friends, followed by wanting a nicer house had the highest response.

Existing households: future housing requirements

- 5.13 It is estimated that 140 households needed to move home but were unable to do so. The reasons given are stated in table 14. Respondents were able to give more than one reason if relevant. The most frequent response was 'cannot afford a more suitable home'. (The actual number of respondents to this question was low at 13.)

Table 14 Q27 main reason why household felt unable to move home in the last 5 years		
	All responses	
	Total	Total %
Cannot afford a more suitable home	76	54.3
I/we are in negative equity	11	7.9
Cannot find suitable property	21	15.0
Reluctant to leave school catchment area	21	15.0
Cannot leave because of place of work	21	15.0
Other reason	33	23.6
Weighted Base	140	
Actual Base	13	

Source: household survey 2018

- 5.14 Table 15 shows the main reason that households planning to move home gave for doing so. The first 12 rows can be said to be housing need reasons whilst the remainder are aspirational.
- 5.15 The most frequently given housing need reason was that the existing house/garden was too big. The most frequent aspiration reasons were equally wanting to relocate for employment and wanting a nicer house.

Table 15 Q29: The main reason you are seeking to move home in the next 5 years?		
	All responses	
	Total	Total %
Forced to move	21	9.5
Living in temporary accommodation	3	1.4
Family is overcrowded	0	0.0
Sharing and seeking a place of my/our own	0	0.0
Cannot manage existing house - could not afford	21	9.5
Cannot manage existing house - cannot manage the stairs	0	0.0
Cannot manage existing house - house/garden too big	35	15.8
Health problems and/or needing housing suitable for older/disabled person	10	4.5
House is in severe disrepair	0	0.0
Accommodation lacks bathroom/kitchen/toilet	0	0.0
Accommodation had shared bathroom/kitchen/toilet with another household	0	0.0
Suffering harassment, threat of harassment or domestic abuse	0	0.0
Want a nicer house	21	9.5
Want to live in a nicer area	4	1.8
Want a garden or bigger garden	0	0.0
Want off street parking or a garage	14	6.3
Want to live in a different school catchment area	0	0.0
Want to live closer to family or friends	12	5.4
To reduce journey time or distance to work	0	0.0
Need to re-locate for employment	21	9.5
Want to move away from bad neighbours	0	0.0
Want to live closer to shops or doctors or other services	0	0.0
Other reason	60	27.0
Weighted Base	222	100.0
Actual Base	30	

Source: household survey 2018

- 5.16 Table 16 shows where respondents likely to move over the next 5 years would like to move to. 77% of all respondents would like to move within the parish or would prefer to do so if suitable accommodation they could afford were available.

Table 16 Q36: Where would you like your next home to be?		
	All reponses	
	Total	Total %
In your present parish	122	37.8
I would prefer to live in my present parish if a suitable property that I could afford was available	127	39.3
In a nearby parish	0	0.0
Elsewhere in your current district	11	3.4
Outside your current district	63	19.5
Total	323	100.0
Actual Base	44	

Source: household survey 2018

Newly forming households

- 5.17 Respondents were asked whether anyone within the household was likely to move out and form a new household over the next 5 years. The responses showed that 354 new households were likely to form (weighted figure).
- 5.18 Table 17 shows reasons given by households who wished to move out but felt that they were unable to do so. It was possible to give more than one reason. Over 50% say that they cannot afford a suitable house.

Table 17 Q44b: What is the main reason they are unable to move?		
	Total	Total %
Lack of suitable housing they can afford in the parish	60	26.1
Lack of suitable housing they can afford in other areas	58	25.2
Cannot afford moving costs	23	10.0
Cannot face the upheaval of moving home	8	3.5
Do not want to leave school catchment area	0	0.0
Unable to leave because of providing care and support for someone	7	3.0
Any other reason	74	32.2
Weighted Base	230	100.0
Actual Base	17	

Source: household survey 2018

- 5.19 Table 18 shows that over 62% of newly forming households would prefer to remain resident in the parish in their new home, while nearly 21% plan to leave the parish.

Table 18 Q53: Newly forming household's location preference		
	Total	Total %
In your present parish	205	52.0
In your present parish, if suitable accommodation they could afford was available	40	10.2
In a nearby parish	41	10.4
Elsewhere in your current district	26	6.6
Outside your current district	82	20.8
Weighted Base	394	100.0
Actual Base	60	

Source: household survey 2018

- 5.20 Newly forming households were asked to indicate if any of the following low-cost purchase options were of interest. This was a multiple-choice question, so the total is the number of responses not respondents and is shown in Table 19. These are household aspirations and at this stage no assessment has been carried out as to whether or not the aspiration could be afforded.

