

## Introduction

The following pages offer an overview of the current need for and supply of housing and accommodation across the Isle of Wight. It offers sources of information, guidance and advice on the issues raised.

## General Facts about the Isle of Wight

- The Island covers an area of 146.8 sq miles (38.016 hectares, or 380.16 km<sup>2</sup>).
- Based on a 2010 mid year population estimate, there is an average population density per square kilometre (km<sup>2</sup>) of 370 persons, or 3.70 persons per hectare<sup>2</sup>.
- This compares with a national average of 401 persons per km<sup>2</sup> and regional average of 447 persons per km<sup>2</sup> for the South East.
- The Island's population grew by approximately 200 people between 2009 and 2010, while between 1991 and 2011 (over a period of 20 years) the growth in numbers was in the region of 14,500 or just over 10%.
- Over the next 22 years, current projections suggest that the population of the Island will increase by a further 31,000 people or 22%.
- Currently just under a quarter of the population are aged over 65 years of age but this figure is expected to have increased to around a third by 2033.
- At the same time the proportion of population aged between 20 and 64 is anticipated to have reduced from 55% to around 48% over the same period.

Source Office for National Statistics (ONS)

## Island properties

### Number of households

- There are 68,392 properties on the Isle of Wight (as of December 2011).

Source: IW Revenues and Benefits

### Average household size

- The average household size has dropped from around 2.3 (2001 Census) to current levels of around 2.1.

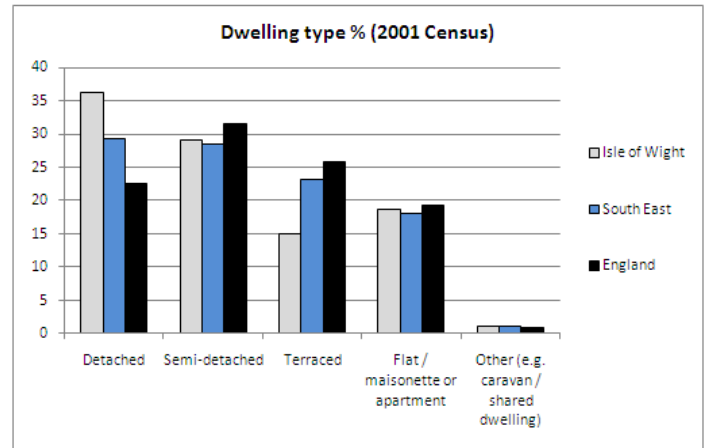
This is based on the current number of properties (68,392) divided by the latest ONS Mid-Year population estimates for the Island (140,491). (Population statistics and demographic information are available [here](#)).

The fall in average household size reflects changes in the size of the family unit and increasing numbers of single person households, many of them older people, which is likely to exert upward pressure on the need for housing units.

### Dwelling type

The following graph shows that on the Island the most common dwelling type is detached (36.2%). In comparison, the South East has 29.3% detached dwellings and in England 22.5% of dwellings are detached.

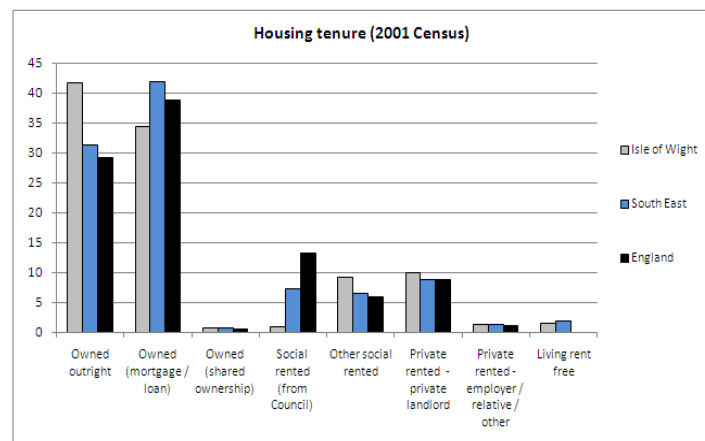
The Island has fewer terraced dwellings (15%) than the South East (23.1%) or England (25.8%).



