# Local Development, Island Needs

A guide for communities to use in carrying out Housing Needs Surveys

February 2012



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### 1. Introduction

#### What is a Housing Needs Survey?

A Housing Needs Survey asks residents questions about their current housing situation and their possible housing requirements for the future. They are designed to discover what kind of housing people require both for themselves and family members who may want to form households, and whether the type of housing available in their area is affordable.

Housing Needs Surveys are not just about building new housing or expanding rural districts, but are a tool to determine whether the available housing is suitable for the changing needs of your community. For example: if there is provision of sufficient specific housing for families or older people.

Therefore, by carrying out a Housing Needs survey a within your Parish, you can ensure that as a community you are able to plan ahead for future housing provision and that any plans proposed are based on accurate information to better meet the needs of your local community.

#### How do we know that the answers provided will give us an accurate picture of actual need?

The Council has ensured that the suggested Housing Needs Survey questions conform to the latest Government guidance and best practice. It is designed so that a good response rate will produce results that reflect your resident's current housing circumstances, and identify their housing needs for the future.



# 2. Getting Started

#### How do you find out about the needs of your local area?

#### It is important that all households in your area are included in the survey.

The Council considers that the most reliable method is by sending paper copies of surveys to each household in your area. These can be hand delivered or posted to ensure that all of the households in your area receive a copy.

You will also need to include a return date and a return envelope (pre-paid is the recommended option to ensure a good response rate). Also, be prepared to send a second survey if no response is received by your response date.

Always include a covering letter and a response date for the form to be returned. This should clearly set out the benefits of understanding housing need for the community, along with contact details for people who may have queries or might require assistance in completing the form

We suggest that you also include in your letter a version of the 'FAQ's for residents' shown below

Other methods for surveying your local residents can include:

- Face to face interviews We would strongly suggest that you employ a professional survey company if you intend to do this.
- Using an online survey company. The great advantage is that these usually analyse your survey as part of the process. However, the disadvantage is that not everyone can access these. You may need to consider using these in conjunction with a paper survey. There are many 'free versions ' but you do need to be sure of what you are using .We would be happy to advise you further if you are thinking of using this method.

#### What is considered a 'good response rate' to the Housing needs survey?

Part of the reason for undertaking a local needs survey is to help to provide evidence that can be used to assess planning applications and to ensure that housing that is proposed actually meets the needs of local residents.

For this reason it is important that you have a good response rate for your survey and we would suggest that a survey should try and achieve as close to a minimum response rate of 50% as possible.



#### Why do the questions ask residents about their finances?

Understandably, some Parishes have expressed concern that surveys should include information about finances and we fully appreciate that you may find this a difficult issue to cover. However, in order to make sure that the outcome of the local needs survey can be used to assess applications for housing which meet your local needs - whatever type and tenure of housing your residents require - you need to know not only what kind of home they might need but also what price range they can afford.

Without this information you will not have robust information to inform assessments of applications or your Parish plan with regard to the types and tenures of any new housing required – and will not be able to help your residents build a sustainable community by planning with them for their need.

*Remember: the survey is not just about determining affordable housing need but all types of housing* 

#### What is Affordable Housing?

The Council defines affordable housing as housing provided at below market costs for local people who are unable to afford market priced accommodation to either rent or buy.

Over recent years this has usually meant either social rented housing or low cost home ownership. However, affordable housing on new developments usually means a mixture of rented, shared ownership and 'low cost entry' open-market housing.

Recent announcements by the Government mean that affordable housing now includes housing at up to 80% of market rents, helping to meet a wider range of housing need.



# 3. Example Questions

#### SECTION A: YOUR PRESENT HOUSING CIRCUMSTANCES

Q.1	What kind of accommodation do you currently live in?	
	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	

Q.2	How many bedrooms do you have?		
	Bed-sit only		
	One bedroom		
	Two bedrooms		
	Three bedrooms		
	Four bedrooms		
	More than four bedrooms		



Q.3	Is the amount of bedrooms you currently have sufficient for your needs?		
	Yes		
	No		
	If no, please can you say why? (if you prefer not to say please leave blank)		

Q.4	What is the tenure of your home?	
	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	

Q.5	How long have you lived at this address?		
	Less than 1 year		
	Between 1 and 2 years		
	Between 3 and 5 years		
	Longer than 5 years		



#### SECTION B: YOUR INCOME AND HOUSING EXPENSES

#### Why do we ask you to tell us about your income and housing expenses?

This survey is to help us determine the current and future housing needs for people who live in the local area. 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 determine what sort of housing we should be seeking for new-build housing in the locality.

#### Buying a home

In 2006 it was estimated that 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 (at 2006 prices) at £177,730.