Table 19 Preferred buying option (multiple choice)		
	Total	Total %
Shared ownership (part rent/part buy)	77	28.2
Discounted sale (purchase and re-sell below market value)	54	19.8
Help to buy ISA (to help save for a deposit)	10	3.7
Starter home (20%-30% discount for younger first-time buyers)	71	26.0
New-build 'help to buy' (reduced deposit via a 5-year equity loan)	61	22.3
Weighted Base	273	100.0
Actual Base	39	

Source: household survey 2018

Supply and demand for market housing

- 5.21 This section uses survey findings to suggest the scale and mix of housing that might be appropriate to meet market housing needs over the next 5 years. The data presented here however should be considered in a wider context which is considered in our concluding chapter 7.

- 5.22 The supply of resale market housing comes from entire households that told us that they plan to move home over the next 5 years. We have analysed this supply in terms of house type and number of bedrooms.
- 5.23 Demand for re-sale market housing comes from the above moving households plus households that are likely to form over the next 5 years. We are unable to estimate demand from households moving in from outside the survey area, so this is likely to be an underestimate.
- 5.24 If we compare the profile of the supply by house type and number of bedrooms to the demand profile, we can estimate the mismatch between supply and demand profiles. This is the basis for our estimate of the additional housing that is required in the parish if the housing stock is to be more in-step with the needs of its households.
- 5.25 Table 20 shows an estimated demand for 275 and a supply of 194 homes over the next 5 years. There is a further discrepancy in the size and type of property required by the existing households and newly forming households wishing to find their new home in the parish against those becoming available due to moving households.
- 5.26 It is estimated that a net 81 additional homes are needed to meet local requirements. The estimated shortages are as follows:
- 1 and 2-bedroom houses: 49;
 - 3-bedroom houses: 5;
 - 1 and 2-bedroom bungalows: 32; and
 - 1 or 2-bedroom flats: 46.
- 5.27 There are estimated surpluses of 4-bedroom houses (10), 3-bedroom bungalows (19) and 1 and 2-bedroom of unspecified type (22).
- 5.28 It was noted earlier that we are unable to estimate demand from households moving in from outside the survey area. We have therefore looked in isolation at households who moved into the area within the last year to give an indication of what could be expected from this group.
- 5.29 Of the 104 households falling into this category, the largest proportion moved into 1 and 2-bedroom bungalows, followed by 3-bedroom houses and 3-bedroom bungalows. Only the latter is estimated as having an estimated surplus from the previous calculations.
- 5.30 The implications of these requirements are considered in chapter 6.

Table 20 Summary of housing requirements for those seeking home ownership housing over the next 5 years										
	SUPPLY									
	1/2 bed. house	3 bed. house	4+ bed. house	1/2 bed. bungalow	3+ bed. bungalow	1/2 bed. flat	3+ bed. flat	1/2 bed. other	3+ bed. other	total
Existing households moving within the parish	18	54	16	4	8	0	0	21	0	121
Out-migrating households	7	4	29	0	26	0	0	7	0	73
Total supply	25	58	45	4	34	0	0	28	0	194
	DEMAND									
	1/2 bed. house	3 bed. house	4+ bed. house	1/2 bed. bungalow	3+ bed. bungalow	1/2 bed. flat	3+ bed. flat	1/2 bed. other	3+ bed. other	total
Existing households moving within the parish	3	28	7	24	11	32	0	0	0	105
Newly forming households seeking housing within the parish	71	35	28	12	4	14	0	6	0	170
Total demand	74	63	35	36	15	46	0	6	0	275
Net shortfall (-)/surplus										
	1/2 bed. house	3 bed. house	4+ bed. house	1/2 bed. bungalow	3+ bed. bungalow	1/2 bed. flat	3+ bed. flat	1/2 bed. other	3+ bed. other	total
Net requirement	-49	-5	10	-32	19	-46	0	22	0	-81

Source: household survey 2018

Low cost and affordable home ownership options

- 5.31 Younger newly forming households tend to be at a disadvantage when seeking home ownership options due to relatively low incomes as they begin their working lives and limited ability to save for a deposit. New households forming as a result of relationship breakdown may also be at a disadvantage if there is now a single income and shared savings with a former partner. Low cost home ownership products could therefore be particularly important to these groups.
- 5.32 Table 21 illustrates the relative cost of products aimed at assisting households to get onto the property ladder. This uses the income data and house prices stated in Chapter 4 and shows the affordability of each product.
- 5.33 The most affordable of the low-cost options is a Starter Home with a 30% discount. A house with the price equivalent to the 25th percentile of local market prices would require a household income of £21,700. The next most affordable is 25% Shared Ownership requiring a household income of £24,745. According to table 3, these are both over the median income for parish and would be affordable to around 29% and 26.5% of newly forming households respectively.

