

7 HOUSING

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Housing Facts

- Deaths constantly exceed births on the Island.
- Population growth on the Island is entirely due to net in-migration.
- From 1991 - 1995 the population of the Island only increased by about 500.
- By 2011, the Island population is expected to reach 130,000.
- There are predicted to be 58,000 households by 2011.

Introduction

7.1 Planning for future housing needs is a crucial element of the plan. It must ensure that adequate provision is made for the future requirements of the population without unduly compromising the environment. Population growth on the Island is to a large extent dependent upon the health of the economy. If jobs are available then the population is likely to increase faster than if they are not, principally because levels of out-migration will decline and levels of in-migration will increase. House price differentials between the Island and the mainland have been one factor encouraging in-migration in the past, and this could continue to be an important influence on population levels.

7.2 The housing market itself is complicated. Consumer demand should lead to housing development, but at the same time

the availability of housing may in itself create demand. There is also the issue of affordability, and the difference between what people can afford to pay for housing and actual house prices.

7.3 In order to produce an effective strategy, the Council has to estimate the likely future need for housing due to population growth, household formation etc and then consider how much land should be allocated to meet this need. The various influences on this process are outlined below.

Regional Guidance

7.4 Regional guidance was issued by the Government in 1991 to the effect that the South East Region should provide for an additional 855,000 dwellings in the period 1991 - 2006. This guidance agreed that the Isle of Wight's contribution to the region's

requirements should continue at the same rate as in the past, meaning that the Island should provide for at least 8,000 new dwellings between 1991 and 2006. This is an increase of 3,000 dwellings over the previous guidance (1991 - 2001) of 5,000 dwellings.

7.5 The figure has been derived from a regional perspective rather than a local analysis and is based on earlier estimates of population and household change which projected a higher rate of growth for the Island. In practical terms, the Island does not directly help to satisfy the regional need for housing because of its physical separation from the mainland. An increase in regional demand will not necessarily impact on the Island. The Island can identify enough land to satisfy the current requirement. A review of the figures to take into account the new population and household data is likely in 1997 and extension of the period covered to 2011 is also expected. The Council's housing land figure should satisfy new regional guidance, and it is considered that no additional land allocations beyond those shown in the plan will be needed.

Housing Green Paper

7.6 In November 1996 the government published a Green Paper Household Growth: Where Shall We Live? which indicates that the number of households in England is projected to grow by 4.4 million between 1991 and 2016. This figure is based on the most recent set of household projections which are based on a range of assumptions about social and demographic trends which may or may not materialise. However for the past 10 years the projections have consistently underestimated the number of households formed due to more individuals forming separate households, fewer marriages and more divorces than predicted. Most of the growth in households across England will reflect local need, but as any growth in the population on the Isle of Wight is caused by net in-migration, this will

also be a major force affecting the level of household growth on the Island. The uncertainty that arises from relying on migration data for population growth forecasting on the Island has already been mentioned.

7.7 The Government's aim is to ensure that as many new homes as possible will be built in existing urban areas. A previous target was that 50% of all new housing should be built on reused sites by 2005 but the government is keen to see an increase in many areas and now wants to receive views on an aspirational target of 60%. The UDP already aims to locate the majority of housing development within existing settlements but it is clear that some development will still be necessary on greenfield sites on the Island.

7.8 The Green Paper suggests that the best use possible must be made of the land available in urban areas. This could include increasing the density of development and reducing parking standards in appropriate situations. The paper suggests that space is used better, for example, by building a high proportion of small units and encouraging conversions and infill. Housing policies which meet these aims and which endeavour to meet the housing requirements of the population of the Isle of Wight over the plan period in the most effective and sustainable manner possible are included within the UDP.

Forecasting Growth

7.9 The dynamics of population change on the Island make forecasting extremely difficult. Nevertheless, an estimate of likely changes must be made to ensure that this plan does make adequate provision for likely growth.