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.

We would like you to tell us about your income what you could pay for housing. Please remember all information you give us is anonymous



# Q.6 Which band does your income fall into? Please use income from all sources: i.e. take home pay, savings, state benefits, etc.

Please just tick one band - We have split it out into week./Month /year just to make it simpler for you to calculate

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BAND	PER WEEK	PER MONTH	PER YEAR	
1	Less than £50	Less than £217	Less than £2,600	
2	£50 - £74	£220 - £319	£2,600 - £3,849	
3	£75 - £99	£320- £429	£3,850 - £5,149	
4	£100 - £149	£430 - £649	£5,150 - £7,749	
5	£150 - £199	£650 - £849	£7,750 - £10,349	
6	£200 - £249	£850 - £1099	£10,350 - £12,949	
7	£250 - £299	£1,100 - £1,299	£12, 950 - £15,549	
8	£300 - £349	£1,300 - £1,499	£15,550 - £18,149	
9	£350 - £399	£1,500 - £1,729	£18,150 - £20,749	
10	£400 - £599	£1,730 - £2,599	£20,750 - £31,149	
11	£600 - £799	£2,600 – £3,449	£31,150 - £41,499	
12	£800 - £999	£3,500 - £4299	£41,500 - £51,999	
13	£1000 or more	£4300 or more	£52,000 or more	
14	Don't Know			
15	Prefer not to say			



Q.7	any help <i>Please in</i>	you received through h	k or month in rent or mortg ousing benefit or income su e payments or endowment ,	ipport?
	BAND	WEEKLY COST	MONTHLY COST	
	1	Nothing	Nothing	
	2	Less than £40	Less than £175	
	3	£40 - £59	£175 - £249	
	4	£60 - £79	£250 - £349	
	5	£80 - £99	£350 - £429	
	6	£100 - £119	£430 - £519	
	7	£120 - £199	£520 - £864	
	8	£200 - £299	£865 - £1299	
	9	£300 - £399	£1300 - £1749	
	10	£400 or more	£1750 or more	
	Don't Kno	W		
	Prefer no	t to say		

Q.8	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?		
	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		



#### SECTION C: 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.

If more than one member of your household is likely to leave please contact us for another questionnaire

Q.9	How likely is it that over the next five years you or a member of your household will move from this home?		
		You (or your whole family )	Somebody leaving the household
	Very likely		
	Likely		
	Unlikely		
	Very unlikely		

If you think you or a member of your household will move home within the next five years please answer questions the questions below. If not, please go to the end of the questionnaire.

Q.10		If you think you or a member of your household may move in the next five years, is it likely to be:-					in the		
				You (or your whole family )	Somebod y leaving the househol d	You (or your whole family )	leavi	ebody ng the sehold	
			Within the	next 12 mc	onths?				
			Within 2-3	years?					
			3-5 years						
			Don't Knov	V					

Q.11	And do you think the move will be:-		
		Yes	No
	Within the Parish		
	Elsewhere on the Island		
	Off the Island		
	Don't Know		



Q.12	Why do you think you or a member of your household w this home over the next five years? <i>Please list UP TO THREE REASONS for moving,</i>	vill move from
Reasons R	elating 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	
Security O	f Tenure Reasons	
	End of assured / short hold tenancy	
	Landlord request to move out	
	Loss of job, living in tied accommodation	
Work / Co	llege Reasons	
	To be nearer new job	
	To be nearer existing job	
	To go to university or college	
Family / P	ersonal Reasons	
	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	
move fror	12. Continued: Why do you think you or a member of your h n this home over the next five years? are Reasons	ousehold will
	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	
Other Rea		
	Number of reasons/ No clear reason	
	Don't know	
	Other reason	



If the person moving within the next five years is likely to move into a residential care or nursing home. Please go to the end of the questionnaire.

If you or another person in your household intends to move within the next five years please go onto the following questions.

If a person in your existing household is likely to move out please indicate in the column below

Q.13	Which one of these types of property would you or a member of your household expect to obtain?			
		You (or your whole family )	Somebody leaving the household	
	Detached house			
	Semi detached house			
	Terraced house			
	Bungalow			
	Flat or Maisonette			
	Bed-sit			
	Sheltered Housing			
	Other /Don't know			

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



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Q.15	Which type of tenure would you/they expect to obtain?			
		You (or your whole family )	Somebody leaving the household	
	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			

Q.16	When buying your next home, what would be the maximum price at today's prices that you would be willing to pay?			
		You (or your whole family )	Somebody leaving the household	
	Less than £50,000			
	£50,000 - £74,999			
	£75,000 - £99,999			
	£100,000 - £124,999			
	£125,000 - £149,999			
	£150,000 - £199,999			
	£200,000 - £249,999			
	£250,000 -£299,999			
	£300,000 or more			
	Don't know			
	Prefer not to say			