Source: Office for National Statistics (2001 Census)

### Home ownership (tenure)

The following graph shows the Isle of Wight has high levels of home ownership, with 76.2% of household being owned; outright (41.7%) or with a mortgage or loan (34.5%). By comparison in the South East 73.2% (31.3% outright) of homes were owned and in England this was 68.1% (29.2% outright).



Source: Office for National (2001 Census)

### Socially rented accommodation

The 2001 Census indicated the Isle of Wight has low levels of socially rented properties, with only 10.1% being rented from the local authority, housing associations or registered social landlords. In comparison, the South East has 14.0% social rented accommodation and England has 19.3%.

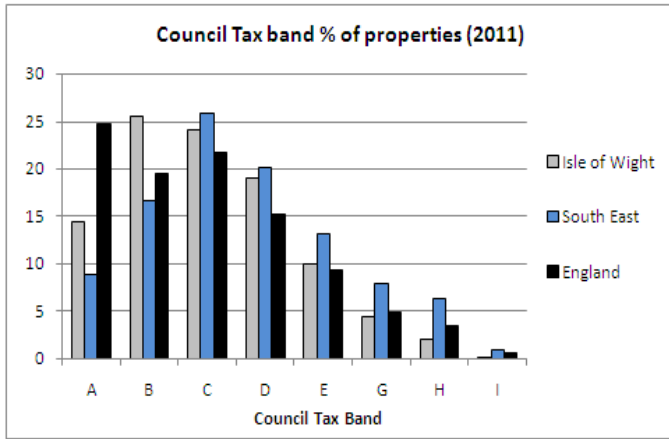
### Second homes / Holiday accommodation

The 2001 Census indicated that around 4.1% of household spaces on the Isle of Wight were 'second residence/holiday accommodation'. In comparison, the South East and England both have 0.7% of household spaces classified as 'second residence/holiday accommodation'.

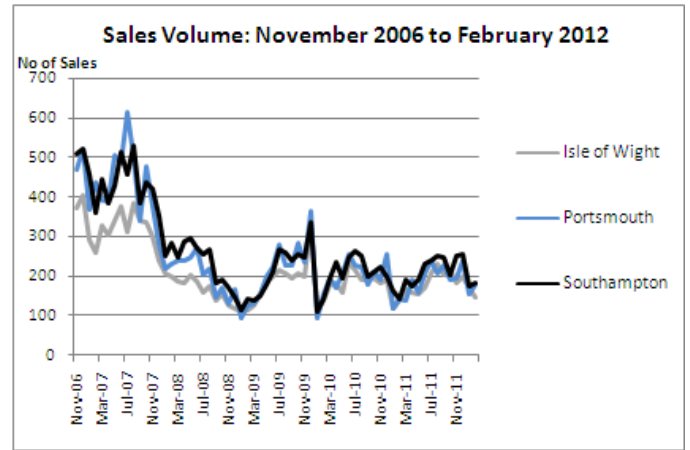
Source: Local Economic Assessment

### Council Tax

The following graph shows the percentage of properties in each Council Tax band. The most common Council Tax band on the Island is B (25.5% of all properties). In comparison, in the South East the most common Council tax band is C (25.9%) and in England is band A (24.8%).



