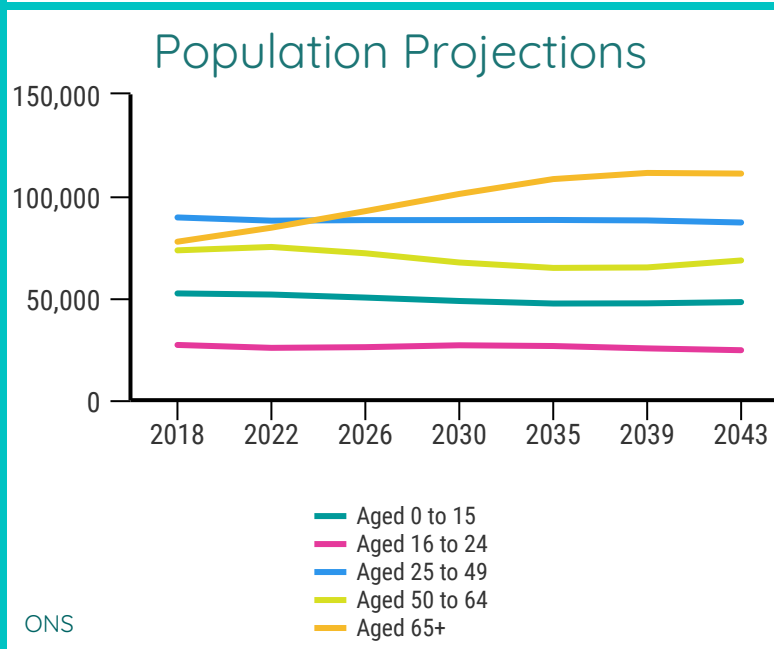
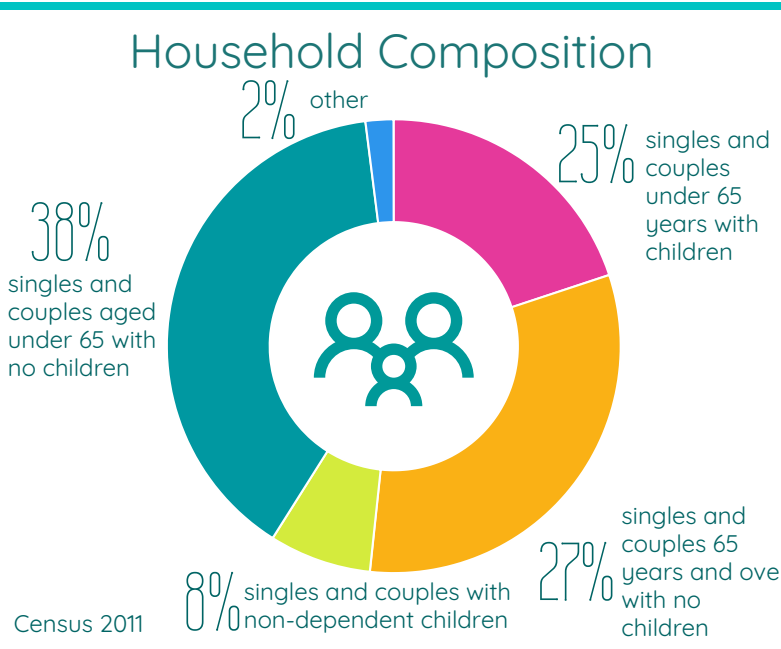
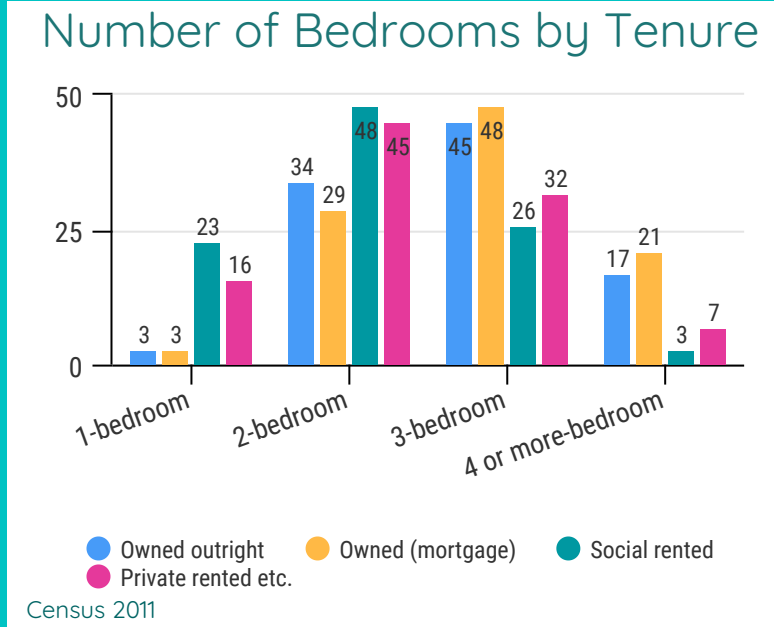
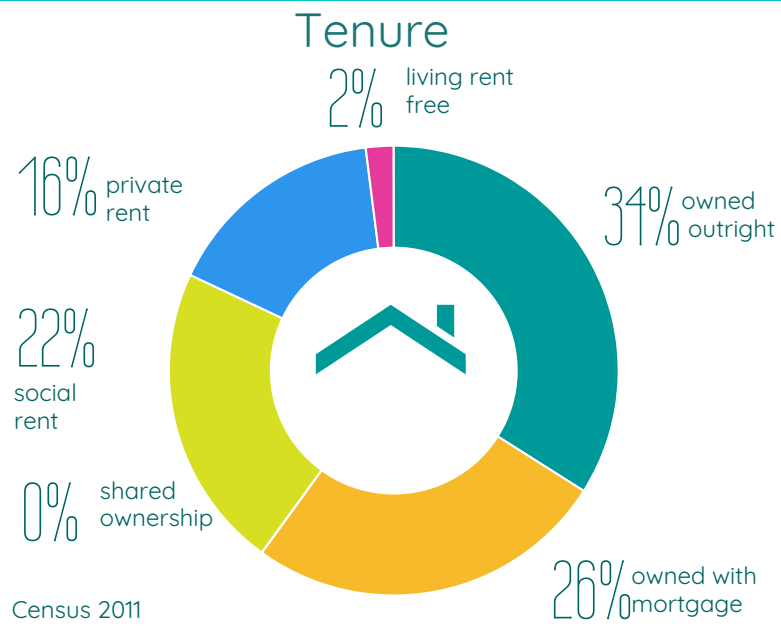