Table 21 Cost of low cost home ownership options	
Starter Home (20% discount)	Costings/income required
Full price (based on 25th percentile)	£155,000
Starter home price (20% off full price)	£124,000
10% deposit on equity share	£12,400
Mortgaged amount	£111,600
Income required for mortgage	£24,800
Starter Home (30% discount)	Costings/income required
Full price (based on 25th percentile)	£155,000
Starter home price (30% off full price)	£108,500
10% deposit on equity share	£10,850
Mortgaged amount	£97,650
Income required for mortgage	£21,700
Shared ownership 50%	Costings/income required
Full price (based on 25th percentile)	£155,000
Equity 50%	£77,500
10% deposit on equity share	£7,750
Mortgaged amount	£69,750
Service Charge (monthly)	£30
Rent (per month based on 2.75% on remaining equity pa)	£178
Income required for mortgage	£19,929
Income required for rent/service charge	£9,965
TOTAL	£29,894
Shared ownership 25%	Costings/income required
Full price (based on 25th percentile)	£155,000
Equity 25%	£38,750
5% deposit on equity share	£1,938
Mortgaged amount	£36,813
Service Charge (monthly)	£30
Rent (per month based on 2.75% on remaining equity pa)	£266
Income required for mortgage	£10,518
Income required for rent/service charge	£14,228
TOTAL	£24,745
Help to buy	Costings/income required
Full price (based on 25th percentile)	£155,000
Equity 75%	£116,250
Loan 20%	£31,000
Deposit 5%	£7,750
Mortgaged amount	£116,250
Income required for mortgage	£25,833
Loan fee (1.75% in year 6)	£543

Key Findings arising from the analysis

- 5.34 The main findings of the public consultation on priorities for new build housing in the area were:
- first time buyers;
 - affordable housing for low income households; and
 - sheltered housing for older/disabled people.
- 5.35 The main broad house type that was considered a priority was small family homes. Alongside this, the highest priority for actual house type was bungalows.
- 5.36 Nearly two thirds of respondents agreed that new housing should only be built for local residents, although just over half agreed with the statement that additional homes were not needed in the parish.
- 5.37 When asked to consider a range of options available irrespective of whether they were considering moving, the response with the largest response was for continuing to live the current home with support when needed. This was followed, although not closely, by buying a more suitable property on the open market.
- 5.38 When asked about the main reason for feeling unable to move home, new and existing households seeking more suitable housing gave not being able to afford a more suitable home.
- 5.39 The most frequently given reason for seeking to move home in the next five years that respondents were unable to manage the existing house as it or the garden was too big. The main aspiration reason was the need to re-locate for employment.
- 5.40 77% of households seeking to move were wishing to move within the parish, with 62% of newly forming households preferring this option.
- 5.41 It is estimated that a **net** 81 additional homes are needed to meet local requirements over a 5-year period.
- 5.42 There is an estimated **shortage** of 132 dwellings as follows:
- 1 and 2-bedroom houses: 49;
 - 3-bedroom houses: 5;
 - 1 and 2-bedroom bungalows: 32; and
 - 1 or 2-bedroom flats: 46.
- 5.43 There is an estimated **surplus** of 51 other house types of dwellings: 4-bedroom houses (10), 3-bedroom bungalows (19) and 1 and 2-bedroom of unspecified type (22).

- 5.44 The most affordable of the low-cost options is a Starter Home with a 30% discount. This would require a household income of £21,700 at a price equivalent to the 25th percentile of local market prices. This would be affordable to around 29% of newly forming households. When presented with the low-cost purchase options, shared ownership was the type that newly forming households most interested in.