Source: Office for National Statistics



Source: Land Registry

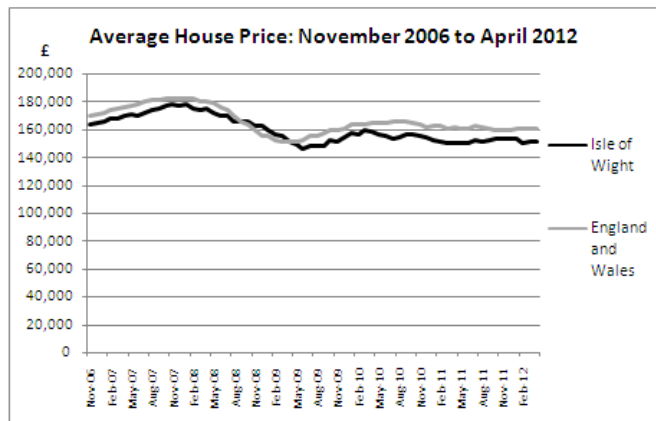
**Housing Affordability**

The Island's 2006 Housing Needs Survey found that 80% of first time buyers on the Island could not afford to buy a property. This is due to the Island's relatively low incomes in relation to house prices.

**Average house prices**

The average Isle of Wight house price in April 2012 was **£151,670**. In comparison the average house price in April 2012 for Portsmouth was £142,735, Southampton was £142,899 and all of England and Wales was £160,417.

The following graph shows there was a significant drop in average house prices between 2008 and 2009, with prices fairly flat in the last 2 years:



Source: Land Registry

**Sales volume**

The sales volume (sales per month) on the Isle of Wight at February 2012 was 150, which compares to 177 in Portsmouth and 183 in Southampton.

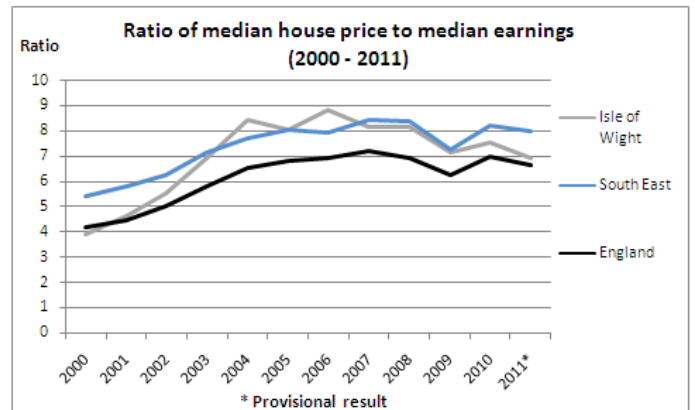
The following graph shows the extent to which sales volume has fallen since 2006:

**Affordability**

Housing affordability (the ratio of median house price to median earnings) on the Isle of Wight in 2010 was 7.50. In comparison the ratio in the South East (8.23) was higher, but lower for England (7.01).

Provisional figures for 2011 indicate housing affordability ratio on the Isle of Wight has fallen to 6.93, lower than for the South East (7.98) but higher than for England (6.65).

The following graph shows the Island's housing affordability ratio since 2000:



Source: Department for Communities and Local Government

**Island wages and employment**

The following gives an indication to the state of the economy of the Isle of Wight:

Gross weekly pay: Median full-time weekly earnings in 2011 on the Island were £464.40. In comparison, in the South East it was £554.40 and in Great Britain it was £503.10.

Hourly pay: Median full-time hourly pay in 2011 on the Island was £11.80. In comparison, in the South East this was £14.13 and in Great Britain it was £12.77.

Job Seekers Allowance (JSA) claimants: JSA claimants on the Island were 3.9% of the resident 16-64 aged population (as at April 2012). In comparison, JSA claimants in the South East totalled 2.6% of the 16-64 aged population, and for Great Britain was 4.0%.

Source: NOMIS, Labour Market Profile

## Social housing

Housing affordability and economic conditions on the Island means there is increased importance on social and affordable housing.

The following table shows the Island's social housing net rent costs are similar to the South East, but are higher than for England:

Social housing: weekly RSL net rents (2005)			
	Isle of Wight	South East	England
All Dwellings	70.28	71.35	61.46
Bedsits	50.82	49.31	46.25
1 Bedroom	57.82	59.67	53.70
2 Bedrooms	69.54	70.39	61.13
3 Bedrooms	78.39	78.71	65.83
4+ Bedrooms	85.91	88.03	79.12

Source: Department for Communities and Local Government

## Homelessness

### Levels of Homelessness

Official homelessness status is decided on the basis of strict criteria, and it is unlikely that single people will qualify. Both applications by and acceptances of families as being homeless had fallen over time, but have started to increase again.