Berwick, Norham and Islandshire and Surrounding Area Housing Needs Assessment 2020

Housing and Household Profile

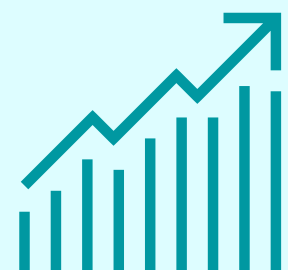


Housing and Household Profile Findings

71% of the affordable housing stock has 1-2 bedrooms. This appears largely in line with the household composition as 65% of households are made up of either single people or couples with no children.

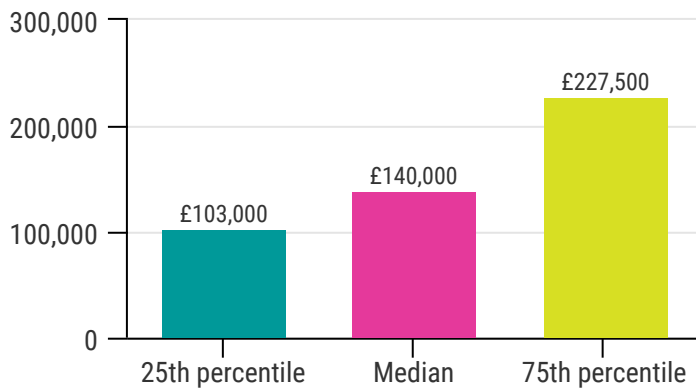
34% of all households are outright home-owners and are likely to be older person households. 65.9% of all older person households are home-owners.