7.10 Deaths consistently exceed births on the Island and this would lead to a falling population if there was not net in-migration. Migration data is difficult to predict with any degree of certainty as it is very dependent on

Population Projections

Sub-national population projections are produced every two years for the local authorities and health authorities in England. They analyse the population by age and sex for a 25-year period. The most recent projections take as their starting point the resident population estimates from the 1991 Census of Population and incorporate data on fertility, mortality and migration. Mid-year estimates are different from projections in that they use empirical data on births, deaths and rates of migration to adjust the known population from a given date (currently the 1991 Census of Population). The estimates are produced for health authorities and local authorities in England and Wales, analysed by age, sex and marital status.

the state of the economy and thus liable to wide fluctuations. Over the period 1981-1991 there was an average net in-migration of 1,400 people per annum. This peaked at 2,700 in 1987/88 - mirroring the state of the national economy and the housing market. Large numbers of people moved to the Island during this period from more expensive housing areas, particularly London. Levels slumped to only 280 in 1990/91 reflecting the general economic uncertainty at this time and difficulties in the housing market.

7.11 Over the same period, deaths exceeded births on the Island by an average of over 500 persons per year - meaning that the Island's population increased by an average of about 900 people per year. This reliance on net in-migration for population growth means that forecasting change is difficult and future population levels may be very unstable.

Population and Household Projections

	Thousands			Change (%)	
	1991	2001	2011	1991-2001	2001-2011
Population	126.3	126.6	129.9	0.2	2.6
Households	52	54	58	3.9	7.4

Source: Population, ONS 1993 based mid-year estimates
 Households, DOE 1992 based household projections

throughout the Isle of Wight Council area. The survey aimed to identify the extent, geographical distribution and type of housing needed within the next 3 years.

7.14 The survey was conducted via a postal survey of 10,250 households and a more detailed random sample of 500 face to face interviews designed to collect more detailed information about certain aspects of housing need. Householders were asked whether any members of their household were living with them because they could not afford a home of their own. An equivalent of 3,206 households (6% of the total households on the Island) stated that they were. The survey also identified a demand for private sector affordable housing of 2,568 units and public sector affordable housing of 1,454 units

7.15 The actual number of this type of households revealed by the survey needs to be treated with some caution. Some of the households will combine with other

7.12 It has been assumed, for the purposes of this plan, that the maximum growth rate experienced during the 1980s will not be exceeded during the life of the plan. In fact a more moderate rate of growth is a more likely scenario, particularly when national projections of slow population growth and the Island's elderly age structure are taken into account. The most recent data from the Office of National Statistics (ONS) confirms this new trend. The 1995 mid-year estimates shows that the population of the Island has only increased by about 500 since 1991.

Housing Needs Survey

7.13 In May 1996, consultants PS Opinion Research were commissioned by the Isle of Wight Council to conduct a Housing Needs survey throughout the Island. The specification was wide-ranging and covered all aspects of the demand for housing

households on the Island (eg, via marriage or cohabitation) and other potential households may fail to establish themselves as separate households or may leave the Island. The combination of net in-migration and the continuing housing need in the current population will maintain the demand for new housing on the Island.

Future Housing Provision

7.16 In order to arrive at a target figure for housing provision, the Council have taken into account the range of different projections of housing need summarised in the preceding sections. The need to provide a sufficient range of sites to allow for choice and flexibility, the development of adequate amounts of social housing and opportunity growth in the economy have also been taken into account. While the Council do not want to see over development, it is important that sufficient housing land is available to meet the needs of the current and future population as and when it is required.

7.17 In summary, the Council have examined the following to arrive at a housing allocation target:

7.18 Bearing in mind the above, the Council considers that it should aim to make

available sufficient sites to provide for at least 8,000 new housing units over the plan period. This figure may be higher than suggested by current household projections, but will allow for economic growth and a reduction of out-migration by young people; the development

- o Regional planning guidance 1991-2006 indicates, 8,000 housing units are required, of which approximately 2,500 have already been built. Continuation at the same rate would mean a figure of approximately 8,000 housing units needed for the plan period, from 1996-2011.
- o Current DOE household projections indicate a growth of 6,000 households over the period 1991-2011. This figure is based on national trends in household formation and does not take into account the relatively high levels of hidden households in the population who may be unable to obtain separate accommodation. It also assumes that the level of population will not grow significantly over the plan period.
- o Continuation of past trends of house building in the 1990s would indicate a need to provide land for 490 new units a year over the plan period (1996-2011), or a total of 7,840 houses. Rates of house building in the late 1980s were considerably higher.

of a significant element of social housing and a range of sites for development, providing choice and flexibility in the market. It is anticipated that up to 2,500 units will come forward from sites which are currently unidentified in the plan.