### Homelessness applications

The number of homeless applications received fell from 451 in 2004/05 to 131 in 2009/10. In recent years the number of applications received has fluctuated, and currently stands at 134 (2011/12). On average, since 2004/05 around 59% of applications were accepted.

### Households in Temporary Accommodation

Households in temporary accommodation fell from a high of 367 in 2004/05 to 121 households in 2009/10. The number of households in temporary accommodation has fluctuated in recent years, and currently (2011/12) stands at 130 households.

### Rent deposit schemes

Rent deposit schemes are a cost effective method of reducing homelessness by providing the up-front funding to enable a tenancy to commence.

In 2010/11 the average cost of a deposit was £561 when compared to the average cost of 6 weeks of B+B accommodation at £660. Take-up of the scheme has increased over time and peaked at 225 cases in 2008/09, but fell back to 110 cases in 2010/11.

### Housing register

Anyone can apply to be entered onto the housing register, indeed people use the register to ask for transfers within and between Housing Associations.

A new housing register was implemented at the end of April 2010, when there were 3,004 applicants. At the end of March 2012 the number stood at 6,328, meaning the number of

applicants on the register has more than doubled in around 2 years.

## Homelessness prevention

The homelessness prevention service provides advice and support to tenants faced with eviction.

745 homelessness cases were referred to prevention in 2006/07, and while annual figures have fluctuated, rose to 926 in 2010/11. Since 2006/07 homelessness has been prevented in over 50% of cases.

Source: IWC Housing

Further information can be found in the [Homelessness Strategy 2008-2013](#)

## Deprivation

### Indices of Multiple Deprivations (IMD) – Barriers to Housing and Services

The 2010 IMD measured seven 'domains' of deprivation, including 'Barriers to Housing and Services', which considered the physical and financial accessibility of housing and key local services with seven of the Island's LSOAs falling within the 10% most deprived in England:

- Ashley B
- Brighstone & Calbourne A
- Central Rural A
- Central Rural B
- Newchurch B
- Parkhurst B
- Shalfleet and Yarmouth B

Source: Department for Communities and Local Government

Further information on the IMD is available as a [factsheet](#) and [maps](#).

### Child Poverty and Education

The percentage of children on the Island in 'Poverty' (as at 31<sup>st</sup> August 2009) is estimated at 21.5%. In comparison, this is similar to England as a whole (21.3%) but higher than for the South East (15.4%).

Source: HM Revenue and Customs

### Children on Free School Meals

The estimated percentage of maintained school pupils aged 15 granted Free School Meals (FSM) status and who entered higher education by age 19 in 2008/09 was 8%. This compares to 28% of pupils of the same age not on FSM, while overall the figure was 24%.

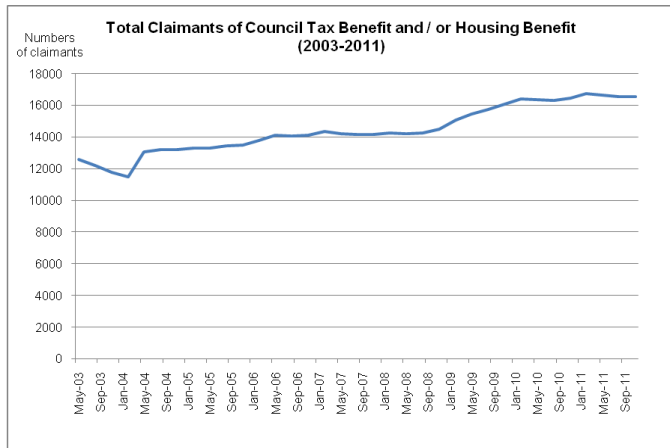
Source: Department for Business, Innovation and Skills

Further information on Education and child poverty can be found [here](#).