Population projections show the impact of the ageing population and suggest a need for smaller homes.

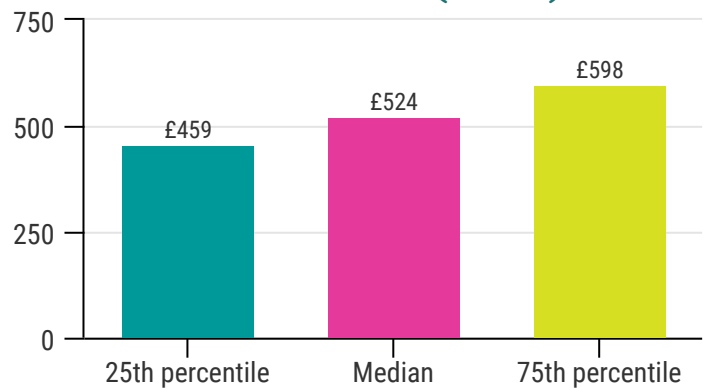


Prices and Affordability

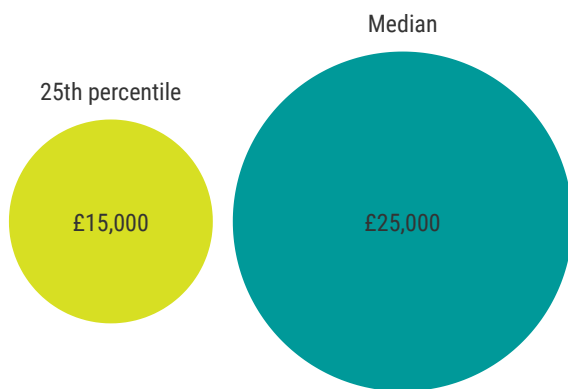
House Prices



Rental Prices (PCM)



Income



Comparison of prices and income:

- The median is the half way point in an ascending data series (e.g. house prices), and the lower quartile/25th percentile, is half way between the lowest price and the median.
- Households on median incomes can afford lower quartile rent and purchase prices.
- Households on lower quartile incomes are unable to afford lower quartile rent and purchase prices.
- The affordability ratio of lower quartile house prices to lower quartile income is 6.6. This compares to 6.8:1 for Northumberland as a whole.

Context and Key Findings

Agents told us that landlords were continuing to invest in housing for rent, there was strong demand for all housing for rent, especially 3-bedroom semi-detached houses which are in short supply. Many landlords will let to tenants claiming benefit that can afford to pay in excess of the local housing allowance. 3 or 4-bedroom homes would be less affordable to benefit claimants. Regarding the rural area, rentals are rare and non-existent on the Holy Island due to second and holiday home demand.

Future Housing Requirements

The overall housing requirement for the area over the plan period is established through the Northumberland Local Plan. To meet local needs, the mix of dwellings should:

- be of a size and specification that is suited to the needs of older people seeking to downsize;
- include flats and smaller terraced houses; and
- be offered at prices that are affordable to local households.

Additional affordable housing is needed:

- Around 450 new and existing local households are likely to require affordable housing over the next-5 years;
- When affordable supply from vacancies and new build is taken into account there is a net requirement for 169 affordable dwellings over 5-years (34 per annum);
- These should be 0 affordable rent, 169 affordable home ownership;
- Small amounts of affordable rented housing may need to be built to help social landlords meet individual tenants' specific needs or replace stock with regeneration schemes;
- 2 and 3-bedroom affordable home ownership homes are mostly needed.

