

Emsworth, Hampshire

Housing Needs Survey

For the
Emsworth Community Land Trust

Final Report

March 2020

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

© 2020 arc⁴ Limited (Company No. 06205180)



Table of Contents

1.	Introduction	6
	The study area.....	6
2.	Methodology.....	7
3.	The ward profile.....	8
	Key findings from the ward profile	12
4.	House prices and rentals, affordability, market appraisal and wider context	14
	Introduction	14
	House prices, rents and affordability.....	14
	The affordability of market housing for sale	14
	Market housing for rent.....	18
	Low cost and affordable home ownership options.....	20
	Selected wage earner affordability comparisons	22
	Evidence from Rightmove.....	24
	Key findings arising from the analysis.....	24
5.	The household survey and local housing requirements.....	25
	Respondent general views on future housing needed.....	25
	Older person long term housing intentions	27
	Respondent views on local facilities	27
	Existing households: future housing requirements.....	31
	Newly forming households	34
	Supply and demand for owner occupied housing sold on the open (market housing)	34
	Key Findings arising from the analysis	37
6.	The need for affordable housing	38
	Introduction	38
	Affordable need: scale and mix	39
	The need for intermediate affordable housing and affordable low-cost home ownership options	40
	Implications of the unmet need for affordable housing	42
	What capacity of additional affordable housing is needed to fully meet the affordable housing imbalance?	42
	Key Findings arising from the analysis	43
7.	Conclusion.....	44
	Appendix A: profile data	47
	Appendix B: Selected household survey data	51
	Appendix C: NPPF 2018 (February 2019) Annex 2 glossary definition of affordable housing (our emphasis)	61

Appendix D: The household survey questionnaire	62
--	----

List of Figures

Figure 3.1	Number of bedrooms	9
Figure 3.2	House type	9
Figure 3.3	Tenure (all households)	9
Figure 3.4	District population projections	9
Figure 3.5	Tenure by number of bedrooms (ward only)	10
Figure 3.6	House type by tenure (ward only)	10
Figure 3.7	Tenure (HRP 65 years or older).....	11
Figure 3.8	Population age structure	11
Figure 3.9	Household composition	12
Figure 4.1	New and existing household income profiles compared	17

List of Tables

Table 4.1	Ward house price percentiles compared	15
Table 4.2	Ward house price average by dwelling type	15
Table 4.3	Household income (existing households)	15
Table 4.4	Household income (newly forming)	16
Table 4.5	Household income required to service a mortgage	17
Table 4.6	Relevant Local Housing Allowance rates	18
Table 4.7	Income required to service rents at LHA rates	19
Table 4.8	Income required.....	19
Table 4.9	Income required for low-cost home ownership options.....	21
Table 4.10	Selected wage comparisons - purchase.....	23
Table 4.11	Selected wage affordability comparisons – rental at £480 p.c.m.	23
Table 5.1	Q17. Which household groups do you consider to be a priority for additional housing? 26	
Table 5.2	Q18. Which house types would you consider to be a priority for future house building in the area?	26
Table 5.3	Q12. Main options considered by over 55s.....	27
Table 5.4	Q21. The importance of facilities.....	28
Table 5.5	Q22 Rating of facilities	29
Table 5.6	Q23 How can the town centre be improved?	30
Table 5.7	Q27. the main reason you are seeking to move home in the next 5 years?... 32	

Table 5.8	Q34. where would you like your next home to be?	33
Table 5.9	Q43a. Do any of these people feel they are able or unable to move out?	34
Table 5.10	Q52. Newly forming household location preference	34
Table 5.11	Summary of housing requirements for those seeking home ownership housing over the next 5 years.....	36
Table 6.1	Summary of affordable need	39
Table 6.2	Bedrooms required for the annual net flow	39
Table 6.3	House types required for the annual net flow	39
Table 6.4	Affordable tenure preferences of existing households seeking to move home 41	
Table 6.5	Level of interest in affordable tenure preferences of newly forming households 41	
Table A1	Number of bedrooms	47
Table A2	House type	47
Table A3	Tenure	47
Table A4	Population projection - district.....	48
Table A5	Tenure by number of bedrooms ward only)	48
Table A6	Accommodation type by tenure (ward only)	49
Table A7	Tenure: HRP aged 65 or over	49
Table A8	Population age structure	49
Table A9	Household composition	50
Table A10	Occupancy rating by bedrooms (ward only) (proportion for each tenure).....	50

List of Maps

Map 1.1	Ward of Emsworth.....	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.

Registered Address: arc4, 41 Clarendon Road, Sale, Manchester, M33 2DY
Email: businessteam@arc4.co.uk Web: www.arc4.co.uk
arc4 Limited, Registered in England & Wales 6205180 VAT Registration No: 909 9814 77
Directors: Helen Brzozowski and Michael Bullock

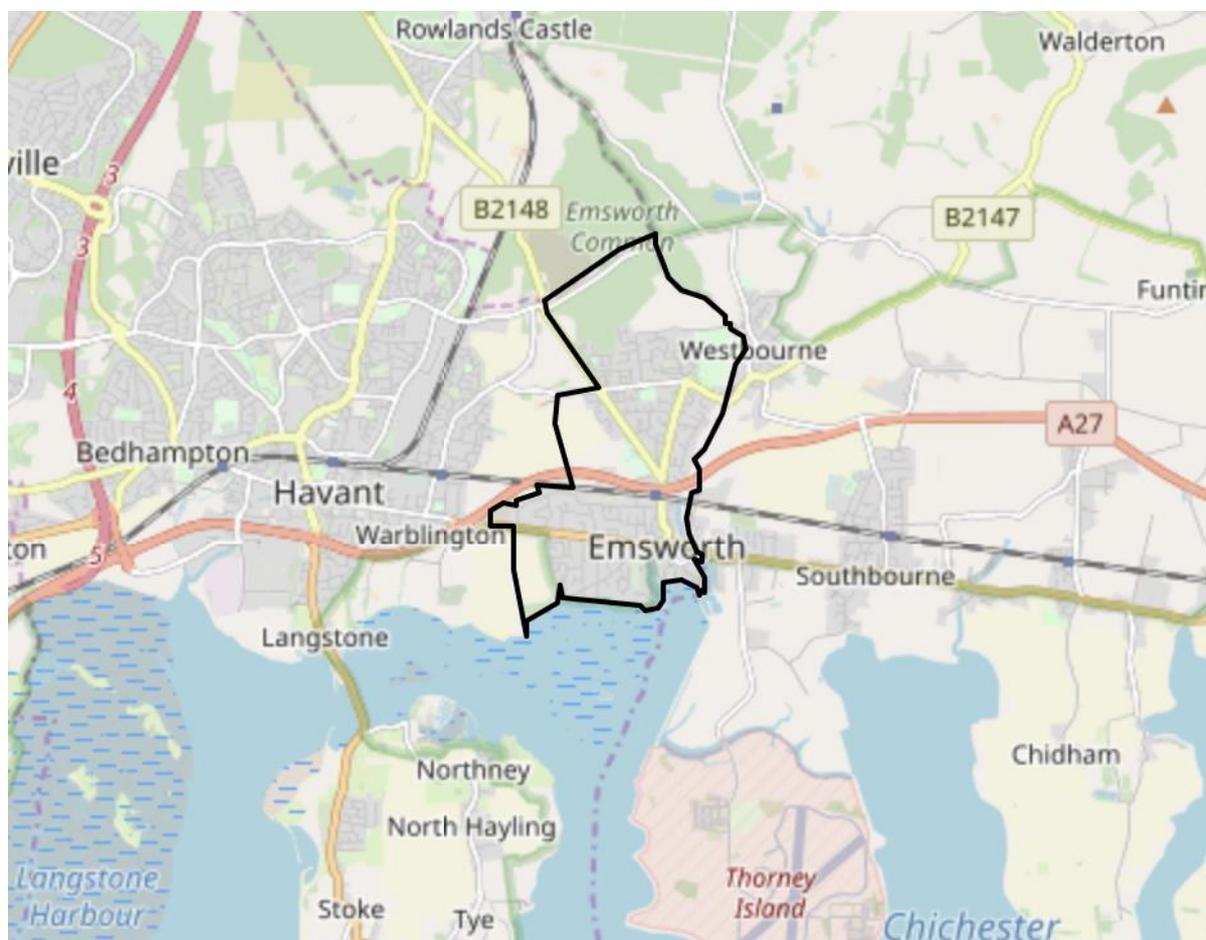
1. Introduction

- 1.1 arc4 was commissioned by Emsworth Community Land Trust to undertake research in order to provide an estimate of housing requirements within the ward of Emsworth.

The study area

- 1.2 The following map shows the boundary of the ward in the context of nearby towns, road and rail connections.
- 1.3 At Census day 2011, 9,492 people lived in the ward in 4,329 households. A profile of the ward's housing and households is provided in section 3 of this report.

Map 1.1 Ward of Emsworth



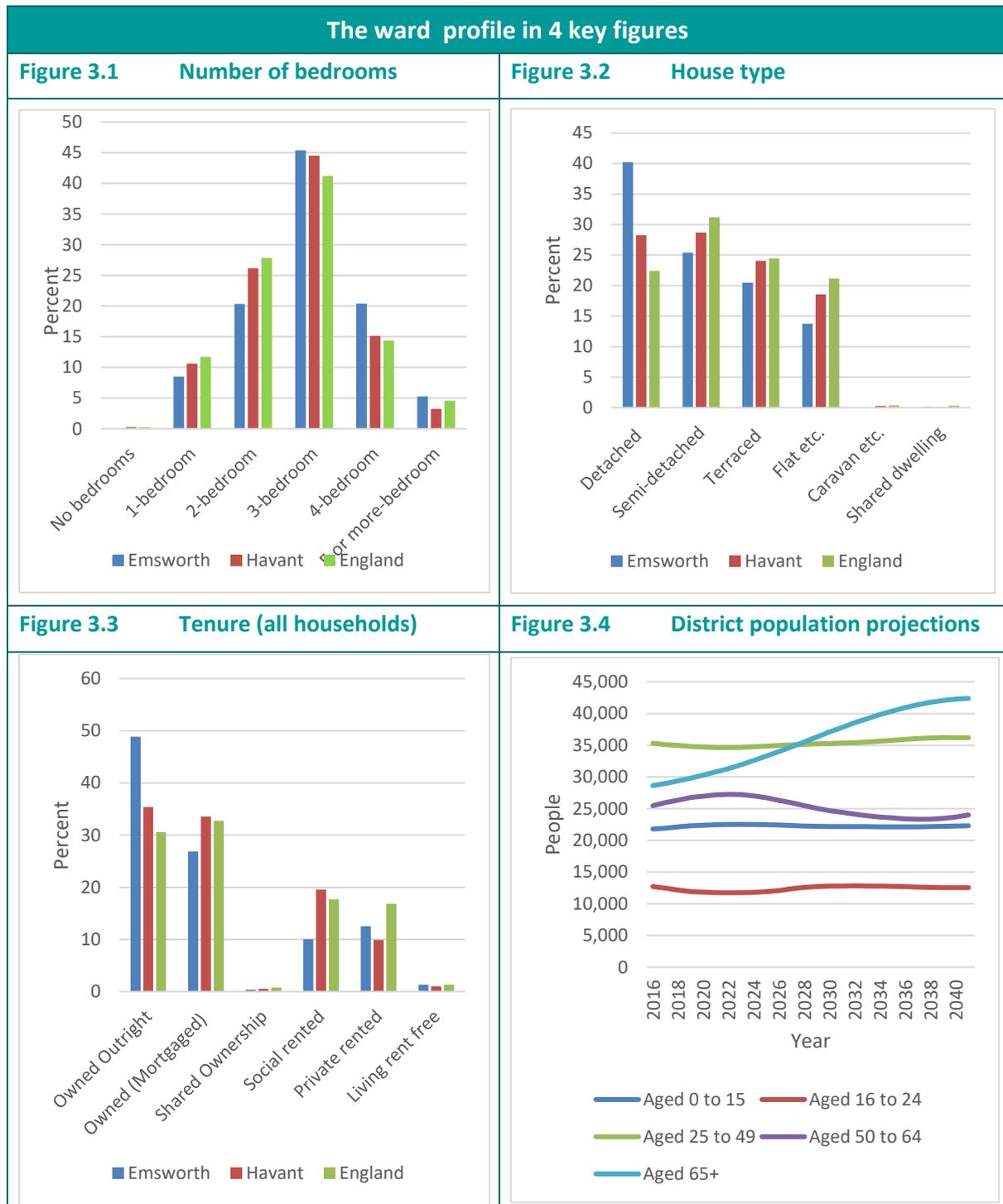
Source: Nomis

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 ward or having a strong connection to it. Affordable housing estimates are based upon household survey information and information from the local authority. This information is used in a standard model to provide a consistent basis for 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 ward. 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 6 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;
 - data from the local authority (the SHMA and other housing needs studies) including local data from the housing register where available;
 - evidence from local housing specialists such as estate and letting agents, and housing associations;
 - evidence from the Land Registry, VOA, Zoopla and Rightmove; and
 - a specially commissioned 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 ward household intentions due to households choosing not to complete survey questionnaires. Data weighting is used to adjust for this.
- 2.5 Data 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, so error margins are calculated and are stated in chapter 5.

3. The ward profile

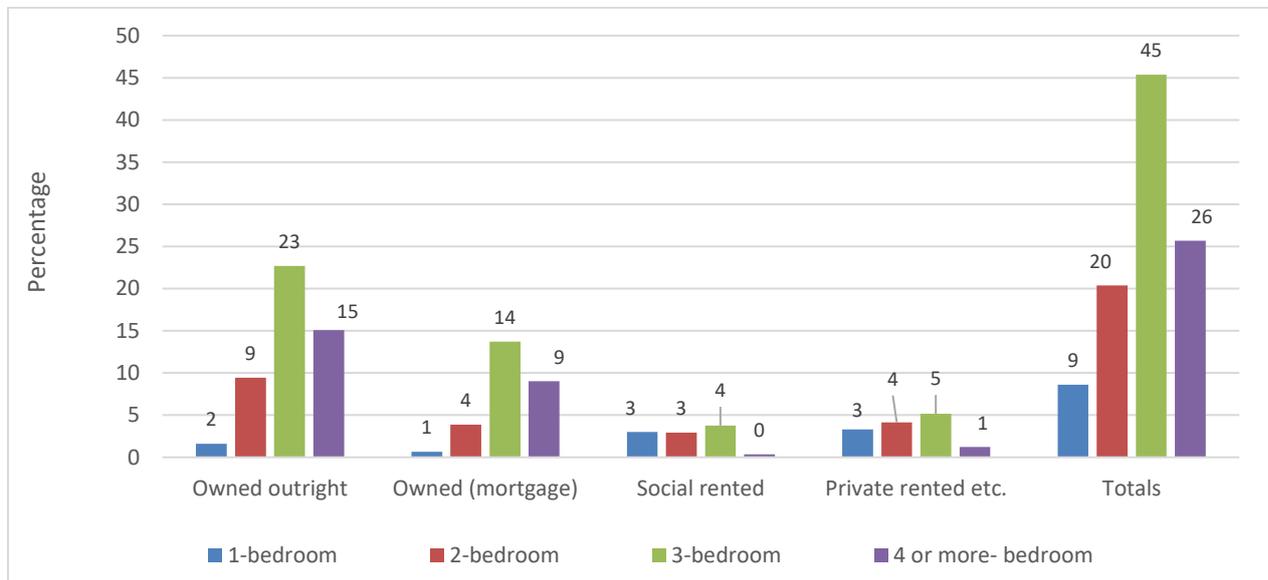
- 3.1 The following figures present a profile of the ward's housing and population, with data taken from the 2011 Census. It helps to put the survey findings into context and with understanding the housing need of households, and the extent to which the housing stock is suited to local need.
- 3.2 Data is presented in the form of proportions (percentages) of people or households compared to the district (the Borough of Havant) and to England as a whole. Numeric data is recorded in the appendix.
- 3.3 At Census Day 2011, 9,492 people lived in the ward in 4,329 households – an average of 2.19 people per household. This compares to an average of 2.35 for the district and 2.40 for England.
- 3.4 Figures 3.1-3.4 summarise the key parts of the profile.
- 3.5 Figure 3.1 shows the distribution of dwellings by number of bedrooms. It can be seen that the ward had a smaller proportion of homes with 1 or 2-bedrooms, and a greater proportion (25.7%) of homes with 4 or more-bedrooms than both the district (18.4%) and England (19%). As with other geographies, 3-bedroom dwellings made up the largest proportion of the housing stock (45.4%).
- 3.6 40.2% of housing stock in the ward consisted of detached houses and bungalows, a greater proportion than other geographies, as shown in Figure 3.2. For all other housing types, the ward had smaller proportions than the other geographies, with 25.4% semi-detached and nearly 20.5% terraced.
- 3.7 75.7% of homes in the ward were owner-occupied – see Figure 3.3. This was a greater proportion than other geographies, although within this, the district did have a greater proportion of homes owned outright without the help of mortgage. 48.9% of homes were owned outright, compared to 35.4% for the district and 30.6% for the country. Social rented dwellings were at lower proportion than other geographies – 10%, compared with 19.6% for the district, the latter being a slightly larger proportion than England as a whole.
- 3.8 The population projection for the district, Figure 3.4, estimates change in the population by age group over a 25-year period from 2016 to 2041. This is the context within which the ward level findings must be set. Overall, the population is estimated to grow by 10.9%, the equivalent of 13,529 people. The biggest growth by far is in the over 65 age group, growing by 48% over the 25-year period. The population aged between 16-24 and 50-64 are estimated to fall, whilst other age groups are set to increase. By 2028, the over 65 age group is estimated to become the largest group accounting for 31% of the population.



Source: Census 2011 and Nomis

3.10 Figure 3.5 shows a cross tabulation of tenure and number of bedrooms for the ward only. It shows that 61% of housing stock was owner-occupied 3 or more-bedroom homes. 3-bedroom dwellings were the most prevalent across all tenures.