6. The need for affordable housing

Introduction

- 6.1 Housing need is defined as *the quantity of housing required for households who are unable to access suitable housing without financial assistance*. The 2018 household survey and secondary data provide a robust range of information to quantify housing need in the parish.
- 6.2 In summary, the needs assessment model reviews in a step-wise process:
- Stage 1: Current housing need;
 - Stage 2: Future housing need;
 - Stage 3: Affordable housing supply; and
 - Stage 4: Estimate of households in need and additional housing required.
- 6.3 Table 22 summarises the different steps taken in assessing housing need and evidencing the extent to which there is a surplus or shortfall in affordable housing in the parish. Modelling has been carried out using household survey data and takes into account household type and property size requirements. Note that as explained in chapter 1, data have been weighted to reflect the total number of households in the study area.
- 6.4 This chapter continues with an overview of the data and analysis for each stage of the needs assessment process.

Table 22 Needs Assessment Summary			
Step	Stage and Step description	Calculation	Wootton Bridge
	Stage1: CURRENT NEED		
1.1	Homeless households and those in temporary accommodation	Current need	35
1.2	Overcrowding and concealed households	Current need	21
1.3	Other groups	Current need	98
1.4	Total current housing need (gross)	Total no. of households with one or more needs	154
	A. % cannot afford open market (buying or renting)	%	66.7
	A. TOTAL cannot afford open market (buying or renting)	Number	103
	Stage 2: FUTURE NEED		
2.1	New household formation	average of past formation rate/national rate and households wanting to form in next 5 years	28
2.1A	Newly forming households needing affordable accommodation	72.4% cannot afford	20
2.3	Existing households falling into need	Annual requirement	0
2.4	Total newly-arising housing need (gross each year)	2.2 + 2.3	20
	Stage 3: AFFORDABLE HOUSING SUPPLY		
3.1	Affordable dwellings occupied by households in need	(based on 1.4)	6
3.2	Surplus stock	Vacancy rate <2% so no surplus stock assumed	0
3.3	Committed supply of new affordable units	Total annual	None assumed
3.4	Units to be taken out of management	None assumed	none assumed
3.5	Total affordable housing stock available	3.1+3.2+3.3-3.4	6
3.6	Annual supply of social re-lets (net)	lettings data (SHMA)	9
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	lettings data (SHMA)	2
3.8	Total annual supply of affordable housing	3.6+3.7	17
	Stage 4: ESTIMATE OF 5 YEAR HOUSING NEED		
4.1	Total backlog need	1.4-3.5	148
4.1A	Total cannot afford	72.4%	107
4.2	Quota to reduce over 5 years	20%	
4.3	Annual backlog reduction	Annual (cleared over 5 years)	21
4.4	Newly-arising need (annual)	2.4	20
4.5	Total affordable need (annual)	4.3+4.4	42
4.6	Affordable capacity (annual)	3.8	17
4.7	NET SHORTFALL (annual)	4.5-4.6 NET	25

Source: 2018 Household Survey; RP CORE lettings data from the SHMA 2014; Land Registry House Price Data; Zoopla private lettings data

Stage 1: Current need

- 6.5 The range of housing needs identified from existing households in the study area are summarised in table 23.

Step	Factor	No. Households
Step 1.1	Homeless households or with insecure tenure	35
Step 1.2	Overcrowded according to the 'bedroom standard' model	21
Step 1.3	Other needs (too expensive, difficult to maintain, sharing facilities, lacking amenities, major disrepair, harassment/threats of harassment)	98
Total no. households in need		154*
Total Households		1,659
% households in need		9.3%

***Note:** A household may have more than one housing need.

Source: 2018 Household Survey

Step 1.1 Homeless households and those in temporary accommodation

- 6.6 A total of **35** households were identified as being homeless or living in temporary accommodation, mostly living in insecure or temporary accommodation.

Step 1.2 Overcrowding and concealed households

- 6.7 The extent to which households are overcrowded is measured using the 'bedroom standard'. This allocates a standard number of bedrooms to each household in accordance with its age/sex/marital status composition. A separate bedroom is allocated to each married couple, any other person aged 21 or over, each pair of adolescents aged 10-20 of the same sex, and each pair of children under 10. Any unpaired person aged 10-20 is paired if possible, with a child under 10 of the same sex, or, if that is not possible, is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms (including bedsits) available for the sole use of the household.
- 6.8 Analysis identifies **21** households who are currently living in overcrowded accommodation or are concealed households and want to move.

Step 1.3 Other groups

- 6.9 Analysis of survey data identifies a total of **98** households with other housing needs which specifically relates to households containing people with mobility impairment or other special needs living in unsuitable accommodation.