7.19 Unlike mainland areas, the Island can be reasonably sure that housing will only be built when there is a clear demand for it. This will be from existing Island residents or migrants who have already decided to move to the Island. Developers on the Island are relatively small-scale, as compared to national house builders, and the scale and rate of development is also considerably smaller. It is considered unlikely that any oversupply of housing land would influence the rate of development in itself and with clear criteria for phasing of development, a controlled and predictable land release can be achieved. Any land remaining undeveloped at the end of the plan period can be used to satisfy housing needs in the period beyond 2011.

Housing Land Availability

7.20 For the purposes of this plan, allocated sites are assumed to be likely to be developed at a density of 30 dwellings per hectare, or 15 per hectare on low density sites. On sites with planning approval, the actual figures are used.

7.21 In 1991 there was sufficient land for about 6,000 housing units either allocated in local plans, or with the benefit of planning permission. This was in addition to the 6,000 houses originally identified in the Replacement Structure Plan in 1986, which have now been constructed. In 1996 the availability figure had decreased to 4,479 units. In addition 2,447 dwelling units had been constructed between 1991 and 1996, at an average rate of about 490 per annum - a lower rate than in previous timescales.

7.22 Each year, a substantial proportion of new units are built on land which has not been previously identified for development. These include small infill sites and conversions. In the past an average of 200 units per annum have been built on these unidentified sites. However, it can be argued that such high numbers of units will not be built on these type of sites across the whole of the plan period. Towards the end of the plan period, currently unidentified sites will become more scarce. With the plan's emphasis on sustainability and concentrating the majority of development within existing

settlements, there will be less opportunity for a high number of unidentified sites to come forward and the numbers will probably decrease over time. On the other hand, as land on allocated sites becomes used up, there will be incentives for developers to develop difficult in-town sites. For the purposes of the plan, it has been assumed therefore that 200 housing units will be built on unidentified sites in the first 10 years of the plan and 100 units per annum in the last 5 years.

Housing Land Availability 1991 - 2011

7.24 The following table summarises the housing land situation.

Year	Units	Description
a 1991 - 1996	2447	Actual development completed
b 1996	4479	Housing land availability
c 1996-2011	1025	Potential units from new UDP allocations
d 1996 - 2006	2000	Expected development on unidentified sites(200p.a)
e 2006 - 2011	500	Expected development on unidentified sites(100 p.a)
1996 - 2011	8004	Total potential development (b+c+d+e)
1991 - 2011	10451	Total potential development (a+b+c+d+e)
1991 - 2006	8000	SERPLAN dwelling requirement

Other Influences

7.25 The simple equation outlined above does not, however, give the full picture. There are other factors which need to be taken into account including:

- (1) the proportion of sites which, for a variety of reasons, may not get developed;
- (2) the supply of different housing stock to meet a variety of needs;
- (3) housing used as second homes;
- (4) the proportion of housing stock remaining vacant due to turnover;
- (5) the fact that development may occur at different densities than predicted.

These factors could reduce the actual amount of housing available, but it is considered that the Council's approach will

7.23 This plan allocates land for an additional 1,070 housing units on a number of new sites. In total therefore, land for up to 5,549 housing units has been provided for in the plan, with a further 2,500 units expected on unidentified sites. New housing allocations are made in the plan, not only to meet estimated need, but also to ensure that an adequate amount of social housing can be brought forward (see policies HI4/HI5).

ensure that a sufficient number of housing units are available over the plan period.

7.26 Since May 1997, the Council have operated an Empty Property Strategy, which is a scheme aimed at bringing empty properties back into residential use. At present it is concentrating on providing additional social housing through the re-use of empty properties. Recent figures indicate that there are approximately 1,500 empty properties on the Island, 450 of which have been empty for more than twelve months. In its first year of operation, the scheme has successfully brought back into use 50 properties. The scheme is a flexible and innovative approach to providing additional social housing, and is part of the Council's overall housing strategy. The proportion of the overall housing provision which could come forward from this strategy is, however, small.

Objectives

The objectives of this section of the plan are:

- o to provide enough housing land to meet the future needs of the Island, and ensure a minimum of five years housing land supply is maintained throughout the plan period;
- o to encourage the provision of a diversity of housing and variety of sites throughout the Island to meet the community's needs, particularly affordable and accessible housing;
- o to ensure that new housing, particularly on infill sites, is appropriate to the site and area characteristics;
- o to control the development of all forms of housing to ensure that the character and amenity of residential areas is protected;
- o to encourage sustainable housing development in terms of both location and design.

