

Ewhurst and Ellen's Green Housing Needs Survey October 2013

Louise Williams Rural Housing Enabler Surrey Community Action

**Commissioned by** 

EWHUSRT AND ELLEN'S GREEN PARISH COUNCIL

With the support of



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#### **Report Background**

#### **Introduction - The Rural Housing Enabler Project**

The Rural Housing Enabler for Surrey project at Surrey Community Action commenced in June 2006. The purpose of the project is to work with rural parishes to help them to identify local housing need, and where a need exists, to liaise between the community, the local authority and other appropriate experts (such as Housing Associations) and landowners to facilitate the development of affordable housing to meet the needs of rural communities.

Housing need is this context is defined as follows:

- 'Housing need' can be defined as the need for an individual or household to obtain housing which is suitable to their circumstances;
- It implies that there are problems or limitations with the household's current housing arrangements and that the household is unable to afford or to access suitable accommodation in the private sector;
- Such problems may be concerned with housing costs, size, location, layout, state of repair or security of tenure;
- This need may be immediate or anticipated in the near future.

#### Sources of land for affordable housing

There are a number of ways in which land can be made available for affordable housing. The list below includes the most common ones (however please note that this list is not exhaustive):

- Public Authority land (often land that belongs to the Local Authority)
- o Private Estate land (land gifted or disposed of at low cost by charitable landowners)
- O As the Council's standard policy for affordable housing attached to open market housing development: The Subsidised Affordable Housing within Settlements Policy (Policy H5 of Waverley Borough Council's Local Plan) sets minimum thresholds for market housing development sites that will require the inclusion of affordable housing. In areas of less than 3,000 inhabitants (such as Ewhurst) this threshold is 5 or more dwellings or sites of 0.2 hectare or more (irrespective of the number of dwellings). In settlements of more than 3,000 inhabitants, this threshold is 15 or more dwellings or sites of 0.5 ha or larger. The Council requires the level of provision to be at least 30%, unless the density is over 40 dwellings per hectare, in which case the requirement is for 25% affordable housing. However, the mix of tenure and size of homes will be negotiated on a site by site basis, in line with local housing needs.
- Rural Exception Sites: under the Council's Local Plan Policy H6¹sites closely related to the settlement boundary that would not normally qualify for planning permission may be given planning permission provided all new homes are in the form of affordable housing, the development meets a proven local demand, the site has adequate access to services and amenities, is small-scale and respects the form and character of the village. Only households with an agreed local connection defined by a Section 106 Agreement would be eligible for affordable housing on a Rural Exception Site and any dwellings

<sup>&</sup>lt;sup>1</sup> Policy H6- Subsidised Affordable Housing in the Green Belt and Countryside Beyond the Greenbelt

must remain low-cost in perpetuity. <sup>2</sup> Local need can be demonstrated by means of a current Housing Need Survey which can be undertaken by the Rural Housing Enabler in partnership with the relevant Parish Council.

Statutory and local provisions can be incorporated to ensure that any affordable homes built remain as affordable. This can take the form of land covenants, planning conditions or the setting up of non-profit making trusts which can help ensure retention of the land for affordable housing.

#### Housing Need in Ewhurst and Ellen's Green Parish - Report Summary

A Housing Needs Survey of Ewhurst and Ellen's Green Parish took place during October 2013. A brief summary of the findings follows.

There was just over a 30% return of the survey forms in total, which were distributed to all households in the parish by post. Across the country, a 10-35% response rate is generally recorded and as such this was a good response rate.

Part 1 of the survey was designed to gather views of all residents regarding the concept of the local need for affordable housing, and Part 2 measures the level of existing need for affordable housing within the parish.

From the responses the following can be determined:

- Attitudes towards the principle of development of affordable housing for local people are supportive,
   with 80% in support of a local needs scheme and 20% against;
- From the survey results, 21 local households were identified as being in housing need. The need is for:

Rented accommodation which should ideally be charged at less than 'affordable rent' levels: 11 units:

- 9 x 1 bedroom units
- 2 x 2 bedroom units

Shared Ownership: 10 units:

- 1 x 1 bedroom units
- 5 x 2 bedroom units
- 4 x 3 bedroom units

The general comments made by the survey respondents suggest strong support for affordable housing for local people and a concern over the cost of purchasing in the local area on the open market, in particular for the younger generation, and the need to keep the strong community spirit in Ewhurst alive by ensuring that local people can stay local or can return to the village. There were also concerns expressed around the location regarding any possible new housing, the pressures on infrastructure and the means by which homes can be kept for local people only. There were also some concerns expressed around the possible

<sup>&</sup>lt;sup>2</sup> As per the Statutory Instruments 1997/625, The Housing (Right to Acquire or Enfranchise) (Designated Rural Areas in the South East), in designated rural areas such as Ewhurst, dwellings cannot be 'lost' to the open market because of a limit to the right to acquire and the right to enfranchise, thus ensuring that these homes remain affordable in perpetuity.

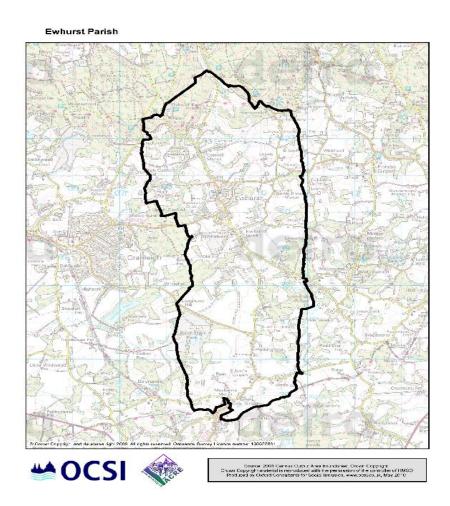
need for small open market units for downsizing purposes and the need to keep Ewhurst rural. A full list of comments is attached as Appendix 2.