Step 1.4 Total current housing need

- 6.10 Based on Steps 1.1 to 1.3, using evidence from the household survey, the extent to which households are in housing need in the study area and want to move to offset that need has been identified. A base figure for this is **154** households.

Stage 2: Future need

Step 2.1 New household formation (gross)

- 6.11 The needs analysis assumes an 'average' household formation which is based on three components: the national formation rate (1.55%) which is based on the latest three-year average national rate reported in the English Housing Survey over the period 2013/14 to 2015/16); the extent to which households have formed in the past 5 years and the extent to which households want to form in the next 5 years. The overall average rate is **28** each year which is used in modelling.

Step 2.2 New households unable to buy or rent in the open market

- 6.12 An analysis of the likely gross income of newly-forming households and access to financial resources was undertaken. Overall, 72.4% of households could not afford open market prices or rents (based on a lower quartile price of £155,000 and a private rate of £693 per calendar month). This equates to 20 households.

Step 2.3 Existing households expected to fall into need

- 6.13 The household survey identified 0 households that had fallen in to need.

Step 2.4 Total newly arising housing need (annual)

- 6.14 Total newly arising need is calculated to be **20** households each year.

Stage 3: Affordable housing supply

- 6.15 The CLG model reviews the supply of affordable units, taking into account how many households in need are already in affordable accommodation, stock

surpluses, committed supply of new affordable dwellings and dwellings being taken out of management (for instance pending demolition or being used for decanting).

Step 3.1 Affordable dwellings occupied by households in need

- 6.16 This is an important consideration in establishing the net levels of housing need as the movement of these households within affordable housing will have a nil effect in terms of housing need¹. An estimated **6** households currently in need were living in affordable housing.

Step 3.2 Surplus stock

- 6.17 No surplus vacant stock is assumed in the study area.

Step 3.3 Committed supply of new affordable units

- 6.18 The baseline needs assessment model assumes this to be zero. Any committed supply would reduce the overall scale of need evidenced in the analysis.

Step 3.4 Units to be taken out of management

- 6.19 The model assumes there will be no affordable rented units taken out of management over the next five years.

Step 3.5 Total affordable housing stock available

- 6.20 It is assumed that there are **6** affordable dwellings available over the five-year period arising from households moving within the stock.

Steps 3.6 Supply of social re-lets

- 6.21 The CLG model considers the annual supply of social re-lets based on data published in the 2014 Isle of Wight SHMA. This results in a provision of **9** social relets each year.

¹ Strategic Housing Market Assessment Guidance (CLG, August 2007)

Step 3.7 Annual supply of intermediate re-lets/sales

- 6.22 The Isle of Wight SHMA also identified an annual supply of **2** intermediate re-lets/sales.

Summary of Stage 3

- 6.23 The total annual supply of affordable dwellings was **17** each year.

Stage 4: Estimate of annual housing need

Overview

- 6.24 Analysis has carefully considered how housing need is arising within the parish by identifying existing households in need (and who cannot afford market solutions), newly-forming households in need and existing households likely to fall into need. This is reconciled with the supply of affordable dwellings.
- 6.25 For critical stages of the needs assessment model (Step 1.1, Step 1.4, Step 2.4 and Step 3.8), information is broken down by designation (general needs and older) and property size. This allows a detailed assessment of the overall housing requirements of households in need and provides clear affordable requirement information. In turn, this can help identify where there are shortfalls and sufficient capacity of affordable housing, and help to shape policy responses.
- 6.26 Stage 4 brings together the individual components of the needs assessment to establish the total net annual shortfall.

Step 4.1 Total backlog need

- 6.27 Step 4.1 is the total backlog need which is derived from the number of households in Step 1.4 who are in housing need minus total affordable housing stock available (Step 3.5). The total backlog need is **148**. The extent to which these households could afford open market prices and rents was then tested based on a lower quartile price of £155,000 and a private rate of £693 per calendar month).
- 6.28 Household incomes were tested against lower quartile prices. For buying, an income multiple of 3.5x was assumed and for renting, rents should not cost more than 25% of household income.
- 6.29 Overall, 72.4% existing households in need could not afford open market prices or rents. Therefore, the backlog need is **107**.

Steps 4.2 to 4.6

- 6.30 Step 4.2 is a quota to reduce the total backlog need which is assumed to be cleared over 5 years.