Major New Residential Developments to be Located Within the Main Island Towns

H1 The majority of new residential development will be expected to be located within the defined development envelopes of the main settlements of Cowes, East Cowes, Newport, Ryde, Sandown and Shanklin. Planning applications for major residential schemes outside these settlements will not be permitted.

7.27 Major development schemes would involve the development of 50 dwellings or more on a single site. In view of the need to ensure that major housing schemes are located close to existing facilities (to ensure

travel demands are minimised), it is considered only sites within the defined boundaries of the Island's main settlements should be permitted.

To Ensure that Large Residential Developments Contain a Variety of House Sizes and Types

H2 Planning applications for residential development on sites over 1 hectare will be approved provided that they are developed with a range of dwellings of different sizes and types or reflect identified needs. Appropriate open space will be expected to be provided within new residential development.

7.28 Large housing estates of nearly identical houses are a relic of the past and it is important that new developments consist of a range of dwelling types and sizes including an appropriate mix of detached, semi-detached, terraced and flatted accommodation. This not only improves the visual impact of the development but also helps create more balanced and varied communities.

one person households on the Island is projected to increase by 50% between 1991 and 2011 and the needs of these households can be most appropriately met by building small dwellings.

7.29 The mix should include a high proportion of small dwellings. The number of

7.30 The provision of recreational open space is an important consideration for new residential development. Policy L10 details the standards that will be applied with regard to the provision of open space within new residential development.

Allocation of Residential Development Sites

H3 Planning proposals for residential development will be acceptable in principle on the sites listed in Appendix A, subject to any specific guidance as detailed.

7.31 To meet the Island's housing requirements the Council has identified a number of sites for development during the plan period. These are either zoned in current local plans or have planning approval for housing development and will be expected to be built in accordance with the more detailed policies of the plan. The plan also allocates a number of new sites for housing development

at:- Newport; land off Worsley Road, Newport; land at the rear of Freshwater library, Freshwater; land adjacent to Carisbrooke High School, Newport, land off Sylvan Avenue, East Cowes; land at Upper Chine, Shanklin, Downsvie Chalet Park, Sandown and additional areas at Westminster Lane, Newport and Kingston, East Cowes.

Unallocated Residential Development to be Restricted to Defined Settlements

H4 Planning applications for new residential development including infill, conversion and redevelopment on sites not allocated within this plan will be acceptable in principle where they are within the development envelopes of defined settlements.

7.32 Housing development will normally be permitted only within the development boundaries of defined settlements. This will ensure that new housing development will be located close to existing facilities. There may

however be circumstances, where development outside defined settlements will be permitted. These exceptional circumstances are dealt with by Policy H9.

Infill Development

H5 Planning applications for infill residential development within development envelopes will only be approved where they will not unduly damage the amenity of neighbouring property and the surrounding area. Where, in the opinion of the Council, an infill development would lead to an unacceptable loss of amenity to the surrounding area, the application will be refused or required to be appropriately modified.

7.33 Infill development refers to building in the space between existing developments. This land may be important as open space or simply as a gap between buildings. There is a need to ensure that town cramming does not lead to loss of amenity for existing residents. This is also of particular importance in villages where infill development may damage the character of the local environment.

7.34 Restricting residential development to existing urban areas will, if the development envelope is not enlarged, lead to increasing densities of housing in those areas. It is important however, that over-intensive development is not allowed to unduly affect the amenity of these areas.

High Density Residential Development

H6 Planning applications for high density residential development will be permitted in appropriate areas within the development envelope where the following criteria can be fulfilled:

- a the development is close to public transport services and local town centre facilities;*
- b the amenity of surrounding areas will not be unduly affected;*
- c open space and other requirements are not compromised;*
- d the density and design is acceptable and appropriate to the historic character and layout of the settlement.*

7.35 High density development is really only appropriate in towns and then only in appropriate circumstances. In general, it is expected that village development should be kept to relatively low densities. This should

also be the case for the locally affordable housing exceptions policy (Policy H15), where land costs should form a relatively low proportion of overall development costs

7.36 In certain cases a higher level of density may be appropriate if the resultant development makes a positive contribution to the special character of the settlement. However, for some high density developments to be acceptable, it may be necessary to remove General Permitted

Development Order rights which would allow owners to extend their properties still further. High density development for the purposes of this policy is regarded as development in excess of about 40 dwellings per hectare or 120 bed spaces.