### Housing Benefit and Council Tax Benefit

Housing Benefit (HB, including Local Housing Allowance) and Council Tax Benefits (CTB) are intended to help claimants pay their rent or Council Tax if they are on benefits, and / or working on a low income.

The following graph shows the total claimants of HB and / or CTB. The graph shows the total number of claimants of benefits have increased since 2003 and in particular since late 2008.



Source: IW Revenues and Benefits

## Impact of changes to Housing Benefit

There have been significant changes to Housing Benefit, which applied to applications made from 1<sup>st</sup> April 2011. For example, the rates for Local Housing Allowance have been reduced across the country.

Further information and specific changes made to Housing Benefit can be found [here](#).

## Travellers and Gypsies

The **Housing Act 2004** places a duty on local housing authorities to undertake regular assessments of the accommodation needs of 'gypsies and travellers' either living in, or resorting in their area.

The [Gypsies and Travellers Accommodation Assessment 2007](#) identified the need for a combination of 24 transient and permanent pitches on the Island to meet the current need of gypsies and travellers. Consultation and research is being undertaken to ascertain where these pitches would be best placed on the Island to meet the needs of this community, which will form part of the Island's new plan.

Source: IWC Homelessness Strategy 2008-2013

## Fuel Poverty

The Department for Energy and Climate Change (DECC) state that: 'A household is said to be in fuel poverty if it needs to spend more than 10% of its income on fuel to maintain a satisfactory heating regime'.

Fuel poverty is caused by the interaction of a number of factors, specifically:

- The energy efficiency of the property (the energy required to heat and power the home);
- The cost of energy, and
- Household income

Living in cold homes can damage people's health and affect their quality of life. The elderly, children, and those with a disability or long-term sickness are especially vulnerable.

In 2010, an estimated 16.0% of Island households are in fuel poverty, equating to 9,925 households, and representing an improvement (a lower proportion of households in fuel poverty) of around 1.9% from 2009.

The Isle of Wight has a similar estimated proportion of households in fuel poverty as England (16.4%), but has the third highest proportion in the South East region (behind only

Rother at 17.6% and Thanet at 16.8%). Within the Island, fuel poverty tends to be higher in the rural areas.

Source: [Department of Energy and Climate Change \(DECC\) Sub-regional fuel poverty levels, England, 2010](#)

To view further information regarding fuel poverty on the Isle of Wight [click here](#).

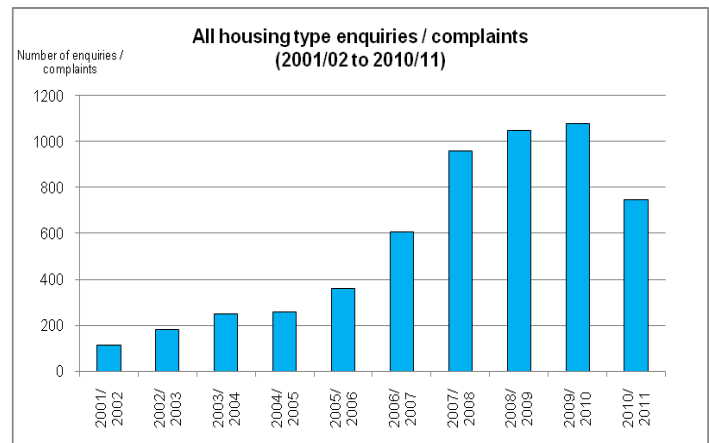
## Housing Adaptation

### Housing Renewal

Housing condition has a direct bearing on educational attainment, health and life expectancy. There is a national Decent Home standard for social rented housing and vulnerable households in the private sector, with criteria including state of repair, reasonably modern facilities and warmth. Enforcement of housing conditions is a fundamental requirement in achieving this standard, and much work is still needed to reach this challenging target for the Island residents.