- 6.31 Step 4.3 is the total annual backlog reduction based on Step 4.2 (**21** each year).
- 6.32 Step 4.4 the number brought forward from step 2.4 - **20** households.
- 6.33 Step 4.5 is the total annual affordable need based on Steps 4.3 and 4.4 (**42**).
- 6.34 Step 4.6 is the annual social rented/intermediate tenure capacity based on step 3.8 (**17**) each year.

Step 4.7 - Overall net shortfalls

- 6.35 The total net annual shortfall of affordable housing is **25** dwellings.
- 6.36 Table 24 presents the net shortfall across the study area by designation (general needs and older person) and number of bedrooms required.

	General Needs	Older Person	Total
1 Bedroom	3	1	4
2 Bedroom	7	6	13
3 Bedroom	5	1	6
4&4+ Bedrooms	2	0	2
Total	17	8	25

Sources: 2018 Household Survey; SHMA

NB – Table totals may not sum exactly due to rounding

Key Findings arising from the analysis

- 6.37 An estimated 25 net additional units of social rented housing has been identified from the survey. This is equivalent to a 5-year net need of 125 dwellings.
- 6.38 The bedroom requirements have been calculated from survey data on expectations of existing households moving and newly forming households. The requirement is mostly 2-bedroom homes for both general needs and older persons.
- 6.39 The main factor in this high requirement is the high cost of market housing which is unaffordable to low and moderate-income households.

7. Summary of findings and conclusion

- 7.1 Information is brought together from 5 sources to show housing needs and requirements over the next 5 years that is unlikely to be met from existing supply:
- official data from the census 2011 to profile housing and households in the area;
 - population projections;
 - evidence from a local estate and letting agent;
 - evidence from HM Land Registry, Zoopla Limited and Rightmove; and
 - a household survey.
- 7.2 The data shows that parish has a majority of 2 and 3-bedroom properties, most homes being owner-occupied and high levels of detached housing. There are relatively small proportions of 1-bedroom homes, and rented property. Privately rented property is fairly evenly distributed between house type.
- 7.3 A high proportion of older people own their homes and there is a high rate of under-occupancy. Data shows a large number of households over 65 or without children.
- 7.4 25th percentile levels for house prices are £155,00 with rent at £693. Figures suggest that 28% of existing home owners and 23% of newly forming households may be able to afford lower quartile house prices.
- 7.5 An estimated 81 additional homes are needed over the next five years for local requirements, with shortages of 1 and 2-bedroom houses, bungalows and flats, also 3-bedroom houses. The largest shortage is likely to be of 1 and 2-bedroom houses.
- 7.6 The most affordable of the low-cost options is a Starter Home with a 30% discount, requiring a household income of £21,700 (25th percentile local market house prices). This would be affordable to around 29% of newly forming households.
- 7.7 An estimated 25 net additional units of social rented housing has been identified from the survey. This is equivalent to a 5-year net need of 125 dwellings.
- 7.8 The bedroom requirements calculated from the survey is mostly 2-bedroom homes for both general needs and older persons.
- 7.9 Several strands of research reinforce each other in these findings:
- stock was biased towards detached housing and a high proportion of 3+ bedrooms, whereas the majority of households were either over 65 or families without children;
 - there is no requirement for additional 4 or more-bedroom homes, which indicates that many of the moving households are seeking smaller homes;
 - there is a need for affordable housing for newly forming households who quite often do not have the required incomes for even lower quartile priced housing;
 - the survey sample error was $\pm 5.1\%$ which is satisfactory for such a survey.

- requirements for smaller homes will increase in time due to the projected growth in the number of older person households that typically consist of 1 and 2 persons across the island.

Appendix A: profile data

The figures presented in Chapter 3 are based upon the data in the following tables. All data is taken from the Census 2011 unless otherwise stated. Figure and table reference number correspond.

Table A1 Number of bedrooms						
	Wootton Bridge		Isle of Wight		England	
	No	%	No	%	No	%
No bedrooms	1	0.1	111	0.2	54,938	0.2
1 bedroom	136	8.6	6,309	10.3	2,593,893	11.8
2 bedrooms	485	30.7	20,293	33.2	6,145,083	27.9
3 bedrooms	636	40.3	24,525	40.1	9,088,213	41.2
4 bedrooms	262	16.6	7,420	12.1	3,166,531	14.4
5 & 5+ bedrooms	58	3.7	2,427	4.0	1,014,710	4.6
Totals	1,578	100	61,085	100	22,063,368	100