Extension and Alteration of Existing Properties

H7 Planning applications for extensions or alterations to existing residential properties will be permitted:

- a where they are of appropriate size, scale and design to the property; or**
- b where an additional dwelling is not created; or**
- c where the impact on neighbouring properties is not excessive.**

7.37 Extensions and alterations to properties beyond that permitted in the General Permitted Development Order should normally be allowed provided they are properly in scale and do not unduly affect

neighbouring properties. Where an additional dwelling could be created by the extension, however, permission will not be granted unless other standards of the plan are met.

Loss of Dwellings

H8 Development which would lead to the loss of existing dwellings, especially those which are suitable for people not easily able to compete in the existing housing market, will not be permitted unless the new development is a specific proposal of this plan or is considered essential, and where equivalent replacement housing will be provided elsewhere.

7.38 Losses to the dwelling stock should be avoided as far as possible as the existing stock is an important resource. Where the dwellings concerned are affordable to local people, then it is all the more important that these are retained. Only in exceptional

circumstances where an essential development is proposed which is a proposal of this plan will the loss of existing housing be acceptable. In these cases it will be expected that replacement housing will be provided elsewhere.

Residential Development Outside Development Boundaries

H9 Planning applications for residential development outside the development boundaries of defined settlements will only be permitted if they are for:

- a a replacement of similar scale and mass to the existing dwelling; or**
- b an essential dwelling for an agricultural unit, of appropriate size for the farming operation, where a functional need is proven; or**
- c for the conversion of a rural building, provided no other alternative use is feasible; or**
- d essential to the operation of an approved tourist use; or**
- e a specific locally affordable housing scheme; or**
- f the acceptable infilling of a small gap in an otherwise built-up frontage or group of houses.**

7.39 In particular circumstances, development for specific residential uses may be acceptable outside the development boundaries, because of particular local circumstances, or to support the needs of

rural communities. This policy should be read in conjunction with policies H5, H15, T8, D1, C17 and C18 in the relevant sections of this plan.

Residential Development Above Ground Floor Level in Town Centres

H10 Planning applications for the development of more than one unit of residential accommodation above shops or commercial premises will be approved provided:

- a the change of use does not prejudice the operations of the ground floor unit;*
- b the street level access arrangements comply with current shopfront design guidance;*
- c the development is not likely to be affected by adjacent, or nearby, incompatible uses.*

7.40 Encouraging residential uses above shops and commercial premises is an important way to encourage vitality and viability in town centres. Under the General Permitted Development Order, up to one unit of residential accommodation is permitted without needing planning approval. Parking guidelines may allow for a reduced parking

provision, as on-site parking may not be available. Other town centre parking facilities may be available out-of-business-hours for these residents, who may also be less likely to need a car or to own one. The Empty Property Strategy can be used as a vehicle through which this policy may be implemented.

Houses In Multiple Occupation (HMO s)

H11 Planning applications for houses in multiple occupation will only be approved where:

- a there is no significant loss of amenity to adjoining occupiers or adverse impact on the character of the area;*
- b an acceptable and accessible amenity area can be provided;*
- c public transport is easily accessible.*

7.41 A HMO can be defined as a dwelling containing more than six people, not related, living as a communal household, and sharing living, dining, kitchen and toilet facilities. HMO s provide a valuable supply of housing at low cost for people who are often with low income. Their retention may be acceptable if minimum standards, including fire and environmental health, can be met, ie the

property is capable of meeting requirements involving sound insulation, means of escape and fire regulation.

7.42 There is a continual need to provide an analysis of the current position with regard to HMO s and in particular the use of vacant hotels, so the operation and effectiveness of policies can be monitored.

Mobile Homes and Residential Caravans

H12 Planning applications for the development of mobile homes or residential caravans on new sites will be considered on their merits in a similar manner to applications for normal residential development. Planning applications to develop existing permanent mobile home or residential caravan sites to permanent residential development will not be permitted where they are outside development envelope boundaries.

7.43 While mobile homes and caravans can provide a supply of relatively cheap accommodation, most existing sites are in areas where permanent residential dwellings would not be appropriate. Any re-development for permanent housing would cause a loss of the cheaper accommodation,

resulting in lower densities and inappropriate development in the countryside. Where new sites are being considered for mobile homes, the same locational criteria relating to residential development should be applied.