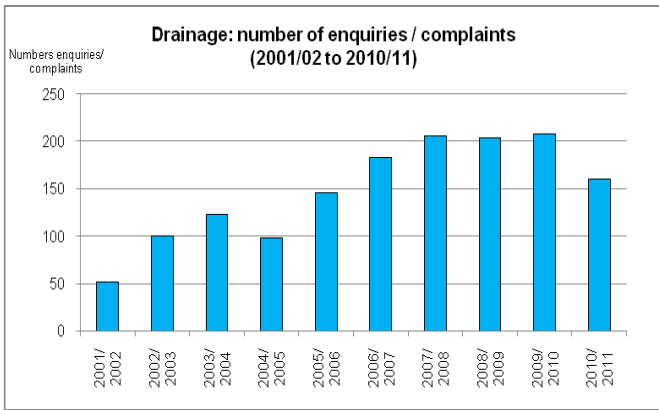
At the national level, the updated definition of decent homes resulted in 57% of vulnerable households being rated decent in 2006, for the Island the latest assessment (2009) is that 53% meet this standard. That left 8,796 vulnerable households living in non-decent housing.

Enquiries and complaints about housing (all types) have increased significantly since 2001/02, although the number fell in 2010/11, shown in the following graph. So far in 2011/12 there have been 380 complaints:



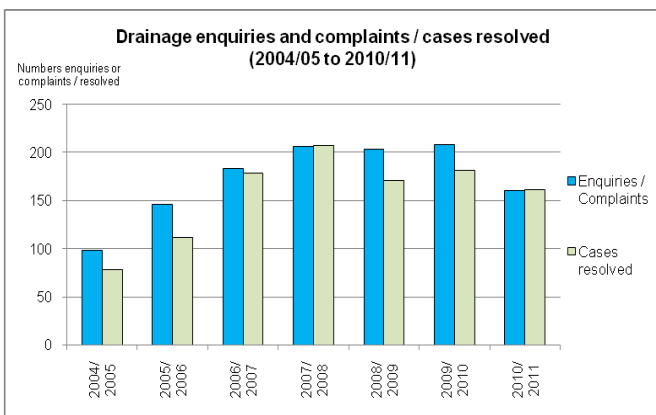
Source: IWC Housing Renewal

Drains and sewer maintenance is a fundamental part of ensuring public health, the housing renewal section has to ensure the satisfactory resolution of complaints. The following graphs show a large increase in the number of drainage complaints received since 2001/02, although the number fell in 2010/11. So far in 2011/12 there have been 81 complaints:



Source: IWC Housing Renewal

The following graph shows the number of drainage enquiries and complaints against the number of cases resolved since 2004/05:



Source: IWC Housing Renewal

## Disability Grants

The Disability Facilities Grant is a mandatory entitlement that helps disabled people to live as comfortably and independently as possible in their own home through the provision of adaptations.

The Disabled Facilities Grant programme for England 2011-12 has made available £180 million (an increase of £11m from 2010-11), with the Isle of Wight local authority allocation being £736,000. This compares with £630,000 in Portsmouth and £772,000 in Southampton.

Source: Department for Communities and Local Government

Further information regarding housing for older and disadvantaged people can be found from [Department for Communities and Local Government](#) and [Directgov](#)

## Population demand for Housing

It is predicted that households on the Isle of Wight will grow by almost 6,000 over the next 10 years, an 8.8% growth on current households (based on multiplying estimated population increase by average household size).

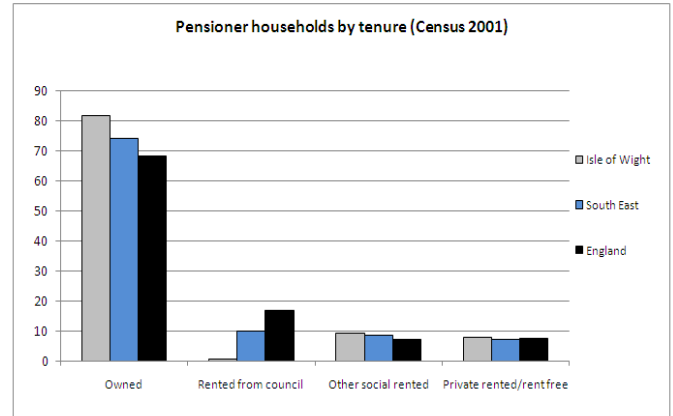
It is estimated 600 units per year will be required over the next 5 years to meet the expected demand from the growth in households. However, current housing targets for 520 units per annum will leave a shortfall of approximately 80 units per year.