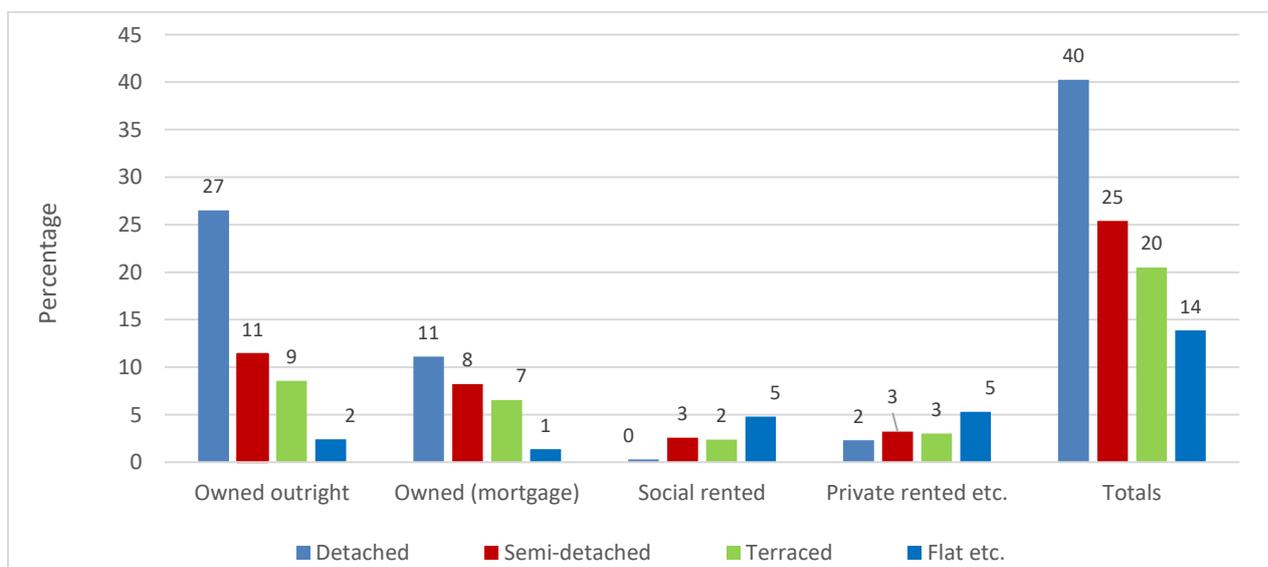
Figure 3.5 Tenure by number of bedrooms (ward only)



Source: Census 2011

3.11 Figure 3.6 shows a cross tabulation of house type and tenure for the ward only. Here it can be seen that the majority of detached housing was owner-occupied, as was the case for semi-detached housing. The highest proportion of socially rented and private rented housing was in the form of flats.

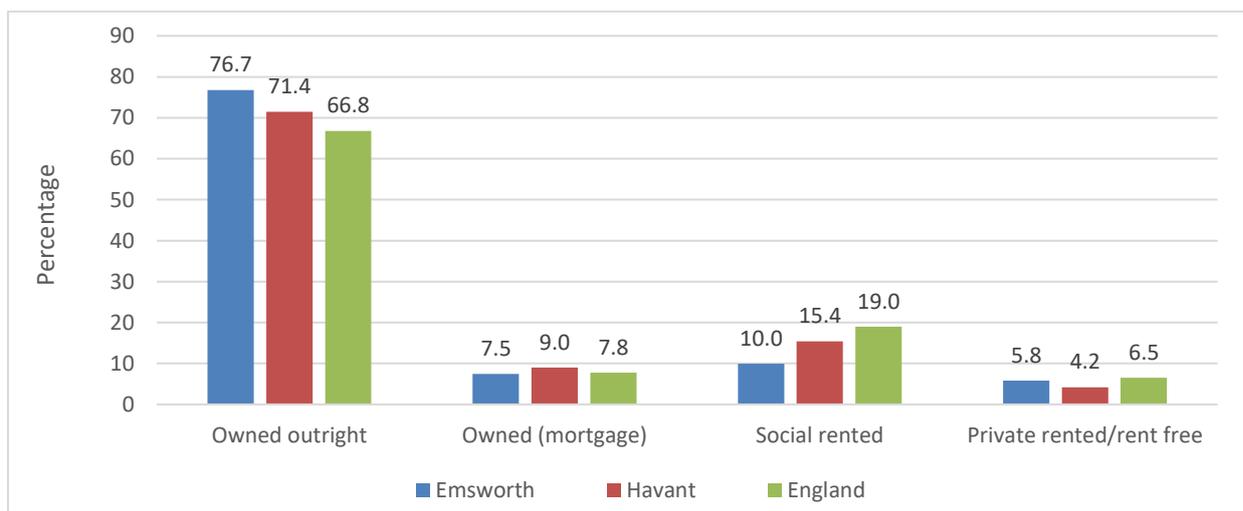
Figure 3.6 House type by tenure (ward only)



Source: Census 2011

3.12 Figure 3.7 shows the distribution of tenures of households where the household representative or head of household (Household Reference Person, HRP) was aged over 65. A greater proportion of these households were owner-occupiers (84.2%) than for other geographies and a smaller proportion rented social rented or private rented housing.

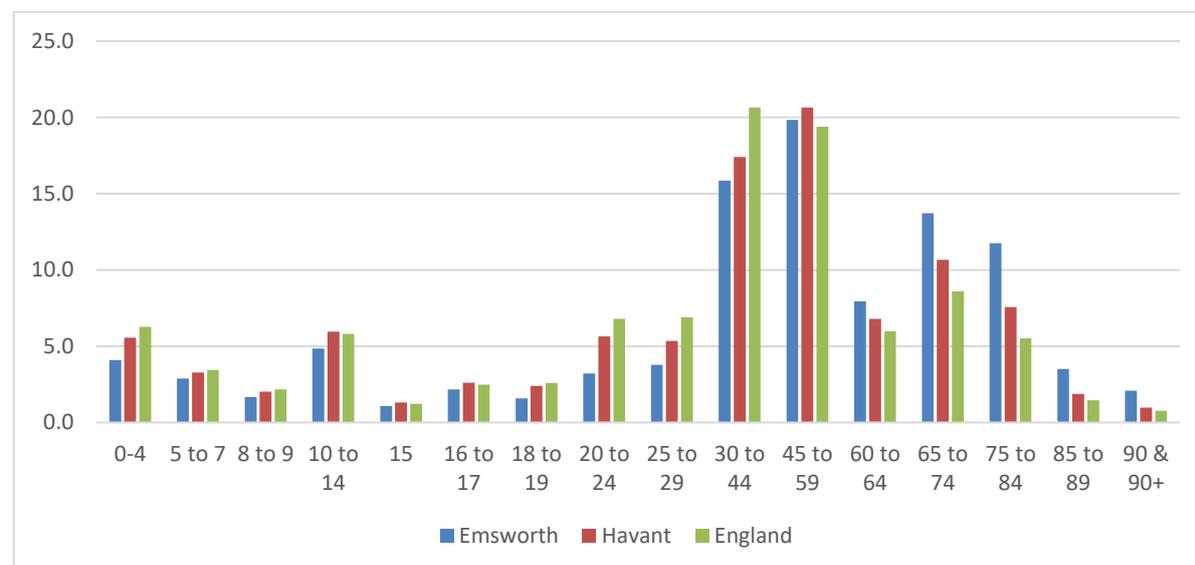
Figure 3.7 Tenure (HRP 65 years or older)



Source: Census 2011

3.13 Figure 3.8 shows a snapshot of the age of the population as at Census day 2011. It shows that there are larger proportions of people aged over 45 than for the district and the country and lower proportions for ages 18 to 44. For the former, the ward shows a proportion of 58.8% of the population aged over 45, compared with 48.5% for the district, and 41.7% for the country.

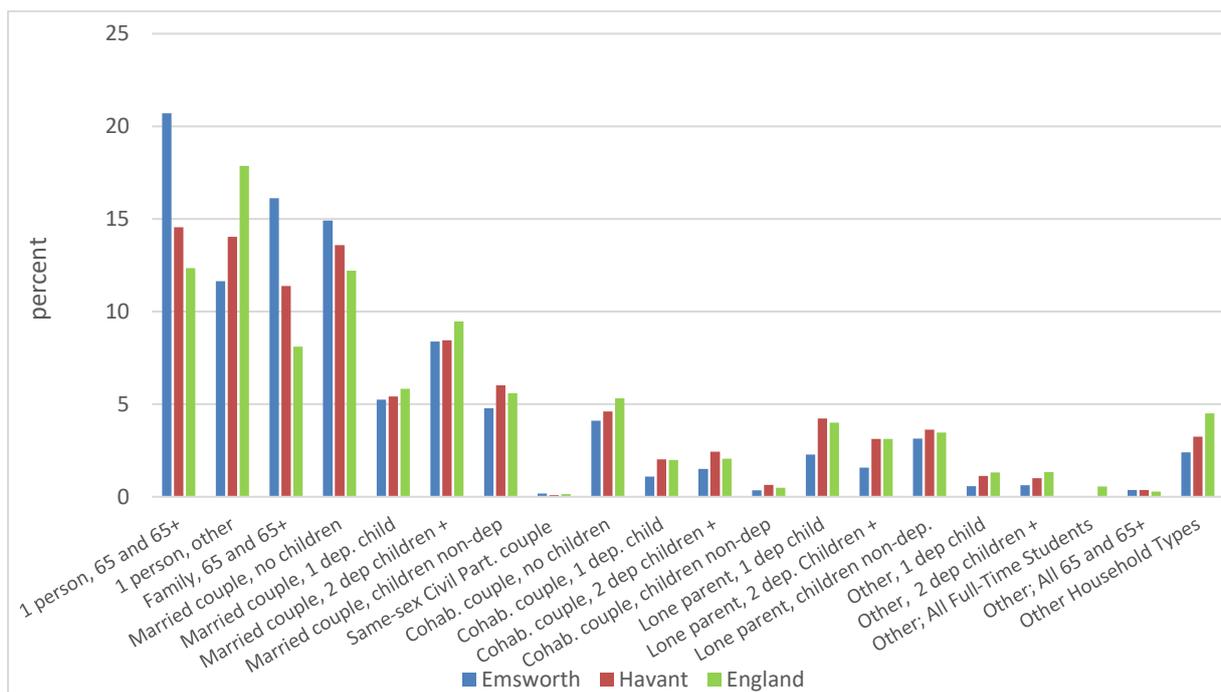
Figure 3.8 Population age structure



Source: Census 2011

3.14 Household composition is shown in Figure 3.9. The largest groups in the ward were individuals and families aged 65 or over. This is not a picture that is reflected by the district or country. Comparing this to the population projections at Figure 3.4 shows this picture is set to increase over the coming years. The proportion of under 65-year old single households is less than that of the district and particularly the country. This is significant as it reveals that Emsworth has a lower percentage of working age people than the wider geographies.

Figure 3.9 Household composition



Source: Census 2011

Key findings from the ward profile

3.15 The ward had higher proportions of housing that was detached and had 3 or more-bedrooms than the district and England as a whole.

3.16 Most were owner-occupied and the majority of these were owned outright. The amount of social rented housing was lower than the district and England at 10% compared to the district average of 19.6% and England 17.7%. It could be argued that there is an undersupply of social rented housing locally. Emsworth has a greater supply of private rented sector housing than the district but lower than the average for England (Figure 3.3).

3.17 A high proportion of older people were owner-occupiers, and the proportion of households over 65 was greater in the ward than for either Havant or England as a whole. Around 50% of households comprised of a single person or couple with no children in residence.

- 3.18 The population of the district is due to grow by 10.9% over the 25 years from 2016, the greatest increase being in the over 65 age group, which is estimated to grow by 48%.

4. House prices and rentals, affordability, market appraisal and wider context

Introduction

- 4.1 The aim of this section is to explore the affordability of local market housing that is for sale or rent. Prices are obtained from the Land Registry for all registered sales and Zoopla in respect of rental vacancies being traded by a Zoopla affiliated agent. From the household survey data, we can estimate local income levels. Price and income factors enable us to understand the affordability of local house prices to local people and benchmark prices that can be considered affordable as an input to chapter 6 where we consider the need for affordable (subsidised housing). 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 exist.

House prices, rents and affordability

- 4.2 Affordability is very difficult to define. House prices and rents are well evidenced and are published. These are summarised below. We have household income data from the household survey, and this is used in our model, stated below (Tables 4.5, 4.7 and 4.8 etc.). However, these estimates are indicative where house purchase is involved as individual factors influence the cost of a mortgage. Factors will vary from household to household and are assessed during a mortgage application and include: debts including student loans, number of dependents, credit rating and history, savings and equity. Interest rates are also a factor, and these will vary from time to time.

The affordability of market housing for sale

- 4.3 There were 148 registered sales within the ward in 2018 (Table 4.1). This is low compared to the two previous years 181 and 186 respectively. The Land Registry provides basic information about every registered sale. House price percentiles are shown in the table below alongside information for Havant district. Here it can be clearly seen that house prices (price paid) for the study area are more expensive than the district; the difference being £75,500 at 25th percentile prices, £147,500 at the 75th percentile.
- 4.4 Our primary interest is the 25th percentile price as it is widely accepted that this is the entry level price in any given market for market housing in reasonable condition. This is an average figure across all sales that occurred in the ward in 2018. The lower quartile and other percentile averages will vary by house type and number of bedrooms.

	25th percentile (£)	50th percentile (£)	75th percentile (£)	No. of sales
Emsworth	280,500	360,500	487,500	148
Havant	205,000	260,000	340,000	1,848

Source: H.M. Land Registry

- 4.5 These figures are also presented by average price per dwelling type, shown below in Table 4.2.
- 4.6 A search on Rightmove shows that in December 2019 there were 130 dwellings being offered for sale, with 39 being detached, 21 semi-detached, 28 terraced and 21 flats, and 16 bungalows.

	25th percentile (£)	50th percentile (£)	75th percentile (£)
Detached	400,000	470,000	639,500
Flat	174,000	191,250	215,000
Semi-detached	301,250	347,500	404,975
Terraced	255,000	280,000	345,000

Source: H.M. Land Registry

- 4.7 The following table shows annual income levels of households planning to move within the next 5 years, taken from the arc⁴ 2019 household survey.

	Count	% in group
Up to £5,200 annually	0	0%
£5,200 to under £7,800 annually	23	3%
£7,800 to under £10,400 annually	36	4%
£10,400 to under £13,000 annually	55	6%
£13,000 to under £15,600 annually	38	4%
£15,600 to under £18,200 annually	19	2%
£18,200 to under £20,800 annually	17	2%
£20,800 to under £23,400 annually	49	6%
£23,400 to under £26,000 annually	79	9%
£26,000 to under £39,000 annually	150	17%
£39,000 to under £49,400 annually	128	15%
£49,400 to under £59,800 annually	60	7%
£59,800 to under £70,200 annually	69	8%
£70,200 to under £80,600 annually	36	4%
£80,600 to under £91,000 annually	44	5%
£91,000 to under £101,400 annually	9	1%
£101,400 or more annually	62	7%
Total number of households in group	872	100%

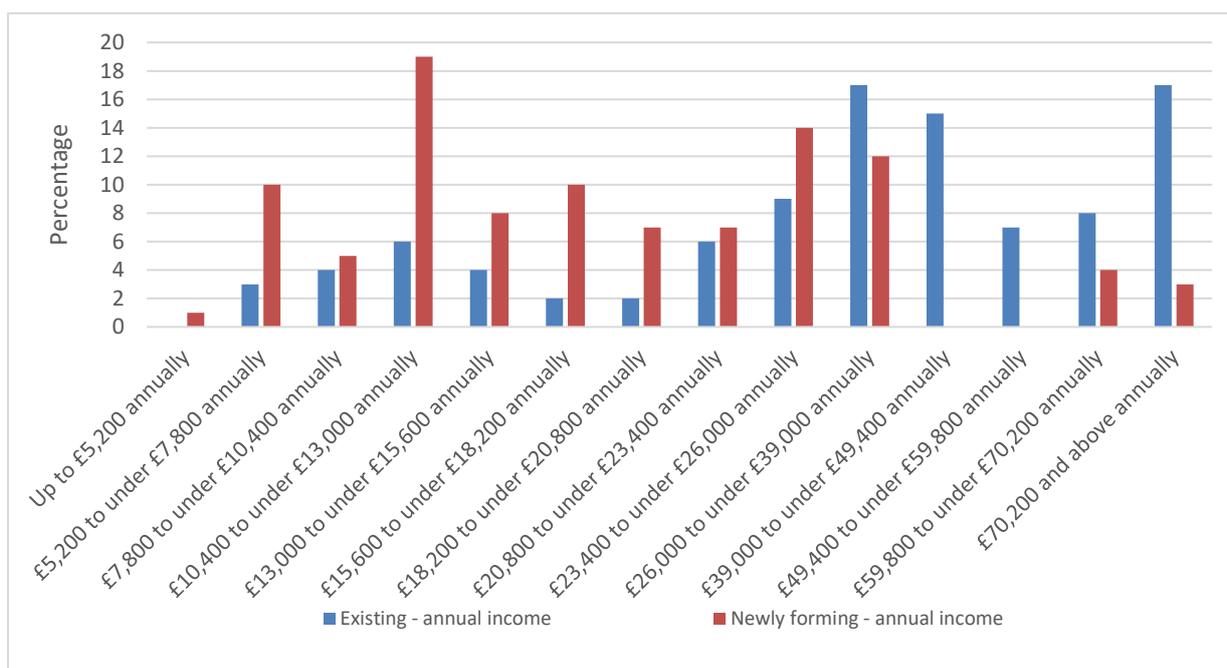
Source: Household survey 2019. This is weighted data - see chapter 5 for information on weighting

- 4.8 Using these data, the lower quartile (or 25th percentile) annual income for existing households is within the range £20,800 to under £23,400 (mid-point £21,900), with the median within £26,000 to £39,000 (mid-point £32,500).
- 4.9 The annual income of individuals and families who would like to form into a new household is lower than for existing households and is summarised in the following table.

	Count	% in group
Up to £5,200 annually	5	1%
£5,200 to under £7,800 annually	50	10%
£7,800 to under £10,400 annually	22	5%
£10,400 to under £13,000 annually	91	19%
£13,000 to under £15,600 annually	40	8%
£15,600 to under £18,200 annually	51	10%
£18,200 to under £20,800 annually	36	7%
£20,800 to under £23,400 annually	33	7%
£23,400 to under £26,000 annually	69	14%
£26,000 to under £39,000 annually	56	12%
£39,000 to under £49,400 annually	0	0%
£49,400 to under £59,800 annually	0	0%
£59,800 to under £70,200 annually	18	4%
£70,200 and above annually	14	3%
Total number of households in group	486	100%

Source: Household survey 2019. This is weighted data - see chapter 5 for information on weighting

- 4.10 This shows that the lower quartile range for annual income among these households is £10,400 to £13,000 (midpoint £11,700) with the median being £15,600 to-£18,200 (mid-point £16,900).
- 4.11 The following figure shows a comparison between the annual income distributions of existing and newly forming households. It can be seen that although there are numbers of existing households in the lower income brackets, in general existing households tend to have larger incomes than those newly forming.

Figure 4.1 New and existing household income profiles compared

Source: Household survey 2019

4.12 Using the information in Table 4.1, the following exercise 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 mortgage providers may typically lend around 3.5 times gross income subject to credit rating, so we have used this for the calculations and assumed a 10% deposit.

Table 4.5 Household income required to service a mortgage		
	Lower quartile (£)	Median (£)
Purchase price	280,500	360,500
Minimum deposit (10%)	28,050	36,050
Mortgage required	251,950	324,450
Annual gross household income required (factor 3.5)	72,000	92,700

Source: arc4

4.13 Comparing the figures in Table 4.5 with information used to make up Tables 4.3 and 4.4, the annual household income required to buy at lower quartile prices and service mortgages at these prices are prohibitive, with only small proportions of households being able to afford these (17% of existing households thinking of moving gave annual incomes of over c£70,000, and 5% of newly forming households). Existing homeowners may be able to offer a larger deposit funded by equity in their present home reducing the size of the mortgage required, yet some first-time movers may have not accrued any equity due to market conditions.