7.44 The Council is concerned that

Caravans in Gardens

H13 Planning applications involving the siting or change of use of caravans or similar structures within the curtilages of the dwelling houses for purposes which are not incidental to the enjoyment of the dwelling house, or that would result in a separate self-contained unit of accommodation will not be approved.

caravans sited in residential gardens and used as accommodation in conjunction with the house are, in some cases, becoming permanent and self-sufficient units of accommodation with their own power supply, cooking facilities and living accommodation. This is not seen as appropriate in either living, design or environmental terms and the Council wishes to ensure that additional units of accommodation are not provided in a sub-standard manner which may also adversely affect adjoining residential properties.

Locally Affordable Housing

7.45 Local authorities can consider the requirements for affordable housing policies in their areas, and Government guidance makes it quite clear that detailed policies should form part of the Unitary Development Plan. Since the concept of affordable housing was first introduced in 1989, the need to provide housing at affordable levels for those who could not compete on the open market has remained.

7.46 The Council supports the principle of affordable housing, subject to the detailed arrangements requiring that dwellings meet local needs in perpetuity. Circular 06/98 Planning and Affordable Housing supplements PPG3 by amplifying the Government's preferred approach to planning for affordable housing. The circular aims to give practical advice to planning authorities on how to increase the supply of affordable housing in appropriate circumstances through negotiations with developers and others.

7.47 The circular states that it is particularly important to take into account site size, suitability and the economics of provision and the need to achieve a successful housing development. It is inappropriate to seek any affordable housing on some sites and the circular states that in practice, the policy should only be applied on housing developments of 25 or more dwellings or residential sites of 1 hectare or more, irrespective of the number of dwellings. In settlements of 3,000 or fewer the local planning authority should adopt appropriate thresholds.

7.48 The guidance does allow LPAs to adopt lower thresholds where they are able to

demonstrate, through the plan process, exceptional local constraints and given the number of small sites that make up the Council's land availability together with the limited size of development proposals and the scale and location of needs identified through the housing needs survey, it is considered appropriate to adopt a threshold of 15 units or more or 0.5 hectares, irrespective of the number of dwellings in the following settlements over 3,000 population:

Ryde; Shanklin/Lake/Sandown; Cowes; East Cowes; Freshwater/Totland, Wootton and Ventnor.

15 units or more is the lowest figure that the circular allows in settlements over 3,000 population.

Newport will remain at the 25 unit threshold to a number of larger housing allocations, including Council owned land, which could be utilised to provide for a significant element of local affordable housing.

7.49 The remaining settlements on the Island have less than 3,000 population. Development opportunities within most of these settlements are limited and of small scale (mostly 1 or 2 units) and if local needs are identified they could be considered as rural exceptions under Policy HI5. Given the economics of small schemes any threshold must not stifle development but equally should provide the opportunity to address rural needs wherever possible. It is therefore suggested that 10 units or more is an appropriate threshold for settlements less than 3,000 population. The Council has recently carried out a comprehensive housing needs survey on the Island which sought to identify the extent, distribution and type of housing needed over and above homelessness.

7.50 The survey identified that of the 4,500 households required, some 4,000 needed to be affordable (90%) in that they would require assistance to meet their housing needs in the context of the local market. Of that 4,000 around 30% were looking at public provision (ie Housing Association) to meet their needs.

7.51 In addition, the main conclusions with regard to affordable housing area;

- 1 the demand for rented accommodation;
- 1 although there is a need in most Island settlements the areas with the most needs are Newport, Ryde, Shanklin/Lake/Sandown, followed by Cowes;
- 1 the large proportion is for single person accommodation, although there continues to be on-going demand for 2/3 bedroom homes to meet the statutory homeless requirements
- 7.52 Notwithstanding the circular's reference to the contribution of low cost
- market housing, the Council does not envisage that this type of development will contribute to meeting the Island's affordable housing need. Much of the new build market is already targeted at the first time buyer and as an Island is aimed at meeting local needs rather than provision at a regional level which would include those wishing to commute. If developers wish to provide low cost market housing such dwellings must be over and above the proportion of affordable housing on each site.
- 7.53 Locally affordable housing is defined as housing designed for those in the local

Locally Affordable Housing as an Element of Housing Schemes

H14 On those sites allocated for residential development shown on the proposals map, and those which become available but are not currently available, the Council will seek to negotiate an element of affordable housing as part of the scheme.