Further information on current housing targets is available from the [IWC Housing Strategy 2007-2012](#).

## Older People

Homeownership (outright, or with a mortgage) amongst pensioners on the Island is high at 81.9%. This compares to 74.3% in the South East and 68.2% in England.

Correspondingly, the Island has low levels of pensioners in social housing at 10.3%. This compares to 18.6% in the South East and 24.2% for England.



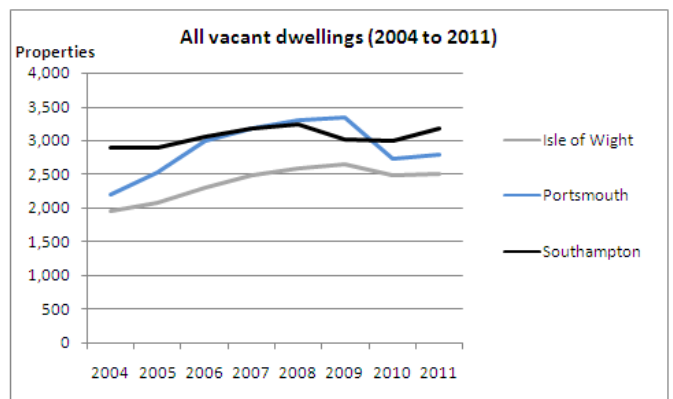
Source: Office for National Statistics (2001 Census)

Current average household size (2.1 per household) applied to ONS population projections through to 2021 suggest that at least 424 units per annum will be required to meet the increased demand for housing from older people. This estimate could be considered conservative, as according to the 2001 Census 58% of pensioners lived on their own, meaning a lower average household size among pensioners.

The [Local Investment Plan 2010](#) identified a backlog of 2,058 units of affordable housing, which is likely to exacerbate the problem further.

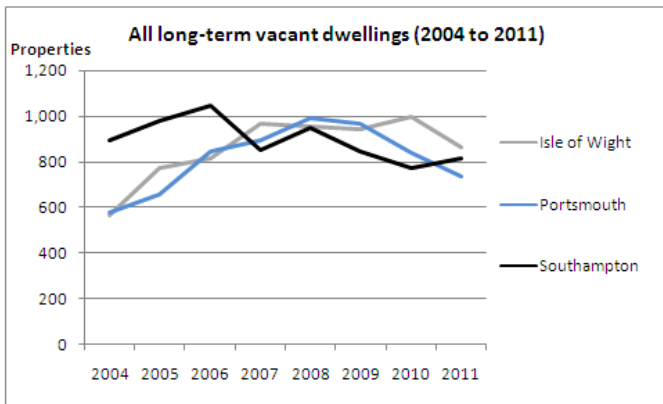
## Vacant dwellings

The following graph shows the number of dwellings considered to be 'vacant'. This shows the numbers of 'vacant' dwellings on the Island grew steadily between 2004 and 2009, with a decline in 2010 (to 2,475). In 2011 the Isle of Wight had 2,496 'vacant' dwellings. In comparison, Portsmouth had 2,805 'vacant' dwelling and Southampton had 3,186.



Source: Department for Communities and Local Government / Council Tax Base

The following graph shows the number of 'long-term vacant' dwellings (unoccupied and substantially unfurnished for over six months). This shows the number of 'long-term vacant' dwellings on the Isle of Wight increased between 2004 and 2010. However, there was a fall in numbers in 2011, with the Island having 864 'long-term vacant' dwellings, in comparison Portsmouth had 734 and Southampton had 818.