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Q.17	How much mortgage do you think you/they could raise?				
		You (or your whole family )	Somebody leaving the household		
	Less than £50,000				
	£50,000 - £74,999				
	£75,000 - £99,999				
	£100,000 - £124,999				
	£125,000 - £149,999				
	£150,000 - £199,999				
	£200,000 - £249,999				
	£250,000 - £299,999				
	£300,000 or more				
	Don't Know				
	Prefer not to say				

Q.18	Would you/they consider renting?	
	No – only want to buy	
	Yes – might consider renting	
	Don't know	

Q.19	Would you/they consider shared ownership if it was available?			
	Yes			
	No			
	Don't know			



Q.20	What kinds of landlord would you/they consider?				
	Yes	No	Don't Know		
Private Landlord					
Affordable housing					
provider ( i.e.					
Housing Association)					

Q.21	What would be the maximum weekly or monthly costs in rent or mortgage at today's prices that you/they would be willing and able to pay for your next home (after any help you/they might receive through housing benefit or income support?)				
	Band	Weekly Cost	Monthly Cost		
	1	Nothing	Nothing		
	2	Less than £40	Less than £175		
	3	£40 - £59	£175 - £249		
	4	£60 - £79	£250 - £349		
	5	£80 - £99	£350 - £429		
	6	£100 - £119	£430 - £519		
	7	£120 - £199	£520 - £864		
	8	£200 - £299	£865 - £1299		
	9	£300 - £399	£1300 - £1749		
	10	£400 or more	£1750 or more		
	Don't Know				
	Prefer not to say				

Thank you for completing this survey



# 4. Frequently Asked Questions for inclusion with your survey

# Some suggestions for Frequently Asked Questions that you may wish to include with your covering letter.

#### What is a Housing Needs Survey?

A Housing Needs Survey asks residents questions about their current housing situation and their future requirements. They are designed to discover what kind of housing people need and whether they can afford the type of housing available in their locality

Housing Needs Surveys are not just about building new housing or expanding rural districts, but a tool to determine whether the available housing is suitable for resident's changing needs (for example: if there is suitable housing for older people or young families).

#### Why is the survey important?

The results of the survey will help us all to better forecast what will happen over coming years in our local area will and provide us with the information we need to ensure that and future housing provision reflects what residents actually need.

The information will also enable us to assess how many people are able to access the housing market without any assistance. In terms of the Government's new affordable housing definition, it will also help us to assess how many people could afford to pay up to 80% of market rent for their homes.

We can use this information to help influence the outcomes of any new proposed development in the area.

#### How will I benefit from taking part in the survey?

Answers provided will help us to ensure we deliver a suitable range of housing choice in the right place and to the people who need it. By completing a questionnaire you will help to inform housing decisions being made, which can have a positive affect on your local community.

Please rest assured however that your responses are provided in confidence and that analysis of the responses will aggregate answers so that no one is able to identify specific households from the analysis report.

#### Why do we ask you to tell us about your income and housing expenses?

The survey is to help us determine the current and future housing needs for people who live in your community. In order to make sure that we plan the right kind of housing for everyone - whatever type of housing you need and 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. Giving us this information will help us determine what sort of housing we should be seeking to provide.

In 2006 it was estimated that 80% of new first time buyers could not afford to get onto the property ladder on the Island.

With the average Island wage of around £18,000in 2010 and a house price to income ratio of 9.1 was needed to purchase the average Isle of Wight house at £165,000. Recently there has been some slight reduction house prices on the Island, however average wages have not generally risen.

#### Is this survey confidential?

Yes, none of your details will be used to identify you in any reports or passed on to any third parties.

Please note **ALL** the information you provide will be treated in confidence. Data will be used to produce statistics that will **NOT** identify you or anyone in your household.

#### How will the results of the survey affect future housing policy where I live?

The results of the Housing Needs Survey will enable people's housing needs and aspirations to be heard and will help shape the local community so that resident's needs can be met and your local area remains sustainable for the future.



## 5. Support Available

Isle of Wight Council, Safe and Secure Homes and Planning Services sections are able to provide the following support to help you with your consultation:

- General advice on how to get started
- Advice on planning community and stakeholder engagement
- Advice with some of the technical, planning-related aspects
- Signposting to relevant contacts within other Council Services

Further technical information may already be available to help with site assessments on the <u>background information</u> page of the Planning Services website.

If you have any queries please contact:

housing@iow.gov.uk Planning.policy@iow.gov.uk