- 4.14 Comparing house prices between Havant district and Emsworth (Table 4.1), it becomes clear that house prices are significantly more expensive in Emsworth than the district. A household in the former would require an annual income of £20,000 more to fund a mortgage at lower quartile prices.
- 4.15 A newly forming household on a lower quartile income given by the survey of £11,700 would be able to afford a mortgage of £40,950, around £31,000 less than the income required to service mortgage required for a lower quartile price house in Emsworth.
- 4.16 The household survey asked a question about the size of deposit the respondents thinking of moving felt they could afford to pay. Amongst existing households, 32% felt that they could afford £30,000 or more, enabling them to afford a lower quartile property. For newly forming households, 6% felt that they could afford lower quartile prices (see Appendix B for data).

Market housing for rent

- 4.17 A similar exercise can be undertaken to assess affordability of entry level market rental prices. For this, we have used as our basis 'Broad Rental Market Area' (BRMA) levels. BRMA's are areas within which Local Housing Allowance (LHA) rates are determined for housing benefit purposes. The rate that this allowance is set at is of significance as it is the maximum rent that is eligible for housing benefit.
- 4.18 The ward falls in the Portsmouth BRMA, and we are using these figures to assess the price threshold between affordable and market rates.

Dwelling size	£pcm
Shared accommodation	276
1-bedroom	480
2-bedroom	595
3-bedroom	711
4-bedroom	960

Source: VOA 2019

- 4.19 The Government, in its practice guidance considers that rents at 25% of gross income can reasonably be afforded by households although some landlords base their affordability ratio on a higher proportion of rent to income. Table 4.7 shows the income required to pay the above rents on the basis of 25% of income. This would be the minimum income level required to afford an open market rental on the basis outlined above.

Dwelling size	Monthly rental price (£)	Annual gross household income required (£)
Shared accommodation	276	13,256
1-bedroom	480	23,046
2-bedroom	595	28,548
3-bedroom	711	34,134
4-bedroom	960	46,080

Sources: VOA 2019; arc4

- 4.20 Comparing Table 4.7 with the income distributions shows that both existing and newly forming households on lower quartile incomes could afford shared accommodation. Existing households would also be able to afford a 1-bedroom tenancy, but nothing larger without additional support.
- 4.21 Looking at a different data source (Zoopla Ltd. 2018), the average 25th percentile rental price for the ward is £802 - £100 higher than for the district.
- 4.22 In the household survey, 9% of those wishing to move anticipated their new home to be private rented, and 11% anticipated moving into social rented accommodation.

	Percentile - ward			Percentile - district		
	Percentile 25 (£)	Median (£)	Percentile 75 (£)	Percentile 25 (£)	Median (£)	Percentile 75 (£)
Monthly rental price	802	997	1,196	702	849	997
Annual gross household income required	38,496	47,856	57,408	33,696	40,752	47,856

- 4.23 Table 4.8 illustrates the income required to be able to afford a rented dwelling at varying percentiles in both the ward and district. Comparing lower quartile income (£21,900) with the income required to support a lower quartile rental price shows that private renting is completely unaffordable in Emsworth. In order to afford a lower quartile rental property, households would need to earn an additional £16,596 per annum.
- 4.24 As at September 2019, Rightmove showed that available properties (27 in number) range in monthly rental from £675pcm for 1-bedroom flat to 4-bedroom houses at over £1,500 pcm.

Low cost and affordable home ownership options

- 4.25 Younger newly forming households are at a disadvantage when seeking home ownership options. Young people generally have relatively low income as they begin their working lives and have limited ability to save for a deposit. New households forming as a result of a relationship breakdown may also be at a disadvantage if they have a single income and have shared any savings with their former partner. So low cost home ownership products will be particularly important to these groups. Current definitions of all 'affordable' housing products according to the National Planning Policy Framework (NPPF) are stated in Appendix C.
- 4.26 Discounted sale homes can be deemed affordable if they are priced at or below 25th percentile local prices, the discount applies in perpetuity and sales are restricted to households in need. Whilst the term 'starter home' used here illustrates the impact of discounting open market prices as envisaged by the Government's starter home initiative, they could only be deemed affordable housing if the discount were to apply in perpetuity and sales are restricted to households in need. Using this criteria housing sold under the help to buy scheme cannot by definition be considered affordable as it is traded as open market housing.
- 4.27 Using house prices as set out in the tables above, the costs of products aimed at assisting new households to get onto the housing ladder and income required are shown in Table 4.9.
- 4.28 The most affordable of these low-cost options is a starter home with 30% discount requiring a household income of £39,270. Referring back to Table 4.4, 7% of newly forming households identified in the household survey could afford these prices.

Table 4.9 Income required for low-cost home ownership options	
Starter Home (20% discount)	Costings/income required
Full price (based on 25th percentile)	£280,500
Starter home price (20% off full price)	£224,400
10% deposit on equity share	£22,440
Mortgaged amount	£201,960
Income required for mortgage	£44,880
Starter Home (30% discount)	Costings/income required
Full price (based on 25th percentile)	£280,500
Starter home price (30% off full price)	£196,350
10% deposit on equity share	£19,635
Mortgaged amount	£176,715
Income required for mortgage	£39,270
Shared ownership 50%	Costings/income required
Full price (based on 25th percentile)	£280,500
Equity 50%	£140,250
10% deposit on equity share	£14,025
Mortgaged amount	£126,225
Service charge (monthly)	£30
Rent (per month based on 2.75% on remaining equity pa)	£321
Income required for mortgage	£36,064
Income required for rent and service charge	£16,867.50
TOTAL income required	£52,932
Shared ownership 25%	Costings/income required
Full price (based on 25th percentile)	£280,500
Equity 25%	£70,125
5% deposit on equity share	£3,506
Mortgaged amount	£66,619
Service charge (monthly)	£30
Rent (per month based on 2.75% on remaining equity pa)	£482
Income required for mortgage	£19,034
Income required for rent and service charge	£24,581.25
TOTAL income required	£43,615
Help to buy	Costings/income required
Full price (based on 25th percentile)	£280,500
Equity 75%	£210,375
Loan 20%	£56,100
Deposit 5%	£14,025
Mortgaged amount	£210,375
Income required for mortgage	£46,750
Loan fee (1.75% in year 6)	£982

Intermediate rented housing

- 4.29 Intermediate housing sits between the price of social rented housing and entry level market housing (defined as the average 25th percentile price within the ward).
- 4.30 For rented housing the lowest rent that will apply is the LHA rate for 1-bedroom housing, which is £480 pcm (Table 4.6). The overall 25th percentile private rented sector rent is £802 pcm. The difference is described as the intermediate band for rented housing.
- 4.31 We can also define the intermediate band in terms of the household income required to fund housing costs. The income required for 1-bedroom LHA rate housing is £23,046 p.a. (Table 4.7) and the income required for funding the entry level private rented sector 25th percentile average price. is £38,496 p.a. (Table 4.8). This would be affordable to nearly half of all existing households at Table 4.3 and 7% of newly forming households (Table 4.4).

Low cost home ownership

- 4.32 However, the NPPF definition of affordable housing includes some low-cost home ownership products such as shared ownership and discounted sale housing. The income required to fund these options will be in excess of the intermediate band for rental housing but usually less than that required for 25th percentile local prices (Tables 4.5 and 4.10).
- 4.33 For example, a 25% shared ownership dwelling based on ward average 25th percentile house prices, in terms of income required, is £43,615 p.a. (Table 4.10). This means that the 'intermediate band' for home ownership products expressed in terms of household income is a maximum of £43,685. This would be affordable to around half of all households seeking to move home in the ward (Table 4.3) and 7% of newly forming households.

Selected wage earner affordability comparisons

- 4.34 This is for information only. Tables 4.10 and 4.11 below show comparisons of benchmark entry-level public sector salaries and minimum wages to show the possible position in relation to the affordability of local purchase prices and rents. Red cells show where relevant salary multipliers are less than the amount required and green where it is sufficient. The 'minimum/living' wage is a Government figure (www.gov.uk), while the 'real living wage' is taken from the Living Wage Foundation (www.livingwage.org.uk).
- 4.35 Table 4.10 shows the affordability of house purchase priced at the ward 25th percentile house price for each wage/income stream of selected groups. In Table 4.5 we estimate the annual household income required to afford a dwelling at this level is £72,000 p.a. Table 4.10 shows that entry level prices are not affordable to any of the household

groups named in the table, even if higher income multiples are applied. At the 3.5x income multipliers even double income households cannot afford entry level prices assuming both incomes are equivalent.

Table 4.10 Selected wage comparisons - purchase

Benchmark incomes	Annual income	LQ minus 10% deposit	3.5x salary	5x salary	10x salary
Police officer	£23,124	£251,950	£80,934	£115,620	£231,240
Nurse	£17,652	£251,950	£61,782	£88,260	£176,520
Fire officer	£23,862	£251,950	£83,517	£119,310	£238,620
Teacher	£23,720	£251,950	£83,020	£118,600	£237,200
Minimum/living wage (single household)	£16,010	£251,950	£56,035	£80,050	£160,100
'Real' living wage (single)	£17,550	£251,950	£61,425	£87,750	£175,500
Lower quartile income (existing households)	£22,100	£251,950	£77,350	£110,500	£221,000

Source: arc4, Gov.uk and Livingwage.org.uk

4.36 Table 4.11 shows the affordability of 1-bedroom dwelling at the LHA rate (£480 pcm) for each wage/income stream. The LHA rate is significant as it is the maximum rate to which housing benefit would apply and is in many respects the dividing line between affordable and market housing as far as rented housing is concerned. As mentioned previously, 25% of income is currently deemed affordable in relation to rents.

Table 4.11 Selected wage affordability comparisons – rental at £480 p.c.m.

Benchmark incomes	Annual income	Monthly income	Monthly LQ rent that could be afforded by percentage of income spent on rent			
			25% of income	30% of income	40% of income	50% of income
Police officer	£23,124	£1,927	£482	£578	£771	£964
Nurse	£17,652	£1,471	£368	£441	£588	£736
Fire officer	£23,862	£1,989	£497	£597	£795	£994
Teacher	£23,720	£1,977	£494	£593	£791	£988
Living wage (single household)	£16,010	£1,334	£334	£400	£534	£667
'Real' Living wage (single)	£17,550	£1,463	£366	£439	£585	£731
Lower quartile income (existing households)	£22,100	£1,842	£460	£553	£737	£921

Source: arc4, Gov.uk and Livingwage.org.uk

- 4.37 Table 4.11 shows that at the 25% of income affordability threshold, amongst the professional groups only, nurses could not afford LHA rents for a 1-bedroom rental. Neither could any of the selected low-income groups without housing benefit support.

Evidence from Rightmove

- 4.38 Rightmove publishes up to date information on local housing markets. As at November 2019:
- 'Most of the sales in Emsworth over the past year were semi-detached properties which on average sold for £358,612. Detached properties had an average sold price of £495,627 and terraced properties averaged at £344,227.
 - Emsworth, with an overall average price of £386,806, was similar in terms of sold prices to nearby Fishbourne (£393,691), but was cheaper than Bosham (£543,571) and West Wittering (£616,743).
 - In the past year house prices in Emsworth were 4% down on the year before and 4% down on 2016 when they averaged at £402,485.'

Key findings arising from the analysis

- 4.39 It is more expensive to live in Emsworth than the wider district of Havant. Those wishing to live in the area pay a house price premium that amounts to around £75,500 at the 25th percentile and £147,500 at the 75th percentile.
- 4.40 Using the data available from the household survey, the incomes for both those wishing to move home and those wishing to form new households has been identified. As stated in the sections above, 25th percentile earners wishing to move are earning £21,900, whereas those planning on forming new households are earning significantly less at £11,700.
- 4.41 In order to afford a lower quartile priced dwelling, households would need to earn £72,000 and have a 10% deposit available.
- 4.42 In order to afford a 1-bedroom dwelling at LHA rates (£480 pcm), household income would need to be a minimum of £23,406 p.a. The LHA rate is significant as it is the maximum rent that is eligible for housing benefit.
- 4.43 The affordability of local housing to certain household groups is considered. Although Emsworth's prices and rents are higher than those of Havant district, entry level rented housing and resale housing is generally affordable to all selected groups except nurses and those on living wage.

5. The household survey and local housing requirements

- 5.1 A household survey was conducted in November 2019. A questionnaire was sent to every household in the ward (4,841 households) and 976 responses were received.
- 5.2 As explained in chapter 2, the survey findings are presented as weighted data meaning that survey responses have been scaled up to allow for non-responses to the questionnaire. This is done so that the data represents the ward's household population as a whole. The scale of the response means that the error margin that results from weighting the data is very small at $\pm 3.2\%$. This means that if the total for a finding is 100, there is 95% confidence that the true value would be between 96.8 and 103.2, 100.0 being the mid-point.
- 5.3 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.

Respondent general views on future housing needed

- 5.4 Tables 5.1 and 5.2 record respondent perceptions of the groups of people and types of dwellings needed in the ward. Note that this was a multiple-choice question, accordingly percentages are calculated on the basis of the response to each option divided by the total number of responses rather than the number of households responding.
- 5.5 Table 5.1 shows respondent priorities for household groups that should be considered for future housebuilding in the ward. The household type receiving the highest response was public service workers, followed by first time buyers and households seeking affordable housing. The groups seen as the least priority were people seeking private rentals.

Table 5.1 Q17. Which household groups do you consider to be a priority for additional housing?				
	Priority: %			
	None	Some	High	Total
First time buyers	14	41	45	100
People seeking private landlord rentals	58	34	8	100
Affordable homes to rent or part buy to meet the needs of the local community	15	42	43	100
People seeking shared ownership (part buy/part rent)	34	50	16	100
Older people that want to downsize	24	48	28	100
Families that need to upsize as their families grow	28	53	19	100
Sheltered housing for older people/disabled people	11	49	39	100
People undergoing relationship breakdown or death of a partner	33	56	11	100
People providing care or support for village residents	19	54	28	100
Public service workers	9	36	55	100

Source: Household survey 2019

5.6 Table 5.2 shows respondent priorities for type of house that should be considered for the ward. The type receiving the highest response was small houses for singles person households and small families, followed by bungalows. The type seen as the least priority were seasonal homes for tourists.

Table 5.2 Q18. Which house types would you consider to be a priority for future house building in the area?				
	Priority: %			
	None	Some	High	Total
Small homes for single people/couples	16	46	37	100
Small family homes (2 or 3-bedrooms)	11	41	48	100
Larger family homes (4 or 5-bedrooms)	55	33	13	100
Detached houses	60	33	7	100
Bungalows	33	45	22	100
Semi-detached houses	23	62	15	100
Terraced houses	29	53	18	100
Flats or apartments	33	46	21	100
Town houses (3 storeys)	63	31	6	100
Houses designed for seasonal/tourist use	93	6	1	100

Source: Household survey 2019

Older person long term housing intentions

- 5.7 Respondents aged over 55 were asked which of a list of options they might consider later in life. This was irrespective of whether they currently had any plans to move. Respondents could select any number of options but were asked afterwards which was the preferred option. Table 5.3 presents the main options indicated by residents.

	Total (%)	Tenure (%)		
		Owner Occupier	Private	Affordable
Continue in current home with support when needed	67	70	32	75
Buying a more suitable dwelling on the open market	15	15	29	2
Rent a more suitable dwelling - private landlord	0	0	0	2
Rent a more suitable dwelling - housing association	2	0	13	5
Sheltered accommodation - renting	1	0	6	5
Sheltered accommodation - buying	2	3	2	0
Sheltered accommodation - part rent/buy	0	0	5	0
Extra care housing - renting	1	0	2	5
Extra care housing - buying	2	3	0	0
Extra care housing - part rent/buy	0	0	5	0
Residential care home	2	3	0	2
Cohousing	3	4	5	0
Go to live with children or other relatives	1	1	2	0
Other	2	2	2	5
Total	100	100	100	100

Source: Household survey 2019

- 5.8 The main preference was to 'continue to live in the current home with support as needed', and this was shared across all tenures. The second main preference differed between tenures with owner occupiers and private renters preferring to 'buy more a more suitable dwelling on the open market', and those in affordable rented accommodation preferring sheltered accommodation: renting' or 'rent a more suitable dwelling - housing association'.

Respondent views on local facilities

- 5.9 Tables 5.4 to 5.6 below show the responses to questions designed to show the relative importance that respondents attached to particular facilities within the area; an assessment of those facilities and priorities for improving the town centre. Most frequent responses expressed and a proportion of all respondents expressing a view on that individual topic are highlighted in green. Areas where the majority of respondents felt that facilities were considered unimportant, inadequate or should be afforded no priority are shaded red.

Table 5.4 Q21. The importance of facilities	Importance (%)			
	Not	Quite	Very	Total
Sport and fitness (such as playing fields, sports clubs and gyms)	15%	40%	45%	100%
Social space (such as community rooms or places to hold meetings or social events)	8%	45%	46%	100%
Green space (out-door space such as parks, meadows, woods, river and coastal walks and public gardens)	1%	10%	90%	100%
Information & advice services i.e. library, CAB, local societies/groups	6%	46%	49%	100%
Public transport: railways	3%	18%	79%	100%
Public transport: buses	6%	18%	76%	100%
Pedestrian and cycling routes	6%	29%	65%	100%
Nurseries, childminders and after school clubs	23%	42%	35%	100%
Importance of facilities to household members - activities for children (such as play areas, playgroups etc)	19%	35%	46%	100%
Activities for teenagers (places to meet and socialise)	16%	28%	56%	100%
Town centre and high street shops, pubs and restaurants	2%	19%	78%	100%
Business services i.e. solicitors, accountants, architects	24%	53%	24%	100%
Parking	6%	31%	63%	100%
Disability access to services and community spaces	11%	35%	54%	100%
Public broadband	30%	41%	28%	100%
Better street signage	41%	45%	15%	100%
Public art	58%	34%	8%	100%

Source: Household survey 2019

Table 5.5 Q22 Rating of facilities					
	Rating - percent				
	Inadequate	Adequate	Excellent	Not provided	Total
Sport and fitness (such as playing fields, sports clubs and gyms)	21%	71%	7%	1%	100%
Social space (such as community rooms or places to hold meetings or events)	8%	68%	23%	1%	100%
Green space (out-door space such as parks, meadows, woods, river and coastal walks and public gardens)	10%	40%	50%	0%	100%
Information & advice services i.e. library, CAB, local societies/groups	12%	71%	17%	1%	100%
Public transport: railways	8%	61%	31%	0%	100%
Public transport: buses	27%	52%	22%	0%	100%
Pedestrian and cycling routes	29%	58%	12%	1%	100%
Health and social care services	30%	55%	13%	1%	100%
Clubs, societies and groups for adults	15%	61%	24%	1%	100%
Nurseries, childminders, school clubs	15%	74%	9%	2%	100%
Activities for children (such as play areas, playgroups etc)	22%	69%	8%	1%	100%
Activities for teenagers (places to meet and socialise)	71%	24%	2%	3%	100%
Town centre and high street shops, pubs and restaurants	14%	54%	31%	1%	100%
Parking	37%	57%	6%	0%	100%
Disability access to services and community spaces	26%	68%	5%	1%	100%

Source: Household survey 2019

Table 5.6 Q23 How can the town centre be improved?				
	Priority - percent			
	No	Some	High	Total
More outdoor seating, planting and interacting space	26%	58%	16%	100%
Reduction in traffic and better pedestrian access	16%	43%	41%	100%
Improved car parking and longer free time	13%	33%	53%	100%
Better 'public realm' i.e. improvements to street lighting footpaths and signage	31%	48%	21%	100%
Wider choice of shops and services	14%	51%	35%	100%
Improved street lighting and footpath surfaces	26%	47%	27%	100%
A taxi rank	67%	28%	5%	100%
More homes in or near the town centre	67%	25%	8%	100%
More flats above shops	49%	42%	9%	100%
More outdoor markets featuring different attractions, exhibitions	30%	52%	18%	100%
Street entertainment activities	57%	32%	11%	100%
Improved community safety	15%	53%	32%	100%
More cashpoints/access to a community banking facility	6%	27%	67%	100%
Improved disability access	9%	63%	27%	100%
More places to visit in the evening	35%	43%	23%	100%
Other	61%	16%	22%	100%

Source: Household survey 2019

Existing households: future housing requirements

- 5.10 An estimated 30% of households told us that they had plans to move home in the next 5 years. There were a further 13%, around 303 households, who wanted to move home but felt that they were unable to. The main reason given for being unable to move home was *'cannot afford a more suitable home'*.
- 5.11 Households who were intending to move home were asked their main reason for doing so, and these are stated in Table 5.7. The first 8 rows are recognised as housing need factors, the remainder are aspirational reasons.
- 5.12 The main overall housing need reason given by homeowners was that the house or garden was too big for the household to manage. The main need amongst private renting households was those needing to move due to living in temporary accommodation, whereas those in affordable accommodation were being forced to move.
- 5.13 The main 'aspirational' reasons were wanting a nicer house (owner occupiers and private renting) and wanting to live closer to family and friends (affordable tenants). There was a large proportion of owner occupiers and private renters who gave no specific reason for wanting to move.