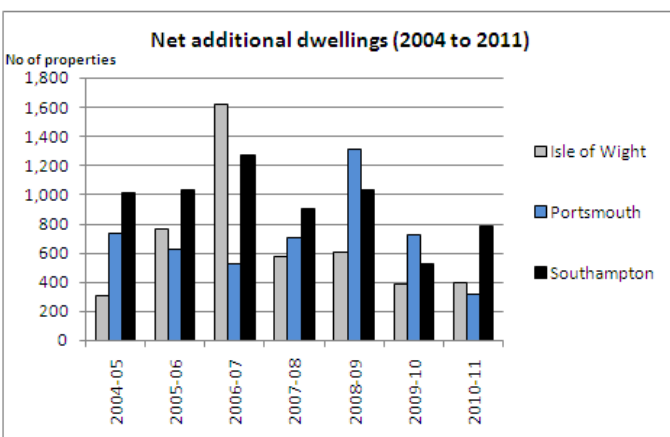
Source: Department for Communities and Local Government / Council Tax Base

## Looking to the future

### House building

The following table/graph shows the number of additional dwellings completed since 2004/05 on the Isle of Wight, Portsmouth and Southampton.

	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11
Isle of Wight	310	770	1,620	580	610	390	400
Portsmouth	740	630	530	710	1,310	730	320
Southampton	1,010	1,030	1,270	900	1,030	530	790



Source: Department for Communities and Local Government

The average number of additional dwellings per year on the Isle of Wight since 2004/05 is 669. In comparison the average number of additional dwellings per year in Portsmouth is 710, and in Southampton is 937.

### Drive for Affordable Housing

There has been a drive to increase the number of affordable properties available on the Island, in response to regional targets and research undertaken by the IWC Housing

Department. The Council also has a commitment to meet housing needs of the young and first-time buyers within the community.

### Rural Housing Enabler

A lack of affordable housing (due to high house prices, low local wages and an influx of people from elsewhere) in a rural community can lead to people leaving the local area; this is particular common among younger residents.

Therefore, the aim of the Rural Housing Enabler is to work closely with rural communities to provide small schemes of affordable housing for local people in rural areas where a need has been identified.

### Area of Outstanding Natural Beauty (AONB)

Almost half of the Isle of Wight is protected as an AONB in separate areas. The environmental designations associated with this impact on the location, type and size of new developments.

Further information regarding AONBs can be found from the National Association for AONBs, [click here](#).

## Support and Assistance

Information, support and assistance in relation to housing is available from a variety of sources, including the following:

### Isle of Wight Council services:

- [Housing Services](#)
- [Supporting People](#)
- [Iwight.com – Moving House](#)
- [IWC Empty Properties](#)
- [IWC Rural Housing Enabler](#)
- [Isle of Wight Council – Warm Front Scheme](#)

### Isle of Wight Council plans / strategies:

- [Local Investment Plan](#)
- [Local Economic Assessment](#)
- [Housing Strategy 2007-2012](#)
- [Homelessness Strategy 2008-2013](#)

### Outside agencies:

- [Department for Communities and Local Government](#)
- [Directgov: Check, Switch, Insulate to Save](#)
- [Directgov: Housing Benefit](#)
- [Directgov: Housing \(young people\)](#)
- [Empty Homes](#)
- [Shelter – Get advice](#)
- [Rural Community Council \(RCC\) – Affordable Rural Housing](#)
- [DECC – Funding & Support](#)
- [Directgov – The Warm Front scheme](#)

## Sources of information

- [Department for Communities and Local Government: Housing, Research and Statistics](#) (Housing statistics)
- [NOMIS: Labour Market Profile, Isle of Wight](#) (Economic information)
- [Office for National Statistics: Neighbourhood Statistics, Isle of Wight](#) (Housing statistics)
- [Department of Energy & Climate Change: Fuel Poverty Sub-Regional Statistics](#) (Fuel poverty)