Table A2 House type						
	Wootton Bridge		Isle of Wight		England	
	No	%	No	%	No	%
Detached	890	56.4	21,269	34.8	4,949,216	22.4
Semi-Detached	323	20.5	17,848	29.2	6,889,935	31.2
Terraced	187	11.9	9,393	15.4	5,396,459	24.5
Flat etc	140	8.9	12,036	19.7	4,668,839	21.2
Caravan etc.	38	2.4	380	0.6	80,964	0.4
Shared dwelling	0	0.0	159	0.3	77,955	0.4
Total	1,578	100	61,085	100	22,063,368	100

Table A3 Tenure						
	Wootton Bridge		Isle of Wight		England	
	No	%	No	%	No	%
Owned Outright	786	49.8	25,091	41.1	6,745,584	30.6
Owned (Mortgaged)	426	27.0	17,726	29.0	7,229,440	32.8
Shared Ownership	53	3.4	362	0.6	173,760	0.8
Social rented	99	6.3	6,523	10.7	3,903,550	17.7
Private rented	196	12.4	10,639	17.4	3,715,924	16.8
Living rent free	18	1.1	744	1.2	295,110	1.3
All Households	1,578	100	61,085	100	22,063,368	100

Projected Year	Aged 0 to 15	Aged 16 to 24	Aged 25 to 49	Aged 50 to 64	Aged 65+	Totals
2016	22,056	12,792	37,293	30,263	37,860	140,264
2017	22,021	12,585	36,743	30,781	38,506	140,637
2018	22,196	12,218	36,304	31,226	39,158	141,101
2019	22,303	11,808	36,052	31,547	39,926	141,637
2020	22,389	11,561	35,760	31,889	40,592	142,193
2021	22,416	11,377	35,427	32,152	41,400	142,776
2022	22,349	11,276	35,297	32,296	42,148	143,366
2023	22,331	11,231	35,115	32,326	42,941	143,950
2024	22,316	11,175	35,017	32,211	43,815	144,530
2025	22,299	11,163	34,935	31,994	44,701	145,095
2026	22,230	11,220	34,940	31,684	45,591	145,663
2027	22,128	11,424	34,898	31,254	46,528	146,233
2028	21,944	11,662	34,892	30,763	47,534	146,793
2029	21,818	11,812	34,784	30,344	48,571	147,331
2030	21,681	11,938	34,643	29,887	49,691	147,847
2031	21,511	12,022	34,583	29,492	50,714	148,326
2032	21,434	12,027	34,548	29,035	51,737	148,785
2033	21,363	12,008	34,561	28,658	52,637	149,224
2034	21,278	12,009	34,518	28,367	53,468	149,638
2035	21,198	11,993	34,489	28,167	54,205	150,046
2036	21,126	11,944	34,467	27,920	54,982	150,439
2037	21,075	11,829	34,528	27,799	55,579	150,813
2038	21,032	11,763	34,476	27,821	56,081	151,173
2039	21,004	11,705	34,456	27,892	56,472	151,526
2040	20,989	11,632	34,463	28,020	56,770	151,878
2041	20,990	11,594	34,335	28,333	56,972	152,225
Change	-1,066	-1,198	-2,958	-1,930	19,112	11,961
% change	-4.8%	-9.4%	-7.9%	-6.4%	50.5%	8.5%

	Owned outright		Owned (mortgage)		Social rented		Private rented		Row totals	
	No.	%	No.	%	No.	%	No.	%	No.	%
1 bedroom	71	5	25	2	4	0	37	2	137	9
2 bedrooms	229	15	97	6	81	5	78	5	485	31
3 bedrooms	332	21	220	14	12	1	72	5	636	40
4 or more bedrooms	154	10	137	9	2	0	27	2	320	20
Column Totals	786	50	479	30	99	6	214	14	1,578	100

Table A6 Accommodation type by tenure (Wootton Bridge parish only)										
	Owned outright		Owned (mortgage)		Social rented		Private rented		Row totals	
	No.	%	No.	%	No.	%	No.	%	No.	%
Detached house/bungalow	562	36	256	16	7	0	65	4	890	56
Semi-detached house/bungalow	113	7	117	7	36	2	57	4	323	21
Terraced house/bungalow	37	2	89	6	13	1	48	3	187	12
Flat etc.	74	5	17	1	43	3	44	3	178	11
Column totals	786	50	479	30	99	6	214	14	1,578	100