	All responses		Tenure					
			Owner Occupier		Private		Affordable	
	Total	Total %	No.	%	No.	%	No.	%
Forced to move	26	4%	0	0%	11	4%	15	34%
Living in temporary accommodation	34	5%	0	0%	34	13%	0	0%
Family is overcrowded	33	5%	22	6%	11	4%	0	0%
Sharing and seeking a place of my/our own	26	4%	3	1%	22	9%	0	0%
Cannot manage existing house - could not afford	27	4%	5	1%	15	6%	6	13%
Cannot manage existing house - house/garden too big	70	11%	47	13%	11	4%	12	26%
Health problems and/or needing housing suitable for older/ disabled person	22	3%	16	4%	0	0%	6	13%
Suffering harassment, threat of harassment or domestic abuse	5	1%	5	1%	0	0%	0	0%
Want a nicer house or garden	159	24%	121	33%	38	15%	0	0%
Want off-street parking or garage	11	2%	11	3%	0	0%	0	0%
Want to live in a different school catchment area	5	1%	5	1%	0	0%	0	0%
Want to live closer to family or friends	79	12%	35	10%	38	15%	6	13%
To reduce journey time or distance to work	14	2%	3	1%	11	4%	0	0%
Want to live closer to shops or doctors or other services	17	3%	17	5%	0	0%	0	0%
Other reason	133	20%	73	20%	60	24%	0	0%
Total	662	100%	365	100%	252	100%	44	100%
Actual Base	113		82		25		6	

Source: Household survey 2019

5.14 Table 5.8 presents responses to the question ‘*where would you like your next home to be?*’ In all tenure groups, the most frequent preference is to stay within the ward. Private renters and those in affordable accommodation both preferred to stay in Emsworth but expressed concerns over finding suitable, affordable accommodation, although this was less of a concern for owner occupiers.

Table 5.8 Q34. where would you like your next home to be?								
	All responses		Tenure					
			Owner Occupier		Private		Affordable	
	Total	Total %	No.	%	No.	%	No.	%
In Emsworth	262	29%	188	41%	56	16%	17	20%
I would prefer to live in Emsworth if a suitable dwelling that I could afford was available	309	35%	128	28%	151	44%	30	35%
In a nearby area	74	8%	37	8%	20	6%	17	20%
Elsewhere in Havant Borough	6	1%	0	0%	0	0%	6	7%
Outside Havant Borough	237	27%	106	23%	116	34%	15	18%
Total	888	100%	459	100%	343	100%	86	100%
Actual base	153		105		35		10	

Source: Household survey 2019

Newly forming households

- 5.15 Respondents were asked whether any members of the household were planning to move out separately into a new home, becoming a newly forming household. The following table shows numbers who felt they were able to move and those unable to.

	Total	Total %
Able to move out	194	39%
Unable to move out	308	61%
Actual base	77	

Source: Household survey 2019

- 5.16 When asked the main reasons that they felt they could not move out, the majority said that they could not afford a suitable home in Emsworth, although moving costs and a lack of housing newly forming households could afford outside of Emsworth were also cited as concerns.
- 5.17 Table 5.10 shows responses from all these households (whether or not they felt that they could move out) as to where they wished to move to, with just over 48% wishing to remain in the ward. This compares with 64% of existing households (Table 5.8).

	Total	Total %
In Emsworth	98	20
They would prefer to live in Emsworth if a suitable property that they could afford was available	137	28
In a nearby area	60	12
Elsewhere in Havant Borough	64	13
Outside Havant Borough	126	26
Total	485	100
Actual base	71	

Source: Household survey 2019

Supply and demand for owner occupied housing sold on the open (market housing)

- 5.18 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.

- 5.19 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 currently occupied and would be vacated by the moving households.
- 5.20 Demand for re-sale market housing comes from the moving households who plan to stay within the area, plus households that are likely to form over the next 5 years again seeking to stay within the area.
- 5.21 If we compare the profile of the supply by house type and number of bedrooms to the demand profile of the housing that becomes vacant from the house move, we can estimate the mismatch between the two. This is the basis for our estimate of the additional housing that is required in the area if the housing stock is to be more in-step with the changing need of its households.
- 5.22 The following table (5.11) summarises net surplus and shortfall for market housing (owned and private rented stock) using survey responses from the ward.
- 5.23 There is an estimated demand over the next 5 years for 357 homes and a supply of 613, a net surplus of 256.
- 5.24 Demand from newly forming households is mostly for 1 or 2-bedroom flats, whilst for existing moving households it is for houses with 3-bedrooms.
- 5.25 Overall the demands result in surpluses of all sizes of houses, especially those with 3-bedrooms. It can be seen that there are large numbers of households currently living in 3-bedroom houses seeking to move out of the area contributing to this.
- 5.26 Shortfalls are as follows:
- 24 no. 1 or 2-bedroom bungalows; and
 - 6 no. 1 or 2-bedroom other dwellings.
- 5.27 The comparison here is between local demand and locally generated supply using survey evidence. There is no allowance for demand from incomers. The projected surplus housing would be occupied by incomers to the study area with the larger houses forming part of the market for mature households able to afford the prices.

Table 5.11 Summary of housing requirements for those seeking home ownership housing over the next 5 years										
SUPPLY	1 or 2 - bedroom house	3 - bedroom house	4 or more - bedroom house	1 or 2 - bedroom bungalow	3 or more - bedroom bungalow	1 or 2 - bedroom flat	3 or more - bedroom flat	1 or 2 - bedroom other	3 or more - bedroom other	Total
Existing households moving within the ward	61	135	103	3	14	52	0	0	0	368
Out-migrating households	22	130	51	0	12	19	0	0	11	245
Total supply	83	265	154	3	26	71	0	0	11	613
DEMAND										Total
From existing households moving within the ward	44	141	50	27	26	16	0	3	3	310
From newly forming households within the ward	10	0	0	0	0	34	0	3	0	47
Total demand	54	141	50	27	26	50	0	6	3	357
Net shortfall (-)/surplus										
	1 or 2 - bedroom house	3 -bedroom house	4 or more - bedroom house	1 or 2 - bedroom bungalow	3 or more - bedroom bungalow	1 or 2 - bedroom flat	3 or more - bedroom flat	1 or 2 - bedroom other	3 or more - bedroom other	Total
Net shortfall (-)/surplus	29	124	104	-24	0	21	0	-6	8	256

Source: Household survey 2019

Key Findings arising from the analysis

- 5.28 Analysis of the household survey data shows that respondents believe that the priority groups for additional housing are public service workers and first-time buyers. The priority types of housing are small houses for single person households and small families and bungalows.
- 5.29 Respondents also told us that they attached value to wide range of local facilities, and that all were considered adequate. The majority of opinion of respondents was that the aspects of the town centre that should be a high priority to address are: *'improved car parking'*; *'more cash points and access to community banking'*. The 3 most popular features that should attract some priority were: *'more outdoor seating, planting and interacting space'*; *'improved disability access'* and *'improved community safety'*. 71% of respondents thought that *Activities for teenagers (places to meet and socialise)* were inadequate.
- 5.30 Respondents aged 55 or over, largely stated that they hoped to remain in their current accommodation later in life, taking advantage of extra support if required rather than reconsider their living arrangements.
- 5.31 30% of all respondents (irrespective of age) stated that they were seeking to move home within the next five years, however an additional 13% stated that they needed to move home but felt they were unable to. They told us that the main barrier to moving home was being unable to afford suitable accommodation. 61% of newly forming households wishing to move away from their current household felt able unable to do so. This was for a variety of reasons, but all of these were to do with house prices or moving costs.
- 5.32 24% of those wishing to relocate gave an aspirational reason for moving home - *'want a nicer house or garden'* as their reason for moving home.
- 5.33 The majority of both existing households and newly forming households would all prefer to remain in Emsworth.
- 5.34 Comparing supply of market housing created by moving households to the demand created by existing and newly forming households seeking market housing reveals a clear shortfall of 1 or 2-bedroom bungalows, and a shortfall of 1 or 2-bedroom 'other' dwellings. A surplus of 3 or more-bedroom houses is also found.

6. The need for affordable housing

Introduction

- 6.1 The term ‘affordable housing’ is defined by the National Planning Policy Framework 2019 (NPPF) as *‘the quantity of housing required for households who are unable to access suitable housing without financial assistance’*.
- 6.2 This HNS aims to assess the quantity of housing need that arises from local households in housing need and particularly those in affordable need.
- 6.3 Local authority housing needs assessments to inform strategic policy, are mostly conducted with reference to housing registers and household projections which are not generally available for small areas. So, for local rather than district wide housing needs assessments, arc⁴ bases its methodology on Strategic Housing Market Assessment (SHMA) practice guidance 2007 which references the following model.
- 6.4 The model we use is based upon this guidance and has 4 stages:
- Stage 1:** assessing the annual flow of existing households in housing need and affordable housing need;
 - Stage 2:** estimating the annual flow of future households, (newly forming households and existing households) falling into need;
 - Stage 3:** deducting affordable housing supply; and therefore
 - Stage 4:** estimating of net need (demand minus supply).
- 6.5 The 2019 household survey and secondary data provide a robust range of information to quantify affordable housing need in the ward.
- 6.6 It is important that readers understand the role of survey data in this assessment. The household survey is a snapshot of household circumstances and intentions at a point in time. Analysis is based upon those households that tell us that they plan to move home over the next 5 years (existing households) and household members that are planning to find a place of their own over the next 5 years (newly forming households). Government guidance recognises that these snapshot numbers have to be expressed as ‘flow’ of households reflecting the fact that household circumstances are constantly changing and new households are constantly forming i.e. young people ‘leaving home’ for the first time or relationship breakdown of an existing household. Further, change in circumstances of an existing household triggering housing need, can be due to accident or illness, progressing infirmity and need for level access or more manageable housing; housing falling into disrepair or becoming unsuitable for human habitation; overcrowding, loss of income; relocation needs, moving home to give or receive care and support etc.

Affordable need: scale and mix

- 6.7 Table 6.1 summarises findings in respect of the steps defined in paragraph 6.4. The final row states the net annual estimate of affordable need.

		No.
1	Level of need over the next 5-years from existing households that are in housing need and are seeking housing and cannot afford market prices (annualised):	16
2	Level of need over the next 5-years from newly forming households that are seeking housing and cannot afford market prices (annualised):	50
	Therefore, the gross annual flow of households in affordable need is:	66
3	Annual average annual affordable supply:	20
4	Imbalance between the rate of need and supply of affordable housing.	46

Source: Household survey

- 6.8 The annual imbalance between the flow of households in affordable need and the likely supply of affordable housing is estimated to be 46 households, equivalent to a 5-year flow of 230 households in affordable need. This estimate is valid for the period 2019/20 to 2023/24.
- 6.9 Based upon survey evidence, the annual affordable bedroom mix required is stated in Table 6.2.

	General Needs	Older Person	Total
1-bedroom	5	1	6
2-bedroom	13	4	17
3-bedroom	12	4	16
4 or more-bedroom	5	2	7
TOTAL	35	11	46

Source: Household survey

- 6.10 Table 6.3 shows the mix of house types required based upon survey evidence. The main need is for flats and semi-detached dwellings.

	General Needs	Older Person	Total
Detached	6	2	8
Semi-detached	11	0	11
Terraced	5	0	5
Bungalow	3	2	5
Flats	14	3	17
TOTAL	39	7	46

Source: Household survey

The need for intermediate affordable housing and affordable low-cost home ownership options

- 6.11 Please refer to chapter 4 for a definition of intermediate housing and the Local Housing Allowance (LHA). We have seen in chapter 4 that the scope for intermediate housing is quite wide due to a significant gap between LHA rates and entry level rental and purchase prices i.e. Table 4.7 states that the income required to fund LHA 1-bedroom housing is £23,046 and Table 4.8 states that the income required to fund 25th percentile rental value is £38,469. These values define the intermediate affordable band for rented housing.
- 6.12 The finding that there is an annual imbalance of 46 affordable dwellings per year is based upon our assessment of the income of individual households in housing need and wishing to remain resident in the ward when seeking more suitable housing. However, in accordance with practice guidance we have taken the 25th percentile of market rents rather than house purchase as rented housing can be shown to be the less expensive form of market housing.
- 6.13 The 46 dwellings per year, if provided, might reasonably include a small number of intermediate rented homes at affordable rather than social rent.
- 6.14 Referring to Table 4.3 we can see the income distribution of households planning to move in the next 5-years. Around 114 households could not afford LHA housing from income and would require benefit support. These could only afford social housing rent levels.
- 6.15 Around 350 households could afford more than a LHA level rent but not the least costly market housing, open market rented housing. These could afford intermediate rented housing such as housing at affordable rents rather than social rents. This number is based upon income levels not preferences for an intermediate tenure such as affordable rent.
- 6.16 Low cost home ownership products, although defined as 'affordable' under the NPPF annex 2 (see Appendix C) require a higher level of income than for intermediate rented housing. **Therefore, the following estimates of requirements for these products are additional to the 46 households in affordable need per annum.**
- 6.17 We estimated that the income required to service a 25% shared ownership dwelling at lower quartile price is £43,685 p.a. (Table 4.10). Over 400 existing households seeking to move home (nearly 50%) have this level of income or over.
- 6.18 Tables 6.4 and 6.5 are derived from the household survey. These were multiple choice questions, so the proportions stated are the proportion of all responses not respondents. Table 6.4 states the tenure preferences of existing households seeking to move home in the next 5 years (question 33). The option preferred by the majority of households was a starter home. However around one quarter of households indicated a preference for shared ownership or discounted sale housing.

Table 6.4 Affordable tenure preferences of existing households seeking to move home	
Option	Total %
Shared ownership	23
Discounted sale	26
Help to Buy ISA	2
Starter home	37
New build help to buy	11
Total	100

Source: household survey

- 6.19 Table 6.5 states the level of interest in of newly forming households seeking to move home in the next 5 years (question 51). Note that these are expressions of interest and not preferences as it is likely that this group may not have reached a fully informed view of what options are available and could afford.
- 6.20 The table indicates a similar pattern and scale of preferences to those of existing households except that there is a stronger preference for new build help to buy than expressed by existing households.

Table 6.5 Level of interest in affordable tenure preferences of newly forming households	
Option	Total %
Shared ownership	17
Discounted sale	11
Help to buy ISA	21
Starter home	32
New-build help to buy	19
Total	100

Source: household survey

- 6.21 Accordingly, we conclude that there is significant level of interest to provide registered providers to offer intermediate affordable products such as specific affordable rent or shared ownership products. There is a difficulty in quantifying demand for 'affordable' low cost home ownership products as defined by the NPPF as individual households can only express interest until housing is actually on offer and the price is known. It is the practice of most local planning authorities to define a proportion of intermediate affordable homes to be provided on large sites typically between 10% and 30%. We are confident that the evidence provided here is sufficient to indicate that need would exist for all options and would be affordable to households which is not always the case in areas with relatively low resale prices.

Implications of the unmet need for affordable housing

- 6.22 If the flow of affordable need is not met from supply the options facing households are:
- to leave the area in order to find suitable housing they can afford;
 - to stay put and endure unsuitable housing or unsustainable housing costs, and
 - in the case of newly forming households, do not form or continue to share housing.
- 6.23 Many households told us that they needed to move but felt unable to. This is evidenced in paragraph 5.9 and Table 5.7 above. A significant proportion of households, particularly newly forming households told us they planned to leave the ward when seeking more suitable housing at Tables 5.5. and 5.8. The following section estimates the scale of additional affordable housing needed if the need demonstrated by this HNS were to be fully met.

What capacity of additional affordable housing is needed to fully meet the affordable housing imbalance?

- 6.24 Having determined that the annual flow of households requiring affordable housing we now ask what is the total number of new homes that need to be built to meet this flow?
- 6.25 The capacity of 450 affordable homes in the ward as at the Census 2011, generates an annual supply of 20 affordable homes, on average, equivalent to 4.4% of the capacity ($20/450=4.4\%$)
- 6.26 What capacity of affordable housing would generate the annual supply of 46 dwellings on this basis? We can easily calculate this as 46 divided by 4.4%, which is a capacity required of 1,045 dwellings, nearly double the current affordable capacity.
- 6.27 There are two important points to be made about this finding. Firstly 4.4% is a low figure in our experience. This is probably due to the fact that as at the Census over 42% of social tenancies were let to older people (Table A7). Were it, say, to rise to 8%, a total capacity of 560 affordable dwellings would be required. The CLT should seek information from the local authority annually about the number of relets generated from the affordable supply in order that it has the latest evidence to determine if the capacity of affordable housing in Emsworth has been reached. Secondly, we should also distinguish between first letting and subsequent relets. First lettings clearly present a one-off gain in supply and registered providers will need to ensure that the first letting does not exceed the annual flow of households in affordable need especially where local occupancy planning conditions are imposed.