The scale and type of provision will be considered in relation to local needs however, the Council is seeking to achieve 20% of housing on appropriate sites to be developed and handed over to a Registered Social Landlord at a discounted price (50% market value). Mechanisms will need to be put in place to ensure such provision remains in affordable use in the long term.

On suitable sites where the Council considers it preferable to provide affordable housing it may be prepared to accept:

- a an appropriate contribution of serviced land which may also include built affordable housing units;**
- b a financial contribution sufficient to enable a Housing Association to provide the agreed number of units, either by new building, or the purchase of existing stock.**

area whose income generally denies them access to open market housing as a result of the relationship between income and market price. PPG3 states that the developers willingness to provide an element of affordable housing within residential schemes is a material consideration in dealing with the planning application.

7.54 Accessibility to the housing market continues to be a problem on the Isle of Wight. It is estimated that some 30% of newly formed households are unable to afford their own home. Unlike many mainland authorities, there is no Council owned housing on the Island and therefore housing for rent outside the private sector is only provided by the Housing Associations. Although the Housing Associations continue to construct new units of accommodation each year, the waiting list for the Island continues to grow. As an enabler, the Council wishes, through the plan process, to encourage the provision of locally

affordable housing, as a contribution to the overall need.

7.55 The number of locally affordable houses which are appropriate will vary from site to site, however, in order to meet the Island's identified needs, and although the precise proportion is a matter for negotiation on each site, the Council will seek to ensure that not less than 20% of units are for affordable housing and that these should be built and handed over to a Registered Social Landlord at 50% discount on market value. This will enable the Registered Social Landlord to seek private funding to purchase the units by borrowing from financial institutions rather than through the Housing Corporation where only limited funds are available. Each site will be assessed as to its suitability in relation to local need. The criteria for the suitability of such sites will include:

- (1) the conformity of the scheme with

other policies of the plan, particularly design;

- (2) an identified need in the area;
- (3) in line with PPG13, good access to a range of facilities on foot and by public transport;
- (4) no damage to the amenity and character of the surrounding area.

7.56 The Council will need to be satisfied that appropriate provisions are in place to ensure such housing remains available to those who need it. This may be through legal **Locally Affordable Housing as Rural Exceptions**

agreements, conditions and obligations and normally involve a Registered Social Landlord. Recent changes to the housing legislation now means the right to buy has been extended to all housing association stock within settlements over 3,000 population. Planning agreements will be required to ensure locally affordable housing provided by this method remains as an affordable local resource.

7.57 The Government has, since the late 1980s, recognised the problem of locally affordable housing in small villages (below 3,000 population). Often the exclusivity created by tight development boundaries,

H15 Exceptionally, planning applications for small-scale residential developments on sites in, or adjoining, villages may be approved to help meet the needs of local people, unable to afford market rents or to purchase property outright, providing the following criteria are met:

- a the dwellings are shown, to meet a particular local need that cannot be accommodated in any other way;**
- b the developers enter into planning obligations to ensure the dwellings serve local need in the long term;**
- c the scheme can be demonstrated to be viable and capable of proper management by a Registered Social Landlord;**
- d appropriate local facilities exist in the village to cater for the occupants;**
- e the proposal would not seriously prejudice other policies of the plan.**

conservation areas and surrounding countryside has precluded development taking place, pushing up house prices beyond the reach of many people either born and raised in the village, or providing an essential service. These were often referred to as dormitory areas, where those earning high incomes in the towns, but willing to commute, would choose to live, because of the lifestyle and environment that the village had to offer.

7.58 The rural exceptions policy, first promoted through PPG3, enables the Council to consider small housing schemes outside village boundaries, or on land inside village boundaries that would normally be protected from development, where such a development is providing housing to meet an identified local need. It also enables the

Council to ensure sufficient safeguards are in place to retain such units in local use over the longer term, as well as recognising such decisions are essentially a local matter.

7.59 Equally, the Council realises that some villages, because of a lack of services such as schools, shops, public transport and other community facilities, may not be appropriate for such schemes, as this may result in isolation, often for women and children, as well as promoting more car journeys, contrary to Government policy.