Table A7 Tenure: HRP aged 65 or over						
	Wootton Bridge		Isle of Wight		England	
	No	%	No	%	No	%
Owned	600	86.2	17,709	83.3	4,239,177	74.1
Shared ownership	5	0.7	76	0.4	27,489	0.5
Rented from council	3	0.4	159	0.7	585,397	10.2
Other social rented	52	7.5	1,673	7.9	499,063	8.7
Private rented	29	4.2	1,311	6.2	252,553	4.4
Living rent free	7	1.0	323	1.5	118,045	2.1
All Households > 65	696	100	21,251	100	5,721,724	100

Table A8 Population age structure						
	Wootton Bridge		Isle of Wight		England	
	No.	%	No.	%	No.	%
Age 0 to 4	143	4.1	6,412	4.6	3,318,449	6.3
Age 5 to 7	102	2.9	3,945	2.9	1,827,610	3.4
Age 8 to 9	62	1.8	2,597	1.9	1,145,022	2.2
Age 10 to 14	174	5.0	7,968	5.8	3,080,929	5.8
Age 15	36	1.0	1,754	1.3	650,826	1.2
Age 16 to 17	87	2.5	3,492	2.5	1,314,124	2.5
Age 18 to 19	72	2.1	2,944	2.1	1,375,315	2.6
Age 20 to 24	150	4.3	6,808	4.9	3,595,321	6.8
Age 25 to 29	132	3.8	6,690	4.8	3,650,881	6.9
Age 30 to 44	486	14.0	23,176	16.8	10,944,271	20.6
Age 45 to 59	709	20.4	28,531	20.6	10,276,902	19.4
Age 60 to 64	285	8.2	10,994	8.0	3,172,277	6.0
Age 65 to 74	537	15.4	17,112	12.4	4,552,283	8.6
Age 75 to 84	371	10.7	10,772	7.8	2,928,118	5.5
Age 85 to 89	89	2.6	3,257	2.4	776,311	1.5
Age 90 & on	42	1.2	1,813	1.3	403,817	0.8
Totals	3,477	100	138,265	100	53,012,456	100

Table A9 Household composition						
	Wootton Bridge		Isle of Wight		England	
	No	%	No	%	No	%
One person aged 65 & 65+	333	21.1	10,055	16.5	2,725,596	12.4
One person other	173	11.0	9,902	16.2	3,940,897	17.9
Family all aged 65 and 65+	254	16.1	6,944	11.4	1,789,465	8.1
Married couple no children	243	15.4	8,625	14.1	2,691,927	12.2
Married couple 1 dependent child	60	3.8	2,963	4.9	1,285,267	5.8
Married couple: 2 or more dependent children	126	8.0	4,403	7.2	2,087,738	9.5
Married couple: non-dependent children	74	4.7	2,771	4.5	1,233,748	5.6
Same-sex Civil Partnership couple	1	0.1	65	0.1	30,775	0.1
Cohabiting couple: no children	69	4.4	2,884	4.7	1,173,172	5.3
Cohabiting couple 1 dependent child	33	2.1	1,256	2.1	438,750	2.0
Cohabiting couple 2 or more dependent children	26	1.6	1,270	2.1	452,030	2.0
Cohabiting couple: non-dependent children	4	0.3	289	0.5	108,486	0.5
Lone parent 1 dependent child	44	2.8	2,456	4.0	883,356	4.0
Lone parent 2 or more dependent children	27	1.7	1,708	2.8	689,899	3.1
Lone parent all children non-dependent	44	2.8	2,015	3.3	766,569	3.5
Other: One dependent child	7	0.4	625	1.0	290,816	1.3
Other with 2 or more dependent children	18	1.1	564	0.9	293,200	1.3
Other: All full-time student	0	0.0	19	0.0	124,285	0.6
Other: All aged 65 and over	5	0.3	285	0.5	61,715	0.3
Other household types	37	2.3	1,986	3.3	995,677	4.5
All households	1,578	100	61,085	100	22,063,368	100

Table A10 Occupancy rating by tenure (Wootton Bridge parish only)								
	Owned/ shared ownership		Social rented		Private rented/ rent free		Total	
	No.	%	No.	%	No.	%	No.	%
Occupancy rating (bedrooms) of +2 or more	612	48	4	4	39	18	655	42
Occupancy rating (bedrooms) of +1	448	35	64	65	87	41	599	38
Occupancy rating (bedrooms) of 0	193	15	28	28	80	37	301	19
Occupancy rating (bedrooms) of -1 or less	12	1	3	3	8	4	23	1
Total	1,265	100	99	100	214	100	1,578	100