Key Findings arising from the analysis

- 6.28 The affordable housing requirement is to meet the needs of an annual flow of 46 households for the next 5-years.
- 6.29 Around 20% of this flow is likely to consist of older people who are seeking mostly 1 and 2-bedroom bungalows and flats. However, there are a small number of households headed by a person aged over 55 who are seeking 3 and 4-bedroom family houses.
- 6.30 For younger households the need is almost evenly divided between households seeking 1 and 2-bedroom houses and flats and larger families seeking 3 and 4-bedroom houses.
- 6.31 The flow of households in affordable need can only afford sub-market rental prices, and some will need financial assistance, although some would be able to afford an affordable rent rather than a social rent.
- 6.32 A significant number of households in addition to the 46 households in affordable need could afford low cost ownership products provided that they were priced below the local 25th percentile house price.
- 6.33 The affordable housing capacity in Emsworth is low compared to the district and England as a whole (Figure 3.3) and generates little supply (Table 6.1). Accordingly, a significant number of affordable homes need to be built to fully meet the need of local households in affordable need.

7. Conclusion

- 7.1 This is a local housing needs assessment produced in accordance with best practice and government guidance that has developed over the last 25 years. Accordingly, it aims to reflect the quantity and characteristics future housing requirements across the tenures arising from local households. It is in effect measuring the imbalance between housing and households taking into account trends affecting the housing market and the population.
- 7.2 **Housing stock characteristics.** Emsworth has a higher proportion of owner-occupied housing, detached housing and housing with three or more-bedrooms. Emsworth has a lower proportion of social rented housing than the district and national averages.
- 7.3 **Household characteristics** are unbalanced to the housing stock. A high proportion of older people were owner-occupiers, and the proportion of households over 65 was greater in the ward than for either Havant or England as a whole. Around 63% of households comprised of a single person or couple with no children in residence.
- 7.4 The proportion of older people in Emsworth is set to grow. The population of the district is due to grow by 10.9% over the 25 years from 2016, the greatest increase being in the over 65 age group, which is estimated to grow by 48%.
- 7.5 **House price analysis** shows that it is more expensive to live in Emsworth than the wider district of Havant. Those wishing to live in the area pay a house price premium that amounts to around £75,500 at the 25th percentile resale price and £147,500 at the 75th percentile price when Emsworth prices are compared to those of Havant.
- 7.6 It is demonstrated that whilst entry level market rented housing defined at LHA levels would be affordable to households some public sector essential workers it would not be affordable to specific low-income groups who would need to rely on affordable housing or the private rented sector with financial assistance. It is demonstrated that entry level house purchase is not affordable to nurses or any of the low-income groups unless a deposit much larger than 10% of purchase price can be found. This means that that intermediate affordable and affordable home ownership products as defined by the NPPF are likely to be in demand.
- 7.7 **The household survey** revealed that public perceptions of the priority for future new build are:
- public service workers and first-time buyers; and
 - small houses and bungalows for singles and small families.
- 7.8 The survey told us that respondents attached value to wide range of local facilities and that all were considered adequate with the exception of *'activities for teenagers (places to meet etc.)'*. The majority opinion of respondents was that the aspects of the town centre that should be a high priority to address are: *'improved car parking'*; *'more cash points and access to community banking'*; *'improved car parking and longer free time'* and *'reduction in traffic and better pedestrian access'*. The 3 most popular

features that should attract some priority were: *'more outdoor seating, planting and interacting space'*; *'improved disability access'* and *'improved community safety'*.

7.9 The household survey also revealed that:

- respondents aged 55 or over, largely stated that they hoped to remain in their current accommodation later in life, taking advantage of extra support if required rather than reconsider their living arrangements;
- 30% of all respondents (irrespective of age) stated that they needed to move home within the next five years;
- an additional 13% stated that they needed to move home but felt they were unable to. They told us that the main barrier to moving home was being unable to afford suitable accommodation; and
- 61% of newly forming households wishing to move away from their current household felt able unable to do so. This was for a variety of reasons, but all of these were to do with house prices or moving costs.

7.10 Overall, comparing supply of market housing created by moving households to the demand created by existing and newly forming households seeking market housing **there is a gap in market supply** of 1 or 2-bedroom bungalows, of 1 or 2-bedroom 'other' dwellings. A surplus of 3 or more-bedroom houses is also found.

7.11 Overall, comparing the supply of **affordable housing** to households in affordable housing need here is **a clear shortfall in the supply of affordable housing** of an annual flow of 46 households for the next 5-years.

7.12 Around 20% of this flow is likely to consist of older people who are seeking mostly 1 and 2-bedroom bungalows and flats. However, there are a small number of households headed by a person aged over 55 who are seeking 3 and 4-bedroom family houses.

7.13 For younger households the need is almost evenly divided between households seeking 1 and 2-bedroom houses and flats and larger families seeking 3 and 4-bedroom houses.

7.14 The flow of households in affordable need can only afford sub-market rental prices, and some will need financial assistance, although some would be able to afford an affordable rent rather than a social rent.

7.15 A significant number of households in addition to the 46 households in affordable need could afford low cost ownership products provided that they were priced below the local 25th percentile house price.

7.16 It is difficult to determine the need for each of the affordable low-cost home ownership (LCHO) products defined by the NPPF (Appendix C) as:

- the level of demand is price critical – we have no information about what price points may be proposed by housebuilders and registered providers; and

- supply of these products is unpredictable as smaller development proposals are not be required to include LCHO products.
- 7.17 Accordingly, we recommend that when considering development proposals, data contained in this HNS should be applied to ensure that the products proposed are truly affordable in a local context and meet an identified need.
- 7.18 A key finding is that there are several **factors driving the local housing market** in general and the need for a greater affordable capacity in particular:
- over many years, Emsworth has developed as a desirable coastal town with good communications and diverse services attracting professionals commuting to nearby towns and cities and retirees from across the South East;
 - housing development facilitated this growth with construction of many 3 and 4-bedroom detached homes;
 - this has led to Emsworth being viewed as a premium location with house prices high in comparison to the Havant district average and a residential population including a large proportion of older households;
 - it is predicted that the town will grow significantly and that older residents will become the largest group;
 - as the population ages, some residents are seeking to live in more manageable housing but Emsworth offers limited options so the release of property through downsizing is restricted;
 - those houses which are vacated are in demand from households able to afford local prices which are typically mature households, younger elderly person households and retiring entrants from outside of the area; and
 - many younger households or newly forming households cannot afford market prices or rents and seek to leave the area to find more suitable housing they can afford.
 - this has resulted in a situation which tends to reinforce the current household characteristics. To counter this trend and sustain current levels of income and population diversity will require the creation of a greater capacity of affordable housing and low cost home ownership;
- 7.19 The encouragement of market development of smaller general and specialist housing products for older residents at all price points will meet a demonstrated demand to downsize and release a greater flow of larger properties available.

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						
	Emsworth		Havant		England	
	No.	%	No.	%	No.	%
No bedrooms	4	0.1	146	0.3	54,938	0.2
1-bedroom	368	8.5	5,455	10.6	2,593,893	11.8
2-bedroom	882	20.4	13,440	26.2	6,145,083	27.9
3-bedroom	1,964	45.4	22,844	44.5	9,088,213	41.2
4-bedroom	883	20.4	7,760	15.1	3,166,531	14.4
5 or more-bedroom	228	5.3	1,666	3.2	1,014,710	4.6
Total	4,329	100	51,311	100	22,063,368	100

Table A2 House type						
	Emsworth		Havant		England	
	No.	%	No.	%	No.	%
Detached	1,742	40.2	14,510	28.3	4,949,216	22.4
Semi-detached	1,100	25.4	14,734	28.7	6,889,935	31.2
Terraced	887	20.5	12,354	24.1	5,396,459	24.5
Flat etc.	595	13.7	9,522	18.6	4,668,839	21.2
Caravan etc.	0	0.0	149	0.3	80,964	0.4
Shared dwelling	5	0.1	42	0.1	77,955	0.4
Total	4,329	100	51,311	100	22,063,368	100

Table A3 Tenure						
	Emsworth		Havant		England	
	No.	%	No.	%	No.	%
Owned outright	2,115	48.9	18,169	35.4	6,745,584	30.6
Owned (mortgage)	1,164	26.9	17,218	33.6	7,229,440	32.8
Shared ownership	16	0.4	281	0.5	173,760	0.8
Rented from council	43	1.0	5,300	10.3	2,079,778	9.4
Other social rented	391	9.0	4,737	9.2	1,823,772	8.3
Private rented	542	12.5	5,087	9.9	3,715,924	16.8
Living rent free	58	1.3	519	1.0	295,110	1.3
Total	4,329	100	51,311	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+	All Ages
2016	21,795	12,688	35,303	25,456	28,649	123,891
2017	21,923	12,462	35,087	25,981	28,972	124,422
2018	22,117	12,170	34,984	26,337	29,391	125,000
2019	22,288	11,933	34,824	26,746	29,809	125,603
2020	22,393	11,837	34,729	26,953	30,312	126,228
2021	22,461	11,768	34,641	27,191	30,799	126,859
2022	22,493	11,738	34,657	27,266	31,330	127,484
2023	22,522	11,760	34,667	27,206	31,929	128,088
2024	22,512	11,783	34,783	26,996	32,612	128,684
2025	22,482	11,900	34,865	26,719	33,303	129,268
2026	22,428	12,095	34,973	26,314	34,035	129,848
2027	22,336	12,355	35,047	25,919	34,752	130,413
2028	22,266	12,570	35,147	25,460	35,533	130,973
2029	22,225	12,699	35,228	25,060	36,310	131,521
2030	22,191	12,787	35,280	24,694	37,109	132,058
2031	22,184	12,806	35,365	24,417	37,806	132,584
2032	22,156	12,838	35,415	24,140	38,555	133,109
2033	22,161	12,807	35,542	23,907	39,204	133,625
2034	22,152	12,787	35,650	23,689	39,861	134,136
2035	22,146	12,751	35,781	23,546	40,407	134,631
2036	22,148	12,689	35,929	23,385	40,964	135,115
2037	22,155	12,617	36,066	23,333	41,415	135,589
2038	22,175	12,580	36,153	23,361	41,780	136,055
2039	22,206	12,560	36,218	23,474	42,056	136,514
2040	22,247	12,558	36,195	23,698	42,270	136,969
2041	22,298	12,539	36,182	24,002	42,395	137,420

	Owned outright		Owned (mortgage)		Social rented		Private rented etc.		Totals	
	No.	%	No.	%	No.	%	No.	%	No.	%
1-bedroom	70	2	29	1	130	3	143	3	372	9
2-bedroom	409	9	167	4	126	3	180	4	882	20
3-bedroom	983	23	594	14	163	4	224	5	1,964	45
4 or more- bedroom	653	15	390	9	15	0	53	1	1,111	26
All categories	2,115	49	####	27	434	10	600	14	4,329	100

Table A6 Accommodation type by tenure (ward only)										
	Owned outright		Owned (mortgage)		Social rented		Private rented etc.		Totals	
	No.	%	No.	%	No.	%	No.	%	No.	%
Detached	1,148	27	481	11	13	0	100	2	1,742	40
Semi-detached	493	11	356	8	111	3	140	3	1,100	25
Terraced	370	9	284	7	103	2	130	3	887	20
Flat etc.	104	2	59	1	207	5	230	5	600	14
Totals	2,115	49	1,180	27	434	10	600	14	4,329	100

Table A7 Tenure: HRP aged 65 or over						
	Emsworth		Havant		England	
	No.	%	No.	%	No.	%
Owned outright	1,438	76.7	11,818	71.4	3,822,366	66.8
Owned (mortgage)	140	7.5	1,489	9.0	444,300	7.8
Social rented	187	10.0	2,547	15.4	1,084,460	19.0
Private rented/rent free	109	5.8	691	4.2	370,598	6.5
Total	1,874	100	16,545	100	5,721,724	100

Table A8 Population age structure						
	Emsworth		Havant		England	
	No.	%	No.	%	No.	%
0-4	389	4.1	6,710	5.6	3,318,449	6.3
5 to 7	273	2.9	3,944	3.3	1,827,610	3.4
8 to 9	159	1.7	2,448	2.0	1,145,022	2.2
10 to 14	460	4.8	7,195	6.0	3,080,929	5.8
15	102	1.1	1,580	1.3	650,826	1.2
16 to 17	205	2.2	3,145	2.6	1,314,124	2.5
18 to 19	150	1.6	2,890	2.4	1,375,315	2.6
20 to 24	306	3.2	6,798	5.6	3,595,321	6.8
25 to 29	358	3.8	6,444	5.3	3,650,881	6.9
30 to 44	1,505	15.9	21,001	17.4	10,944,271	20.6
45 to 59	1,883	19.8	24,908	20.6	10,276,902	19.4
60 to 64	754	7.9	8,196	6.8	3,172,277	6.0
65 to 74	1,303	13.7	12,865	10.7	4,552,283	8.6
75 to 84	1,115	11.7	9,134	7.6	2,928,118	5.5
85 to 89	333	3.5	2,254	1.9	776,311	1.5
90 & 90+	197	2.1	1,172	1.0	403,817	0.8
Total	9,492	100	120,684	100	53,012,456	100

Table A9 Household composition						
	Emsworth		Havant		England	
	No.	%	No.	%	No.	%
One person aged 65 & over	896	20.7	7,470	14.6	2,725,596	12.4
One person other	504	11.6	7,205	14.0	3,940,897	17.9
Family all aged 65 and over	698	16.1	5,836	11.4	1,789,465	8.1
Married couple no children	646	14.9	6,970	13.6	2,691,927	12.2
Married couple 1 dep. child	227	5.2	2,783	5.4	1,285,267	5.8
Married couple 2 or more dep. children	363	8.4	4,339	8.5	2,087,738	9.5
Married couple all children non-dep	207	4.8	3,088	6.0	1,233,748	5.6
Same-sex Civil Partnership couple	8	0.2	45	0.1	30,775	0.1
Cohabiting couple no children	178	4.1	2,368	4.6	1,173,172	5.3
Cohabiting couple 1 dep. Child	47	1.1	1,040	2.0	438,750	2.0
Cohabiting couple 2 or more dep. children	65	1.5	1,250	2.4	452,030	2.0
Cohabiting couple all children non-dep	15	0.3	332	0.6	108,486	0.5
Lone parent 1 dep child	99	2.3	2,170	4.2	883,356	4.0
Lone parent 2 or more dep. children	68	1.6	1,601	3.1	689,899	3.1
Lone parent all children non-dep.	136	3.1	1,856	3.6	766,569	3.5
Other with one dependent child	25	0.6	578	1.1	290,816	1.3
Other with two 2 or more dependent children	27	0.6	516	1.0	293,200	1.3
Other household types; all full-time students	0	0.0	5	0.0	124,285	0.6
Other; all aged 65 and over	16	0.4	190	0.4	61,715	0.3
Other household types	104	2.4	1,669	3.3	995,677	4.5
All households	4,329	100	51,311	100	22,063,368	100

Table A10 Occupancy rating by bedrooms (ward only) (proportion for each tenure)								
	Owned or shared ownership		Social rented		Private rented or living rent free		All categories: Tenure	
	No.	%	No.	%	No.	%	No.	%
2+ bedrooms	2,014	61.1	57	13.1	139	23.2	2,210	51.1
1+ bedrooms	955	29.0	130	30.0	238	39.7	1,323	30.6
0	296	9.0	231	53.2	212	35.3	739	17.1
-1 bedrooms	30	0.9	16	3.7	11	1.8	57	1.3
Total	3,295	100	434	100	600	100	4,329	100

Appendix B: Selected household survey data

Q24 Does your household plan or want to move in the next five years such that your home would become available for sale or rent to another household?

Base: All respondents

		TABLE	HRP		GenTenure		
		TOTAL	Under 65	65 and over	Owner Occupied	Private	Affordable
TOTAL	Weighted Base	2397	1702	695	1607	527	263
	Actual Base	456	250	206	367	57	26
	Col %	100%	100%	100%	100%	100%	100%
No	Count	1386	961	426	1075	150	162
	Col %	58%	56%	61%	67%	28%	61%
Yes	Count	708	524	184	425	256	27
	Col %	30%	31%	27%	26%	49%	10%
I / we would like to move but are unable to	Count	303	218	85	108	120	75
	Col %	13%	13%	12%	7%	23%	28%

Q25 If you need to move home but are unable to do so, please indicate the main reason?

Base: All respondents who would like to move but are unable to at Q24

		TABLE	HRP		GenTenure		
		TOTAL	Under 65	65 and over	Owner Occupied	Private	Affordable
TOTAL	Weighted Base	303	218	85	108	120	75
	Actual Base	47	25	22	26	12	8
	Col %	100%	100%	100%	100%	100%	100%
Can't afford a more suitable home	Count	188	164	24	42	109	36
	Col %	62%	75%	28%	39%	91%	48%
I/we are in negative equity	Count	27	21	6	12		15
	Col %	9%	9%	7%	11%		20%
Cannot find suitable property	Count	56	17	40	28	11	17
	Col %	19%	8%	47%	26%	9%	23%
Cannot move because of care requirements	Count	6		6	6		
	Col %	2%		7%	6%		
Cannot leave because of place of work	Count	5	5		5		
	Col %	2%	3%		5%		
Other reason	Count	20	11	9	14		6
	Col %	7%	5%	11%	13%		8%

Q28 What type of accommodation do you realistically expect to move to?**Base: All respondents who are moving / would like to move but are unable to at Q24**

		TABLE	HRP		GenTenure		
		TOTAL	Under 65	65 and over	Owner Occupied	Private	Affordable
TOTAL	Weighted Base	856	639	217	459	343	54
	Actual Base	149	85	64	106	35	6
	Col %	100%	100%	100%	100%	100%	100%
Detached house	Count	279	226	53	192	87	
	Col %	33%	35%	24%	42%	25%	
Semi-detached house	Count	223	209	14	102	105	15
	Col %	26%	33%	6%	22%	31%	28%
Terraced house	Count	58	39	19	35	22	
	Col %	7%	6%	9%	8%	7%	
Bungalow	Count	149	83	66	86	57	6
	Col %	17%	13%	30%	19%	17%	11%
Flat / maisonette/ apartment	Count	113	60	53	32	49	33
	Col %	13%	9%	25%	7%	14%	61%
Caravan or mobile home	Count	3		3	3		
	Col %	0%		1%	1%		
Other	Count	32	22	9	9	22	
	Col %	4%	4%	4%	2%	7%	

Q29 Please indicate if any of the following would be the most likely accommodation you would move to?**Base: All respondents who are moving / would like to move but are unable to at Q24**

		TABLE	HRP		GenTenure		
		TOTAL	Under 65	65 and over	Owner Occupied	Private	Affordable
TOTAL	Weighted Base	148	50	98	76	42	29
	Actual Base	32	6	26	22	5	5
	Col %	100%	100%	100%	100%	100%	100%
Age restricted dwelling for older people	Count	144	50	94	73	42	29
	Col %	98%	100%	97%	96%	100%	100%
Nursing or care home	Count	3		3	3		
	Col %	2%		3%	4%		

Q30 How many bedrooms would you realistically expect in your next home?**Base: All respondents who are moving / would like to move but are unable to at Q24**

		TABLE	HRP		GenTenure		
		TOTAL	Under 65	65 and over	Owner Occupied	Private	Affordable
TOTAL	Weighted Base	959	708	250	492	366	101
	Actual Base	164	92	72	114	37	11
	Col %	100%	100%	100%	100%	100%	100%
One	Count	88	50	37	21	49	17
	Col %	9%	7%	15%	4%	13%	17%
Two	Count	351	249	102	163	109	78
	Col %	37%	35%	41%	33%	30%	77%
Three	Count	378	299	79	208	169	
	Col %	39%	42%	32%	42%	46%	
Four	Count	95	71	23	79	15	
	Col %	10%	10%	9%	16%	4%	
Five or more	Count	48	39	9	20	22	6
	Col %	5%	5%	4%	4%	6%	6%

Q31 What tenure would you realistically expect to move to?**Base: All respondents who are moving / would like to move but are unable to at Q24**

		TABLE	HRP		GenTenure		
		TOTAL	Under 65	65 and over	Owner Occupied	Private	Affordable
TOTAL	Weighted Base	908	661	247	494	343	71
	Actual Base	161	90	71	114	35	9
	Col %	100%	100%	100%	100%	100%	100%
Owner (no mortgage)	Count	399	226	173	313	80	6
	Col %	44%	34%	70%	63%	23%	8%
Owner (with mortgage)	Count	333	319	14	168	150	15
	Col %	37%	48%	6%	34%	44%	21%
Ren from a private landlord (furnished)	Count	12		12	6		6
	Col %	1%		5%	1%		8%
Rent from a private landlord (unfurnished)	Count	59	56	3	3	56	
	Col %	7%	8%	1%	1%	16%	
Rent from a council or housing association	Count	98	60	38		53	44
	Col %	11%	9%	15%		16%	62%
Affordable new build housing rented from a private landlord	Count	7		7	3	4	
	Col %	1%		3%	1%	1%	

Q32 If you are planning to move home and if you are NOT already a homeowner would any of these products be of interest to you?

Base: All respondents who are moving / would like to move but are unable to at Q24

		TABLE	HRP		GenTenure		
		TOTAL	Under 65	65 and over	Owner Occupied	Private	Affordable
TOTAL	Weighted Base	267	248	19	34	203	30
	Actual Base	31	26	5	7	20	2
	Col %	100%	100%	100%	100%	100%	100%
Shared ownership (part rent/part buy)	Count	121	117	4	16	105	
	Col %	45%	47%	22%	49%	52%	
Discounted sale (purchase and re-sell below market value)	Count	131	127	4	11	105	15
	Col %	49%	51%	22%	32%	52%	50%
Help to Buy ISA (to help save for a deposit)	Count	113	103	11	12	71	30
	Col %	42%	41%	56%	35%	35%	100%
Starter home (20%-30% discount for younger first time buyers)	Count	112	109	3	3	78	30
	Col %	42%	44%	17%	9%	39%	100%
New build 'help to buy' (reduced deposit via a 5-year equity loan)	Count	116	109	7	3	83	30
	Col %	43%	44%	39%	9%	41%	100%

Q33 From the options in Q32, which would you prefer?

Base: All respondents who are moving / would like to move but are unable to at Q24

		TABLE	HRP		GenTenure		
		TOTAL	Under 65	65 and over	Owner Occupied	Private	Affordable
TOTAL	Weighted Base	233	220	13	22	181	30
	Actual Base	26	23	3	4	18	2
	Col %	100%	100%	100%	100%	100%	100%
Shared ownership (part rent/part buy)	Count	54	50	4	16	38	
	Col %	23%	23%	33%	75%	21%	
Discounted sale (purchase and re-sell below market value)	Count	61	61		5	56	
	Col %	26%	28%		25%	31%	
Help to Buy ISA (to help save for a deposit)	Count	4		4		4	
	Col %	2%		33%		2%	
Starter home (20%-30% discount for younger first time buyers)	Count	86	86			56	30
	Col %	37%	39%			31%	100%
New build 'help to buy' (reduced deposit via a 5-year equity loan)	Count	27	22	4		27	
	Col %	11%	10%	33%		15%	

Q36 If you are planning to buy your next home what level of mortgage deposit could you pay?**Base: All respondents who are moving / would like to move but are unable to at Q24**

		TABLE	HRP		GenTenure		
		TOTAL	Under 65	65 and over	Owner Occupied	Private	Affordable
TOTAL	Weighted Base	766	599	167	409	305	51
	Actual Base	131	80	51	93	31	4
	Col %	100%	100%	100%	100%	100%	100%
Nothing	Count	114	54	60	75	24	15
	Col %	15%	9%	36%	18%	8%	30%
Up to £5,000	Count	60	60			45	15
	Col %	8%	10%			15%	30%
£5,000 to under £10,000	Count	40	34	6	6	34	
	Col %	5%	6%	4%	2%	11%	
£10,000 to under £20,000	Count	80	65	14	5	53	21
	Col %	10%	11%	9%	1%	17%	41%
£20,000 to under £30,000	Count	17	17		5	11	
	Col %	2%	3%		1%	4%	
£30,000 to under £40,000	Count	59	56	3	14	45	
	Col %	8%	9%	2%	3%	15%	
£40,000 or more	Count	183	176	7	134	49	
	Col %	24%	29%	4%	33%	16%	
We plan to make a cash purchase without a mortgage	Count	214	138	76	169	45	
	Col %	28%	23%	45%	41%	15%	

Q38 Do one or more members of your household intend to live in a place of their own in the next 5 years?**Base: All respondents with an eligible newly formed household**

		TABLE	HRP		GenTenure		
		TOTAL	Under 65	65 and over	Owner Occupied	Private	Affordable
TOTAL	Weighted Base	1500	1156	344	1040	241	219
	Actual Base	272	172	100	227	24	20
	Col %	100%	100%	100%	100%	100%	100%
Yes	Count	450	400	50	273	90	87
	Col %	30%	35%	14%	26%	37%	40%
No	Count	1050	756	294	767	151	132
	Col %	70%	65%	86%	74%	63%	60%

Q39 Who is likely to leave and form the new household in the next 5 years? New Household 1
Base: All respondents with an eligible newly formed household

		TABLE	HRP		GenTenure		
		TOTAL	Under 65	65 and over	Owner Occupied	Private	Affordable
TOTAL	Weighted Base	450	400	50	273	90	87
	Actual Base	70	56	14	55	8	7
	Col %	100%	100%	100%	100%	100%	100%
You (aged 65+)	Count	21	11	9	9	11	
	Col %	5%	3%	19%	3%	13%	
You (aged 65 and under)	Count	72	69	3	9	34	30
	Col %	16%	17%	6%	3%	38%	35%
Your partner (if any)	Count	22	22		11	11	
	Col %	5%	6%		4%	13%	
Your children (aged 16+)	Count	311	292	19	232	34	45
	Col %	69%	73%	38%	85%	38%	52%
Your children (16+) with their children (16 and under)	Count	11	5	6	5		6
	Col %	3%	1%	12%	2%		7%
Your lodger/s	Count	18	5	12	12		6
	Col %	4%	1%	25%	4%		7%
Your friend/s	Count	11	11			11	
	Col %	2%	3%			13%	

Q39 Who is likely to leave and form the new household in the next 5 years? New Household 2
Base: All respondents with an eligible newly formed household

		TABLE	HRP		GenTenure		
		TOTAL	Under 65	65 and over	Owner Occupied	Private	Affordable
TOTAL	Weighted Base	117	107	9	64	22	30
	Actual Base	17	14	3	13	2	2
	Col %	100%	100%	100%	100%	100%	100%
You (aged 65+)	Count	3		3	3		
	Col %	3%		33%	5%		
You (aged 65 and under)	Count	5	5		5		
	Col %	5%	5%		9%		
Your partner (if any)	Count	5	5		5		
	Col %	5%	5%		9%		
Your children (aged 16+)	Count	103	96	6	50	22	30
	Col %	88%	90%	67%	78%	100%	100%
Your lodger/s	Count	5	5		5		
	Col %	5%	5%		9%		

Q43a Does the new household wish to move out but cannot for some reason? New Household 1
Base: All respondents with an eligible newly formed household

		TABLE	HRP		GenTenure		
		TOTAL	Under 65	65 and over	Owner Occupied	Private	Affordable
TOTAL	Weighted Base	408	367	41	248	78	81
	Actual Base	63	51	12	50	7	6
	Col %	100%	100%	100%	100%	100%	100%
Yes	Count	262	244	18	144	67	51
	Col %	64%	66%	46%	58%	86%	63%
No	Count	146	124	22	104	11	30
	Col %	36%	34%	54%	42%	14%	37%

Q43a Does the new household wish to move out but cannot for some reason? New Household 2
Base: All respondents with an eligible newly formed household

		TABLE	HRP		GenTenure		
		TOTAL	Under 65	65 and over	Owner Occupied	Private	Affordable
TOTAL	Weighted Base	95	85	9	53	11	30
	Actual Base	14	11	3	11	1	2
	Col %	100%	100%	100%	100%	100%	100%
Yes	Count	46	43	3	20	11	15
	Col %	48%	50%	33%	37%	100%	50%
No	Count	49	42	6	34		15
	Col %	52%	50%	67%	63%		50%

Q43b If yes, what are the main reasons? New Household 1
Base: All respondents with an eligible newly formed household

		TABLE	HRP		GenTenure		
		TOTAL	Under 65	65 and over	Owner Occupied	Private	Affordable
TOTAL	Weighted Base	257	244	13	144	67	45
	Actual Base	37	33	4	28	6	3
	Col %	100%	100%	100%	100%	100%	100%
Lack of suitable housing they can afford in Emsworth	Count	180	174	6	94	56	30
	Col %	70%	71%	50%	65%	83%	67%
Lack of suitable housing they can afford in other areas	Count	144	141	3	69	45	30
	Col %	56%	58%	25%	48%	67%	67%
Cannot afford moving costs	Count	66	66		33	34	
	Col %	26%	27%		23%	50%	
Cannot face the upheaval of moving home	Count	3		3	3		
	Col %	1%		25%	2%		
Employment reasons	Count	42	39	3	31	11	
	Col %	16%	16%	25%	21%	17%	
Any other reason	Count	55	48	6	28	11	15
	Col %	21%	20%	50%	20%	17%	33%

Q43b If yes, what are the main reasons? New Household 2**Base: All respondents with an eligible newly formed household**

		TABLE	HRP		GenTenure		
		TOTAL	Under 65	65 and over	Owner Occupied	Private	Affordable
TOTAL	Weighted Base	40	37	3	14	11	15
	Actual Base	5	4	1	3	1	1
	Col %	100%	100%	100%	100%	100%	100%
Lack of suitable housing they can afford in Emsworth	Count	17	17		5	11	
	Col %	41%	45%		39%	100%	
Lack of suitable housing they can afford in other areas	Count	5	5		5		
	Col %	14%	15%		39%		
Cannot afford moving costs	Count	3		3	3		
	Col %	8%		100%	22%		
Any other reason	Count	15	15				15
	Col %	37%	41%				100%

Q45 If they are planning to buy their next home what level of deposit could be paid? New Household 1**Base: All respondents with an eligible newly formed household**

		TABLE	HRP		GenTenure		
		TOTAL	Under 65	65 and over	Owner Occupied	Private	Affordable
TOTAL	Weighted Base	350	325	25	211	78	61
	Actual Base	53	45	8	42	7	4
	Col %	100%	100%	100%	100%	100%	100%
Nothing	Count	70	67	3	25		45
	Col %	20%	21%	13%	12%		75%
Up to £5,000	Count	72	72		38	34	
	Col %	21%	22%		18%	43%	
£5,000 to under £10,000	Count	81	72	9	59	22	
	Col %	23%	22%	38%	28%	29%	
£10,000 to under £20,000	Count	59	59		33	11	15
	Col %	17%	18%		16%	14%	25%
£20,000 to under £30,000	Count	39	39		27	11	
	Col %	11%	12%		13%	14%	
£30,000 to under £40,000	Count	3		3	3		
	Col %	1%		13%	1%		
£40,000 or more	Count	20	11	9	20		
	Col %	6%	3%	38%	10%		
They plan to make a cash purchase without a mortgage	Count	5	5		5		
	Col %	2%	2%		3%		

Q45 If they are planning to buy their next home what level of deposit could be paid? New Household 2
Base: All respondents with an eligible newly formed household

		TABLE	HRP		GenTenure		
		TOTAL	Under 65	65 and over	Owner Occupied	Private	Affordable
TOTAL	Weighted Base	88	81	6	50	22	15
	Actual Base	13	11	2	10	2	1
	Col %	100%	100%	100%	100%	100%	100%
Nothing	Count	24	21	3	9		15
	Col %	27%	25%	50%	17%		100%
Up to £5,000	Count	31	28	3	9	22	
	Col %	35%	34%	50%	17%	100%	
£5,000 to under £10,000	Count	16	16		16		
	Col %	19%	20%		33%		
£10,000 to under £20,000	Count	5	5		5		
	Col %	6%	7%		11%		
£40,000 or more	Count	5	5		5		
	Col %	6%	7%		11%		
They plan to make a cash purchase without a mortgage	Count	5	5		5		
	Col %	6%	7%		11%		

Q52 Where would they like their next home to be? New Household 1
Base: All respondents with an eligible newly formed household

		TABLE	HRP		GenTenure		
		TOTAL	Under 65	65 and over	Owner Occupied	Private	Affordable
TOTAL	Weighted Base	382	351	31	222	78	81
	Actual Base	57	48	9	44	7	6
	Col %	100%	100%	100%	100%	100%	100%
In Emsworth	Count	77	74	3	36	11	30
	Col %	20%	21%	10%	16%	14%	37%
They would prefer to live in Emsworth if a suitable property that they could afford was available	Count	106	94	13	73	34	
	Col %	28%	27%	41%	33%	43%	
In a nearby area	Count	46	43	3	20	11	15
	Col %	12%	12%	10%	9%	14%	19%
Elsewhere in Havant Borough	Count	49	43	6	16	11	21
	Col %	13%	12%	19%	7%	14%	26%
Outside Havant Borough	Count	104	97	6	77	11	15
	Col %	27%	28%	20%	35%	14%	19%

Q52 Where would they like their next home to be? New Household 1
Base: All respondents with an eligible newly formed household

		TABLE	HRP		GenTenure		
		TOTAL	Under 65	65 and over	Owner Occupied	Private	Affordable
TOTAL	Weighted Base	103	96	6	50	22	30
	Actual Base	14	12	2	10	2	2
	Col %	100%	100%	100%	100%	100%	100%
In Emsworth	Count	21	21		5		15
	Col %	20%	21%		11%		50%
They would prefer to live in Emsworth if a suitable property that they could afford was available	Count	31	28	3	20	11	
	Col %	30%	29%	50%	39%	50%	
In a nearby area	Count	14	11	3	3	11	
	Col %	14%	12%	50%	6%	50%	
Elsewhere in Havant Borough	Count	15	15				15
	Col %	15%	16%				50%
Outside Havant Borough	Count	22	22		22		
	Col %	21%	23%		44%		

Appendix C: NPPF 2018 (February 2019) Annex 2 glossary definition of affordable housing (our emphasis)

'Affordable housing: housing for sale or rent, **for those whose needs are not met by the Market** (including housing that provides a subsidised route to home ownership and/or is for essential local workers); **and which complies with one or more of the following definitions**:

- a) **Affordable housing for rent:** meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent, **or is at least 20% below local market rents (including service charges where applicable)**; (b) the **landlord is a registered provider**, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) includes provisions to remain at an **affordable price for future eligible households**, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).
- b) **Starter homes:** is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.
- c) **Discounted market sales housing:** is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.
- d) **Other affordable routes to home ownership: is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership**, relevant equity loans, other low cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). **Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households**, or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.'

Appendix D: The household survey questionnaire

ID _____

POSTCODE _____

Emsworth Community Land Trust (CLT) **Homes and Community Survey 2019**



EMSWORTH
Community Land Trust
Creating affordable homes and community spaces



If preferred, you can complete this survey on-line at:

www.emsworthcltsurvey2019.co.uk, quoting your **postcode** or **ID number**

arc⁴ Ltd 2019

The purpose of the homes and community survey is:

- i) to assess housing needs for those who live or work in Emsworth or have an interest in Emsworth (e.g. family who have had to move out of area but wish to return);
- ii) to assess how community spaces can be improved in Emsworth; and
- iii) to assess the breadth of shops and business services in Emsworth.

PART ONE AND TWO should be filled in by all households that receive the questionnaire.

PART THREE should be filled in if your entire household plans to move home in the next five years.

PART FOUR should be filled in if any members of your household plan to move home in the next 5 years.

- Please work your way through the form taking care to tick the box(es) next to the answer that applies to you or to members of your household. Please tick **one** box unless instructed otherwise.
- If you prefer, you can complete the survey **ONLINE** by going to **www.emsworthcltsurvey2019.co.uk**
- arc4 is a specialist housing research consultancy that works across England and Wales. The client for this project is Emsworth CLT. Please read the covering letter that accompanies this questionnaire. The responses we collect will be used only for the purpose of this research and will be retained for up to 6 months following the completion of the reporting. Data will be held securely and will not be linked to individuals. Data will be reported in statistical format with no reference to individuals or households.
- If you have any difficulties completing this questionnaire or would like further assistance please call arc4 on **0800 612 9133** which is a Freephone number.
- **Thank you very much** for taking the time to fill in the survey, your help is greatly appreciated.

Data Protection Act 2018 and GDPR: The information you provide will only be processed for the purpose for which it has been given and will not be used for additional purposes without your consent. This means the information you provide will not be used to identify your household, will be kept strictly confidential and will not be passed to any third parties (other than arc4 who are conducting the survey on behalf of Emsworth CLT).

Emsworth Ward Map



arc⁴ Ltd 2019

3

PART 1: ABOUT YOUR HOME AND HOUSEHOLD

If you are happy for the responses you provide to this survey to be processed as outlined in the previous pages then please complete the survey and return it to us in the Freepost envelope provided or complete it online. If you are not happy for your responses to be processed then please do not proceed with the survey.

This information is collected so that we can see how responses to our later questions might vary according to the characteristics of your household. It also helps with our assessment of any additional housing that might be needed in the area.

Q1 Please tick the box against the statement that applies to you:

- I currently live in the Emsworth area (refer to map on page 3) 1
- I currently work but do not live in the Emsworth area (refer to map on page 3) 2
- I need to live in the Emsworth area to give or receive support (refer to map on page 3) 3

Q2 What type of accommodation do you live in? (Please tick one only)

- | | | | |
|---------------------|----------------------------|-------------------------------|----------------------------|
| Detached house | <input type="checkbox"/> 1 | Flat / maisonette / apartment | <input type="checkbox"/> 5 |
| Semi-detached house | <input type="checkbox"/> 2 | Caravan or mobile home | <input type="checkbox"/> 6 |
| Terraced house | <input type="checkbox"/> 3 | Other | <input type="checkbox"/> 7 |
| Bungalow | <input type="checkbox"/> 4 | | |

Q3 What is the tenure of your home? (Please tick one only)

- | | | | |
|---|----------------------------|---|-----------------------------|
| Owner (no mortgage) | <input type="checkbox"/> 1 | Shared ownership | <input type="checkbox"/> 7 |
| Owner (with mortgage) | <input type="checkbox"/> 2 | Shared equity | <input type="checkbox"/> 8 |
| Rent from a private landlord (furnished) | <input type="checkbox"/> 3 | Discounted sale low cost home ownership | <input type="checkbox"/> 9 |
| Rent from a private landlord (un-furnished) | <input type="checkbox"/> 4 | Accommodation tied to your employment | <input type="checkbox"/> 10 |
| Rent a room in a shared house or are a lodger | <input type="checkbox"/> 5 | Living rent free | <input type="checkbox"/> 11 |
| Rent from a council or housing association | <input type="checkbox"/> 6 | This is a second home or holiday home | <input type="checkbox"/> 12 |

4

arc⁴ Ltd 2019

Q4 Occupancy. (Please tick all that apply)

- This is my main home 1
- This is a second home 2
- This is my second home which is only used by me and members of my family 3
- This is my second home which is currently a residential letting to another household 4
- This is my second home which is used as a holiday let 5

Q5 If you rent a room in a shared house or you are a lodger, do you? (Tick one only)

- Share a kitchen bathroom or w.c. with another household? 1
- Have sole use of a kitchen bathroom or w.c? 2

Q6 How many bedrooms does your home have?

- One 1
- Two 2
- Three 3
- Four 4
- Five or more 5
- Bedsit/studio 6

Q7 How long have you lived at this address? (Please tick one only)

- 0 to 1 year 1 2-3 years 3
- 1-2 years 2 Over 3 years 4

Q8 How many people are there in your household?

- One 1 Five 5
- Two 2 Six 6
- Three 3 Seven 7
- Four 4 Eight or more 8

Q9 How would you describe your household?

- Single Adult (under 65) 1
- Single Adult (65 or over) 2
- Couple only (both under 65) 3
- Couple only (one or both over 65) 4
- Couple with 1 or 2 child(ren) under 18 5
- Couple with 3 or more children under 18 6
- Couple with child(ren) aged 18+ 7
- Lone Parent with 1 or 2 child(ren) under 18 8
- Lone Parent with 3 or more children under 18 9
- Lone parent with child(ren) aged 18+ 10
- Student household 11
- Other type of household 12

Q10 For each person in your household starting with you (person 1) please write age and gender (M/F) (Parents, then Children oldest to youngest e.g. 47, 44, 21, 17, 12).

	Person Number							
	1	2	3	4	5	6	7	8
Age (Years)								
Gender (M/F)								

Q11 For yourself and your partner (if any) please describe your current employment status.
 Tick as many as apply (i.e. you may have more than one job or are retired but work part time)

Employment status of person	Self	Partner
Employed or self-employed full time	<input type="checkbox"/> 1	<input type="checkbox"/> 1
Employed or self-employed part time	<input type="checkbox"/> 2	<input type="checkbox"/> 2
Employed or self-employed and receiving top up benefits (housing benefit, working tax credit etc.)	<input type="checkbox"/> 3	<input type="checkbox"/> 3
Unwaged, looking after children or unpaid carer or volunteer	<input type="checkbox"/> 4	<input type="checkbox"/> 4
Retired	<input type="checkbox"/> 5	<input type="checkbox"/> 5
Unemployed receiving no state benefits	<input type="checkbox"/> 6	<input type="checkbox"/> 6
Unemployed receiving state benefits	<input type="checkbox"/> 7	<input type="checkbox"/> 7
Unemployed but in training	<input type="checkbox"/> 8	<input type="checkbox"/> 8
Full time student	<input type="checkbox"/> 9	<input type="checkbox"/> 9
Part time student	<input type="checkbox"/> 10	<input type="checkbox"/> 10

We are seeking to understand long-term aims. Please complete if you are aged over 55 years, even if you have no definite plans to move home.

Q12a If you are aged over 55 which of the following options are you considering? (Tick ALL that apply)

- | | | |
|---|--------------------------|---|
| Continue to live in current home with support when needed e.g. home visits, 'call for help' alarm | <input type="checkbox"/> | 1 |
| Buying a more suitable property on the open market | <input type="checkbox"/> | 2 |
| Rent a more suitable property from a private landlord | <input type="checkbox"/> | 3 |
| Rent a more suitable property from a housing association | <input type="checkbox"/> | 4 |

Sheltered accommodation. This is usually in a group of bungalows or flats and you have your own front door. Schemes usually have a manager/warden to arrange services and are linked to a careline/alarm service.

Would you consider:

- | | | |
|----------------------------------|--------------------------|---|
| Renting | <input type="checkbox"/> | 5 |
| Buying | <input type="checkbox"/> | 6 |
| Part rent/buy (shared ownership) | <input type="checkbox"/> | 7 |

Extra Care Housing This is designed with the needs of frailer older people in mind. It includes flats, bungalows and retirement villages. You have your own front door. Domestic support and personal care are available. Would you consider:

- | | | |
|----------------------------------|--------------------------|----|
| Renting | <input type="checkbox"/> | 8 |
| Buying | <input type="checkbox"/> | 9 |
| Part rent/buy (shared ownership) | <input type="checkbox"/> | 10 |

Residential care home. You would normally have a bedroom and the use of a shared lounge with other residents. Personal care is provided – bathing, help dressing, meals etc.

- | | | |
|---|--------------------------|----|
| Co-housing. Your own home in a small community which shares facilities (e.g. laundry) and activities | <input type="checkbox"/> | 12 |
| Go to live with children or other relatives/friends | <input type="checkbox"/> | 13 |
| Other | <input type="checkbox"/> | 14 |

Q12b Out of the above alternatives, what is your preferred option? Please state the number in the box provided

Questions 13 to 16 apply to all households irrespective of age.

Q13 Does any member of your household have a limiting long-term illness or disability?

Yes 1 **Go to Q14** No 2 **Go to Q15**

Q14 Please tick any of the statements below that apply to you or a member of your household. (Please tick all that apply)

- Has your home been adapted to suit the needs of someone with a disability? 1
- Does any member of your household need help with daily tasks such as shopping or cleaning? 2
- Does any member of your household need help with personal care such as medication or bathing? 3
- Does any member of your household use a wheelchair inside your home? 4
- Is any member of your household unable to manage stairs and need ground floor facilities? 5
- Are there enough rooms in your home to accommodate a carer overnight when needed? 6

**Q15 If anyone has left your household in the last 5 years why was this? (Please tick the MAIN reason only).
If the answer is no please carry on to Q16.**

Reason	Person 1	Person 2
Employment	<input type="checkbox"/> 1	<input type="checkbox"/> 1
Education	<input type="checkbox"/> 2	<input type="checkbox"/> 2
Relationship breakdown	<input type="checkbox"/> 3	<input type="checkbox"/> 3
Marriage or new relationship	<input type="checkbox"/> 4	<input type="checkbox"/> 4
To move in with friends	<input type="checkbox"/> 5	<input type="checkbox"/> 5
To give or receive care or support	<input type="checkbox"/> 6	<input type="checkbox"/> 6
Any other reason	<input type="checkbox"/> 7	<input type="checkbox"/> 7

Q16 What was the tenure of your previous home? (Please tick one only)

- Owned (no mortgage) 1
- Owned (with mortgage) 2
- Rented from a private landlord (furnished) 3
- Rented from a private landlord (un-furnished) 4
- Rented a room in a shared house or was a lodger 5
- Rented from a council or housing association 6
- Shared ownership 7
- Shared equity 8
- Discounted sale low cost home ownership 9
- Accommodation tied to your employment 10
- Living rent free 11
- Living with friends or family 12
- Other 13

PART 2: FUTURE IMPROVEMENTS AND ADDITIONAL HOUSING IN THE AREA

Q17 Which household groups do you consider to be a priority for additional housing if any, in Emsworth?
(Please indicate the priority on each row with a tick).

Description	No priority	Some priority	High priority
First time buyers	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Key workers (e.g. teachers, nurses, emergency service people)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
People seeking private landlord rentals	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Affordable housing for low income households	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
People seeking shared ownership (part buy/part rent)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Older people that want to downsize	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Families that need to upsize as their families grow	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Sheltered housing for older people/disabled people	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
People undergoing relationship breakdown or death of a partner	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
People providing care or support for town residents	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3

Q18 Which house types would you consider a priority for future house building in Emsworth?

Description	No priority	Some priority	High priority
Small homes for single persons and couples	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Small family homes (2/3 bedroom)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Larger family homes (4/5 bedroom)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Detached houses	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Bungalows	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Semi-detached homes	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Terraced homes	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Flats or apartments	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Town houses (3 storey)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Housing designed for seasonal tourist use	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3

Q19 Please indicate if you agree or disagree with the following statements:

- | | | |
|--|--------------------------------|-----------------------------------|
| New housing should only be built for local residents | <input type="checkbox"/> Agree | <input type="checkbox"/> Disagree |
| New housing should be built for anyone that wants it | <input type="checkbox"/> Agree | <input type="checkbox"/> Disagree |
| Additional homes are not needed in the town | <input type="checkbox"/> Agree | <input type="checkbox"/> Disagree |

Q20 Please use the space below to tell us the main reasons for your responses in question 17, 18 or 19, or to tell us your views about future housebuilding in Emsworth.

25 words maximum please

Emsworth CLT is seeking information on the value that people attach to facilities in the area and how they might be improved so that funding can be prioritised.

Q21 Please tell us how important the following FACILITIES are to household members. (Please tick one only for each row)

	Not important	Quite important	Very important
Sport and fitness (such as playing fields, sports clubs and gyms)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Social space (such as community rooms or places to hold meetings or social events)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Green space (out-door space such as parks, meadows, woods, river and coastal walks and public gardens)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Information & advice services i.e. library, CAB, local societies/groups	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Public transport: Railways	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Public transport: Buses	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Pedestrian and cycling routes	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Nurseries, childminders and afterschool clubs	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Activities for children (such as play areas, playgroups etc)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Activities for teenagers (places to meet and socialise)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Town centre and high street shops, pubs and restaurants	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Business services i.e. solicitors, accountants, architects	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Parking	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Disability access to services and community spaces	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Public Broadband	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Better street signage	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Public art	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3

Q22 How would you rate these FACILITIES currently?**(Please tick one only for each row)**

	Inadequate	Adequate	Excellent	Not provided
Sport and fitness (such as playing fields, sports clubs and gyms)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Social space (such as community rooms or places to hold meetings or social events)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Green space (out-door space such as parks, meadows, woods, river and coastal walks and public gardens)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Information and advice services (library, CAB, local societies/groups)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Public transport: Railways	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Public transport: Buses	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Pedestrian and cycling routes	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Health and social care services	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Clubs, societies and groups for adults	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Nurseries, childminders and afterschool clubs	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Activities for children (such as play areas, playgroups etc.)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Activities for teenagers (places to meet and socialise)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Town centre and high street shops, pubs and restaurants	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Parking	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Disability access to services and community spaces	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4

**Q23 Specifically, how could the town centre be improved?
(Please tick one only for each row)**

	No priority	Some priority	High priority
More outdoor seating, planting and interacting space	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Reduction in traffic and better pedestrian access	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Improved car parking and longer free time	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Better 'public realm' i.e. improvements to street lighting footpaths and signage	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Wider choice of shops and services	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Improved street lighting and footpath surfaces	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
A taxi rank	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
More homes in or near the town centre	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
More flats above shops	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
More outdoor markets featuring different attractions, exhibitions	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Street entertainment activities	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Improved community safety	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
More cashpoints/access to a community banking facility	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Improved disability access	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
More places to visit in the evening	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
Other	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3

If you or any member of your household does not plan or want to move home in the next 5 years you have finished the questionnaire. If anyone plans or wants to move home please continue with the questionnaire.

PART 3: IF YOUR ENTIRE HOUSEHOLD PLANS TO MOVE HOME WITHIN THE NEXT 5 YEARS

Q24 Does your household plan or want to move in the next 5 years such that your home would become available for sale or rent to another household? (Please tick one only)

- No** 1 **Please go to Q38**
Yes 2 **Please go to Q26**
I/we would like to move but are unable to 3 **PLEASE ANSWER ALL QUESTIONS BELOW**

We will use this information to estimate the size, type and tenure of any additional housing that might be needed.

Q25 If you need to move home but are unable to do so, please indicate the main reason. (Please tick one only)

- Can't afford a more suitable home 1
I/We are in negative equity 2
Cannot find suitable property 3
Cannot find suitable housing to up size to 4
Cannot move because of care requirements 5
Reluctant to leave school catchment area 6
Cannot leave because of place of work 7
Other reason 8

Q26a Why do you plan to move home? (Tick all that apply). Q26a are factors that would place your household in housing need Q26b are important factors, but are 'aspiration' rather than 'need'.

- | | | |
|---|--------------------------|----|
| Forced to move (eviction, tenancy ending, had to leave family home, relationship breakdown) | <input type="checkbox"/> | 1 |
| Living in temporary accommodation | <input type="checkbox"/> | 2 |
| Family is overcrowded | <input type="checkbox"/> | 3 |
| Sharing and seeking a place of my/our own | <input type="checkbox"/> | 4 |
| Cannot manage existing house - could not afford | <input type="checkbox"/> | 5 |
| Cannot manage existing house because of stairs, size of house or garden | <input type="checkbox"/> | 6 |
| Health problems and/or need housing suitable for older/disabled person | <input type="checkbox"/> | 7 |
| House is in severe disrepair | <input type="checkbox"/> | 8 |
| Accommodation lacks bathroom/kitchen/toilet | <input type="checkbox"/> | 9 |
| Accommodation has shared bathroom/kitchen/toilet with another household | <input type="checkbox"/> | 10 |
| Suffering harassment, threat of harassment or domestic abuse | <input type="checkbox"/> | 11 |

Q26b Why do you plan to move home - other reasons. (Tick all that apply)

- | | | |
|--|--------------------------|----|
| Want to live in a nicer house or area or have a nicer garden | <input type="checkbox"/> | 12 |
| Want off street parking or a garage | <input type="checkbox"/> | 13 |
| Want to live in a different school catchment area | <input type="checkbox"/> | 14 |
| Want to live closer to family or friends | <input type="checkbox"/> | 15 |
| To reduce travel to work time or re-locate for employment | <input type="checkbox"/> | 16 |
| Want to live closer to shops or doctors or other services | <input type="checkbox"/> | 17 |
| Other reason | <input type="checkbox"/> | 18 |

Q27 Please give the main reason for wanting to move home. (Please write one of the numbers in Q26a or Q26b (1-18) in the box

Main reason for wanting to move home:

Q28 What type of accommodation do you realistically expect to move to? (Please tick one only)

- | | | |
|-------------------------------|--------------------------|---|
| Detached house | <input type="checkbox"/> | 1 |
| Semi-detached house | <input type="checkbox"/> | 2 |
| Terraced house | <input type="checkbox"/> | 3 |
| Bungalow | <input type="checkbox"/> | 4 |
| Flat / maisonette / apartment | <input type="checkbox"/> | 5 |
| Caravan or mobile home | <input type="checkbox"/> | 6 |
| Other | <input type="checkbox"/> | 7 |

Q29 Please indicate if any of the following would be the most likely accommodation you would move to. (Tick all that apply)

- | | | |
|--|--------------------------|---|
| Age restricted dwelling for older people | <input type="checkbox"/> | 1 |
| Nursing or care home | <input type="checkbox"/> | 2 |

Q30 How many bedrooms would you realistically expect in your next home? (Please tick one only)

- | | | |
|---------------|--------------------------|---|
| One | <input type="checkbox"/> | 1 |
| Two | <input type="checkbox"/> | 2 |
| Three | <input type="checkbox"/> | 3 |
| Four | <input type="checkbox"/> | 4 |
| Five or more | <input type="checkbox"/> | 5 |
| Bedsit/studio | <input type="checkbox"/> | 6 |

Q31 What tenure would you realistically expect to move to? (Please tick one only)

- | | | | |
|--|----------------------------|--|----------------------------|
| Owner (no mortgage) | <input type="checkbox"/> 1 | Rent from a council or housing association | <input type="checkbox"/> 6 |
| Owner (with mortgage) | <input type="checkbox"/> 2 | Living rent free | <input type="checkbox"/> 7 |
| Rent from a private landlord (furnished) | <input type="checkbox"/> 3 | New build housing rented from a private landlord | <input type="checkbox"/> 8 |
| Rent from a private landlord (un-furnished) | <input type="checkbox"/> 4 | Affordable new build housing rented from a | <input type="checkbox"/> 9 |
| Rent a room in a shared house or be a lodger | <input type="checkbox"/> 5 | private landlord | |

Q32 If you are planning to move home and if you are NOT already a homeowner would any of the following products be of interest to you? (Please tick all that apply)

- | | | | |
|---|----------------------------|--|----------------------------|
| Shared ownership (part rent/part buy) | <input type="checkbox"/> 1 | Starter home (20%-30% discount for younger first time buyers) | <input type="checkbox"/> 4 |
| Discounted sale (purchase and re-sell below market value) | <input type="checkbox"/> 2 | New-build 'help to buy' (reduced deposit via a 5-year equity loan) | <input type="checkbox"/> 5 |
| Help to buy ISA (to help save for a deposit) | <input type="checkbox"/> 3 | | |

Q33 From the options in Q32, which would you prefer? (Please enter the number from 1-5)Reference number of your preferred option **Q34 Where would you like your next home to be? (Please tick one box only)**

- | | |
|---|----------------------------|
| In Emsworth | <input type="checkbox"/> 1 |
| I would prefer to live in Emsworth if a suitable property that I could afford was available | <input type="checkbox"/> 2 |
| In a nearby area | <input type="checkbox"/> 3 |
| Elsewhere in Havant Borough | <input type="checkbox"/> 4 |
| Outside Havant Borough | <input type="checkbox"/> 5 |

18

arc⁴ Ltd 2019

This is a very important question as it helps us to determine if your household could afford local market housing or would need affordable housing. You have our assurance that your response is confidential and the information will not be shared with anyone.

Q35 Could you please indicate your GROSS INCOME, plus that of your spouse or partner if the new home will be jointly owned or rented. (This is income from all sources before tax and national insurance)

Weekly	Annually		Weekly	Annually	
Up to £100	Up to £5,200	<input type="checkbox"/> 1	£500 to under £750	£26,000 to under £39,000	<input type="checkbox"/> 10
£100 to under £150	£5,200 to under £7,800	<input type="checkbox"/> 2	£750 to under £950	£39,000 to under £49,400	<input type="checkbox"/> 11
£150 to under £200	£7,800 to under £10,400	<input type="checkbox"/> 3	£950 to under £1,150	£49,400 to under £59,800	<input type="checkbox"/> 12
£200 to under £250	£10,400 to under £13,000	<input type="checkbox"/> 4	£1,150 to under £1,350	£59,800 to under £70,200	<input type="checkbox"/> 13
£250 to under £300	£13,000 to under £15,600	<input type="checkbox"/> 5	£1,350 to under £1,550	£70,200 to under £80,600	<input type="checkbox"/> 14
£300 to under £350	£15,600 to under £18,200	<input type="checkbox"/> 6	£1,550 to under £1,750	£80,600 to under £91,000	<input type="checkbox"/> 15
£350 to under £400	£18,200 to under £20,800	<input type="checkbox"/> 7	£1,750 to under £1,950	£91,000 to under £101,400	<input type="checkbox"/> 16
£400 to under £450	£20,800 to under £23,400	<input type="checkbox"/> 8	£1,950 or more	£101,400 or more	<input type="checkbox"/> 17
£450 to under £500	£23,400 to under £26,000	<input type="checkbox"/> 9			

Q36 If you are planning to buy your next home what level of mortgage deposit could you pay?

Amount		Amount	
Nothing	<input type="checkbox"/> 1	£30,000 to under £40,000	<input type="checkbox"/> 6
Up to £5,000	<input type="checkbox"/> 2	£40,000 or more	<input type="checkbox"/> 7
£5,000 to under £10,000	<input type="checkbox"/> 3	We plan to make a cash	<input type="checkbox"/> 8
£10,000 to under £20,000	<input type="checkbox"/> 4	purchase without a	
£20,000 to under £30,000	<input type="checkbox"/> 5	mortgage	

Q37 How is the deposit to be funded? (Please tick one):

Savings	<input type="checkbox"/> 1
Equity from an existing home	<input type="checkbox"/> 2
Both savings and equity	<input type="checkbox"/> 3
Wholly a gift or loan from parent(s)	<input type="checkbox"/> 4
Partly a gift or loan from parent(s) with savings and or equity	<input type="checkbox"/> 5

PART 4: NEWLY FORMING HOUSEHOLDS

ONLY COMPLETE THIS SECTION IF A MEMBER OF YOUR HOUSEHOLD PLANS OR WANTS TO MOVE HOME IN THE NEXT 5 YEARS, SEPARATE TO THE REST OF YOUR HOUSEHOLD.

More than one person may leave your household in the next 5-years, so we have allowed for up to two new households forming. Please complete the questions for each new household that plans to live in a place of their own. Do not include people that will leave temporarily or form student households. If you prefer, people likely to leave your household may fill in this part of the questionnaire themselves on-line. Note that a household can consist of 1 or more persons.

We will use this information together with other information to estimate the size, type and tenure of any additional housing that might be needed, in Emsworth if any.

Q38 Do one or more members of your household intend to live in a place of their own in the next 5 years?

- Yes 1 go to question 39
 No 2 go to final page

Q39 Who is likely to leave and form the new household in the next 5 years? (Tick all that apply)

	New household 1	New household 2
You (aged 65+)	<input type="checkbox"/> 1	<input type="checkbox"/> 1
You (aged 65 and under)	<input type="checkbox"/> 2	<input type="checkbox"/> 2
Your partner (if any)	<input type="checkbox"/> 3	<input type="checkbox"/> 3
Your children (aged 16+)	<input type="checkbox"/> 4	<input type="checkbox"/> 4
Your children (16+) with their children (16 and under)	<input type="checkbox"/> 5	<input type="checkbox"/> 5
Your lodger/s	<input type="checkbox"/> 6	<input type="checkbox"/> 6
Your friend/s	<input type="checkbox"/> 7	<input type="checkbox"/> 7

Q40 What form will the new household be?

	New household 1	New household 2
Single person household	<input type="checkbox"/> 1	<input type="checkbox"/> 1
Couple	<input type="checkbox"/> 2	<input type="checkbox"/> 2
Family with children	<input type="checkbox"/> 3	<input type="checkbox"/> 3
Group of friends or flat-mates	<input type="checkbox"/> 4	<input type="checkbox"/> 4

Q41 If the household is being formed as a couple, where does the partner currently live?

	New household 1	New household 2
In your existing household	<input type="checkbox"/> 1	<input type="checkbox"/> 1
In another house within Emsworth	<input type="checkbox"/> 2	<input type="checkbox"/> 2
Outside Emsworth	<input type="checkbox"/> 3	<input type="checkbox"/> 3

Q42 What would be the age of the oldest member of the new household?

	New household 1	New household 2
16-25	<input type="checkbox"/> 1	<input type="checkbox"/> 1
26-35	<input type="checkbox"/> 2	<input type="checkbox"/> 2
36-44	<input type="checkbox"/> 3	<input type="checkbox"/> 3
45-64	<input type="checkbox"/> 4	<input type="checkbox"/> 4
65+	<input type="checkbox"/> 5	<input type="checkbox"/> 5

Q43a Does the new household wish to move out but cannot for some reason?

	New household 1	New household 2
Yes	<input type="checkbox"/> 1	<input type="checkbox"/> 1
No	<input type="checkbox"/> 2	<input type="checkbox"/> 2

Q43b If yes, what are the main reason(s)? (Please tick all that apply)

	New household 1	New household 2
Lack of suitable housing they can afford in Emsworth	<input type="checkbox"/> 1	<input type="checkbox"/> 1
Lack of suitable housing they can afford in other areas	<input type="checkbox"/> 2	<input type="checkbox"/> 2
Cannot afford moving costs	<input type="checkbox"/> 3	<input type="checkbox"/> 3
Cannot face the upheaval of moving home	<input type="checkbox"/> 4	<input type="checkbox"/> 4
Do not want to leave school catchment area	<input type="checkbox"/> 5	<input type="checkbox"/> 5
Unable to leave because of providing care and support for someone	<input type="checkbox"/> 6	<input type="checkbox"/> 6
Employment reasons	<input type="checkbox"/> 7	<input type="checkbox"/> 7
Any other reason – please state reason below	<input type="checkbox"/> 8	<input type="checkbox"/> 8

If a member of your household feels they cannot move out, please continue with the questionnaire as if they could.

Q44 So that we can assess whether or not affordable housing would be needed, please tick the income band that states the approximate total GROSS income of the person that would pay the rent or mortgage and any partner if appropriate. (Gross household income before deduction of tax and national insurance).

Weekly	Annually	New household 1	New household 2
Up to £100	Up to £5,200	<input type="checkbox"/> 1	<input type="checkbox"/> 1
£100 to under £150	£5,200 to under £7,800	<input type="checkbox"/> 2	<input type="checkbox"/> 2
£150 to under £200	£7,800 to under £10,400	<input type="checkbox"/> 3	<input type="checkbox"/> 3
£200 to under £250	£10,400 to under £13,000	<input type="checkbox"/> 4	<input type="checkbox"/> 4
£250 to under £300	£13,000 to under £15,600	<input type="checkbox"/> 5	<input type="checkbox"/> 5
£300 to under £350	£15,600 to under £18,200	<input type="checkbox"/> 6	<input type="checkbox"/> 6
£350 to under £400	£18,200 to under £20,800	<input type="checkbox"/> 7	<input type="checkbox"/> 7
£400 to under £450	£20,800 to under £23,400	<input type="checkbox"/> 8	<input type="checkbox"/> 8
£450 to under £500	£23,400 to under £26,000	<input type="checkbox"/> 9	<input type="checkbox"/> 9
£500 to under £750	£26,000 to under £39,000	<input type="checkbox"/> 10	<input type="checkbox"/> 10
£750 to under £950	£39,000 to under £49,400	<input type="checkbox"/> 11	<input type="checkbox"/> 11
£950 to under £1,150	£49,400 to under £59,800	<input type="checkbox"/> 12	<input type="checkbox"/> 12
£1,150 to under £1,350	£59,800 to under £70,200	<input type="checkbox"/> 13	<input type="checkbox"/> 13
£1,350 to under £1,550	£70,200 to under £80,600	<input type="checkbox"/> 14	<input type="checkbox"/> 14
£1,550 to under £1,750	£80,600 to under £91,000	<input type="checkbox"/> 15	<input type="checkbox"/> 15
£1,750 to under £1,950	£91,000 to under £101,400	<input type="checkbox"/> 16	<input type="checkbox"/> 16
£1,950 or more	£101,400 or more	<input type="checkbox"/> 17	<input type="checkbox"/> 17

Q45 If they are planning to buy their next home what level of deposit could be paid? (Please tick one only)

Amount	New household 1	New household 2
Nothing	<input type="checkbox"/> 1	<input type="checkbox"/> 1
Up to £5,000	<input type="checkbox"/> 2	<input type="checkbox"/> 2
£5,000 to under £10,000	<input type="checkbox"/> 3	<input type="checkbox"/> 3
£10,000 to under £20,000	<input type="checkbox"/> 4	<input type="checkbox"/> 4
£20,000 to under £30,000	<input type="checkbox"/> 5	<input type="checkbox"/> 5
£30,000 to under £40,000	<input type="checkbox"/> 6	<input type="checkbox"/> 6
£40,000 or more	<input type="checkbox"/> 7	<input type="checkbox"/> 7
They plan to make a cash purchase without a mortgage	<input type="checkbox"/> 8	<input type="checkbox"/> 8

Q46 How would the deposit be funded? (Please tick one only)

	New household 1	New household 2
Savings	<input type="checkbox"/> 1	<input type="checkbox"/> 1
Equity from a former home	<input type="checkbox"/> 2	<input type="checkbox"/> 2
Both savings and equity	<input type="checkbox"/> 3	<input type="checkbox"/> 3
Wholly a gift or loan from parent(s)	<input type="checkbox"/> 4	<input type="checkbox"/> 4
Partly a gift or loan from parent(s)	<input type="checkbox"/> 5	<input type="checkbox"/> 5

Q47 Are any members of the new household likely to be claiming benefits? (Please tick all that apply)

	New household 1	New household 2
Universal Tax credit	<input type="checkbox"/> 1	<input type="checkbox"/> 1
Housing benefits	<input type="checkbox"/> 2	<input type="checkbox"/> 2
Council tax benefits	<input type="checkbox"/> 3	<input type="checkbox"/> 3
Disability allowance	<input type="checkbox"/> 4	<input type="checkbox"/> 4
Child tax credit	<input type="checkbox"/> 5	<input type="checkbox"/> 5
Other benefits	<input type="checkbox"/> 6	<input type="checkbox"/> 6

Please state:

Q48 What type of home would the new household expect? (Please tick one only)

	New household 1	New household 2		New household 1	New household 2
Detached house	<input type="checkbox"/> 1	<input type="checkbox"/> 1	Flat / maisonette / apartment	<input type="checkbox"/> 5	<input type="checkbox"/> 5
Semi-detached house	<input type="checkbox"/> 2	<input type="checkbox"/> 2	Caravan or mobile home	<input type="checkbox"/> 6	<input type="checkbox"/> 6
Terraced house	<input type="checkbox"/> 3	<input type="checkbox"/> 3	Other	<input type="checkbox"/> 7	<input type="checkbox"/> 7
Bungalow	<input type="checkbox"/> 4	<input type="checkbox"/> 4			

Q49 How many bedrooms would the new household reasonably expect in their new home? (Please tick one only)

	New household 1	New household 2		New household 1	New household 2
One	<input type="checkbox"/> 1	<input type="checkbox"/> 1	Four	<input type="checkbox"/> 4	<input type="checkbox"/> 4
Two	<input type="checkbox"/> 2	<input type="checkbox"/> 2	Five or more	<input type="checkbox"/> 5	<input type="checkbox"/> 5
Three	<input type="checkbox"/> 3	<input type="checkbox"/> 3	Bedsit/studio	<input type="checkbox"/> 6	<input type="checkbox"/> 6

Q50 What type of tenure would the new household reasonably expect for their new home? (Please tick one only)

	New household 1	New household 2
Owner (no mortgage)	<input type="checkbox"/> 1	<input type="checkbox"/> 1
Owner (with mortgage)	<input type="checkbox"/> 2	<input type="checkbox"/> 2
Rent from a private landlord (furnished)	<input type="checkbox"/> 3	<input type="checkbox"/> 3
Rent from a private landlord (un-furnished)	<input type="checkbox"/> 4	<input type="checkbox"/> 4
Rent a room in a shared house or be a lodger	<input type="checkbox"/> 5	<input type="checkbox"/> 5
Rent from a council or housing association	<input type="checkbox"/> 6	<input type="checkbox"/> 6
Living rent free	<input type="checkbox"/> 7	<input type="checkbox"/> 7
New build housing rented from a private landlord	<input type="checkbox"/> 8	<input type="checkbox"/> 8
Affordable new build housing rented from a private landlord	<input type="checkbox"/> 9	<input type="checkbox"/> 9

Q51 Would any of the following intermediate or low-cost housing options be of interest? (Please tick all that apply)

	New household 1	New household 2
Shared ownership (part rent/part buy)	<input type="checkbox"/> 1	<input type="checkbox"/> 1
Discounted sale (purchase and re-sell below market value)	<input type="checkbox"/> 2	<input type="checkbox"/> 2
Help to buy ISA (to help save for a deposit)	<input type="checkbox"/> 3	<input type="checkbox"/> 3
Starter home (20%-30% discount for younger first time buyers)	<input type="checkbox"/> 4	<input type="checkbox"/> 4
New-build 'help to buy' (reduced deposit via a 5-year equity loan)	<input type="checkbox"/> 5	<input type="checkbox"/> 5

Q52 Where would they like their next home to be? (Please tick one box only)

	New household 1	New household 2
In Emsworth	<input type="checkbox"/> 1	<input type="checkbox"/> 1
They would prefer to live in Emsworth if a suitable property that they could afford was available	<input type="checkbox"/> 2	<input type="checkbox"/> 2
In a nearby area	<input type="checkbox"/> 3	<input type="checkbox"/> 3
Elsewhere in Havant Borough	<input type="checkbox"/> 4	<input type="checkbox"/> 4
Outside Havant Borough	<input type="checkbox"/> 5	<input type="checkbox"/> 5

Q53 Is any member of the new household likely to need care or support?

	New household 1	New household 2
Yes	<input type="checkbox"/> 1	<input type="checkbox"/> 1
No	<input type="checkbox"/> 2	<input type="checkbox"/> 2

Q54 Is any member of the new household likely to be unable to manage stairs?

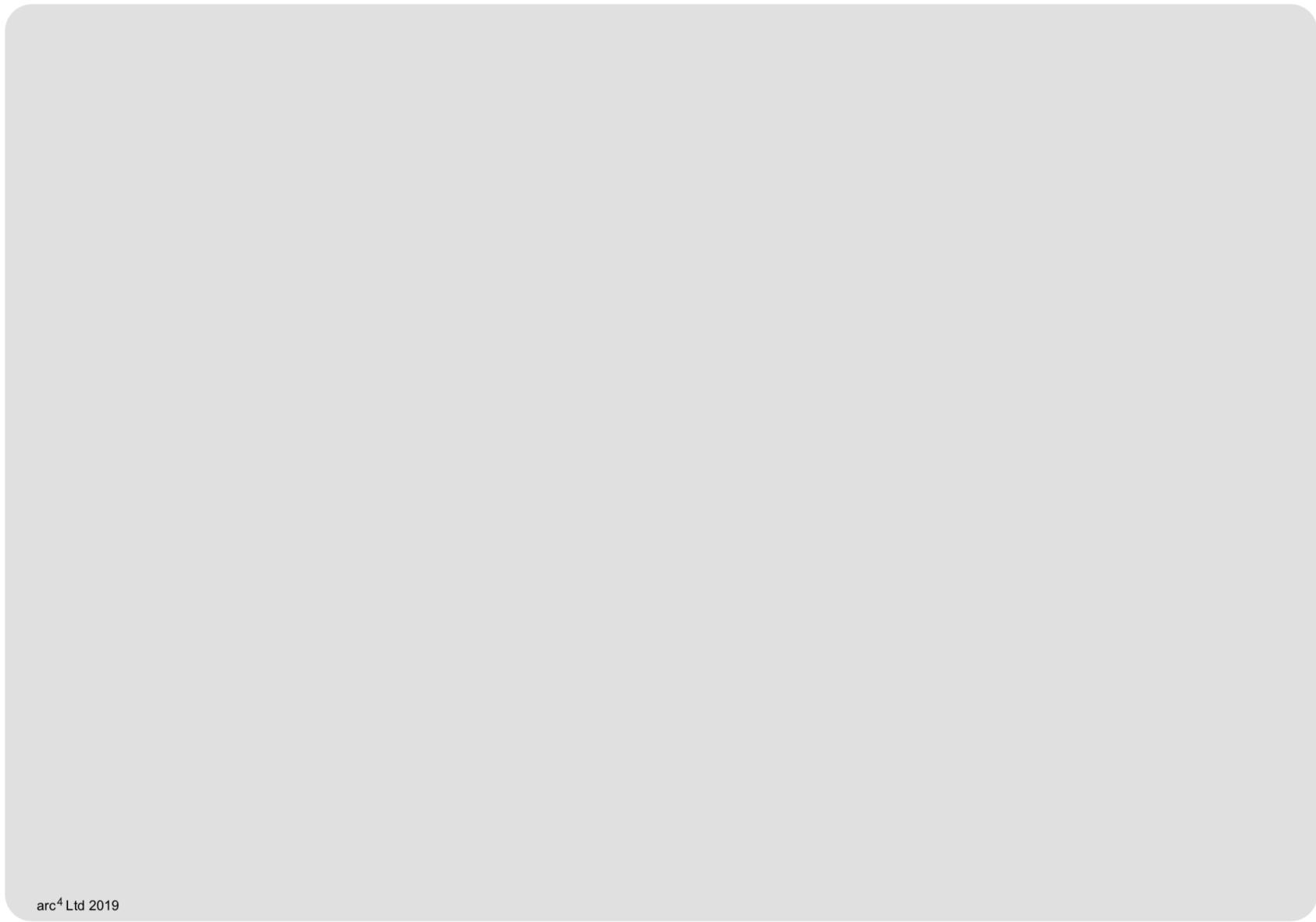
	New household 1	New household 2
Yes	<input type="checkbox"/> 1	<input type="checkbox"/> 1
No	<input type="checkbox"/> 2	<input type="checkbox"/> 2

Q55 Would the person(s) leaving your household seek age restricted housing for older people?

	New household 1	New household 2
Yes	<input type="checkbox"/> 1	<input type="checkbox"/> 1
No	<input type="checkbox"/> 2	<input type="checkbox"/> 2

Q56 Would the person(s) leaving your household seek to live in a nursing or care home?

	New household 1	New household 2
Yes	<input type="checkbox"/> 1	<input type="checkbox"/> 1
No	<input type="checkbox"/> 2	<input type="checkbox"/> 2



arc⁴ Ltd 2019

Thank you for completing this survey.

Data Protection Act 2018 and GDPR: The information you provide will only be processed for the purpose for which it has been given and will not be used for additional purposes without your consent. This means the information you provide will not be used to identify your household, will be kept strictly confidential and will not be passed to any third parties (other than arc4 which is conducting the survey on behalf of Emsworth CLT).

The data will only be used in statistical format and for the purposes of this research only. The data will be held for up to six months following the completion of the survey. The data will be held securely and destroyed securely to ensure that your privacy is protected.

For more details on the Data Protection Act 2018 and GDPR please go to the following link: <https://ico.org.uk/>

PLEASE RETURN in the FREEPOST envelope provided to:

arc4 Ltd c/o PHL, PO Box 393, Aycliffe Industrial Park, Newton Aycliffe, DL5 6WR

By 30th November 2019

Registered Address: arc4, 41 Clarendon Road, Sale, Manchester, M33 2DY

email: contact@arc4.co.uk **www.arc4.co.uk**

arc4 Limited Registered in England & Wales 6205180 VAT Registration No: 909 9814 77