#### **Ewhurst and Ellen's Green Background**

Ewhurst and Ellen's Green is a small village located in the North of Surrey, close to the border of West Sussex, with a population of about 2480 people, in 923 households.<sup>3</sup> The village has a Church, shop and post office, village hall, public house and a number of other local business. There is a pre-school and church of England Primary School. In addition to this there is a private school, the Duke of Kent, which caters for ages from 4-16. There are a number of local groups and organisations including Cricket, Bowls, Historical Society, Amateur Dramatics and a variety of social groups.

The village is serviced by a bus service which runs from Guildford to Horsham. The service is approximately hourly Monday to Sunday. Ewhurst is served by a number of nearby stations on the London (Waterloo) - Portsmouth line, as follows:

- Cranleigh (2 miles)
- Guildford (8 miles)
- Horsham (13 miles)



#### Household Characteristics of Ewhurst parish<sup>4</sup>

<sup>&</sup>lt;sup>3</sup> This is based on the 2012/13 electoral roll, from October 2012

<sup>&</sup>lt;sup>4</sup> This and all other statistical information (unless otherwise stated) obtained from 2011 Census Data – available on: <a href="https://www.neighbourhoodstatistic.gov.uk">www.neighbourhoodstatistic.gov.uk</a>

Data from Census 2011 provides the latest update on the existing housing stock in the parish. In line with most rural areas, semi-detached and detached dwellings dominate:

Detached houses	Semi-detached houses	Terraced houses
533	249	89
58.23% of dwellings (England average = 22.3%)	25.68% of dwellings (England average = 30.7%)	10.2% of dwellings (England average = 24.5%)
Flats (purpose built)	Flats (other)	Caravan or other temporary accommodation
30	48	4
5.65% of dwellings (England average = 16.7%)	0.25% of dwellings (England average = 0.4%)	0.25% of dwellings (England Average = 0.4%

The 2011 census also showed 18 units which were either shared accommodation within a property, a bedsit or part of commercial accommodation.

#### **Housing characteristics of Ewhurst**

In terms of tenure, Ewhurst has a tenure breakdown which is in line with England as a whole, with housing that is social rented slightly below the national average of 19%.

Housing that is owner occupied (2001)	Housing that is social rented (2001)	Housing that is private rented (2001)	Other rented accommodation (2001)
724	75	47	61
79.8% of 915 occupied dwellings (England = 68.7%)	8.2% of 915 occupied dwellings (England = 19.3%)	5.2% of 915 occupied dwellings (England = 8.8%)	6.7% of 915 occupied dwellings (England = 3.2%)

Open market housing for sale in the parish is characterised by semi-detached and detached properties. A search for properties for sale was undertaken in January 2014 on <a href="www.rightmove.com">www.rightmove.com</a> which suggested that 14 homes were available for sale in the parish.<sup>5</sup>

Prices and availability ranged from:

Property Size	Asking Price (£)	
3 bedrooms	405,000	
	600,00	
4 bedrooms	485,000	
	665,000	
	695,000,	
	895,000	

<sup>&</sup>lt;sup>5</sup> www.rightmove.com search undertaken in January 2014.

Property Size	Asking Price (£)	
	950,000	
5 bedrooms	425,000	
	600,000	
	995,000	
	1,200,000	
	2,500,000	
7 bedrooms	4,500,000	•

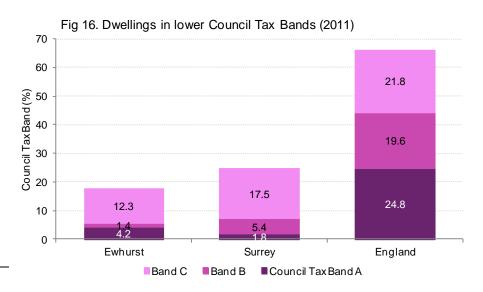
For a single person to access the cheapest property (the 3-bedroom property for £405,000) a gross annual income of £121,500 would be required. For a couple, the same property would require a joint gross annual income of £104,141).<sup>6</sup> A minimum deposit of 10% (£40,500) would also usually be required by mortgage lenders (unless the household was able to access Help to Buy which would require a 5% deposit). Whilst it is important to note that most single people and couples would not enter the housing market at this level, it does indicate that in Ewhurst there is a lack of open market housing for entry level buyers.

A Zoopla search undertaken in February 2014 shows that in the past 7 years, Land Registry figures have recorded sale prices ranging between £180,000 to £290,000 for a flat in Ewhurst and £265,000 to £391,000 for a terraced house. Only 4 flats have come onto the market during this time compared to 17 terraced houses. As such £211,000 is the average price for a flat in Ewhurst or £291,850 for a terraced property. Based on these figures a couple would need to be earning £87,500 between them and have a deposit of just under £30,000. Data on Council Tax bands (see Fig 16) show the number (and proportion) of houses in bands A, B or C (the lowest price bands) locally.

These price bands are set nationally, so can help show how the cost of all local property (not just those properties that have recently been sold) compares with other areas. As can be seen for Ewhurst, in 2011, the parish had a lower number of properties in tax bands A-C than the country as a whole.

#### Private rented sector

As of February 2014, there were 6 private rented properties on the market in Ewhurst ranging from £1,495 per month for a 2 bedroom cottage to £2,500 per month for a 3 bedroom cottage.



<sup>&</sup>lt;sup>7</sup> www.zoopla.co.uk search undertaken in February 2014

#### Local Housing Allowance rates (1 April 2013 – 31 March 2014)

Number of rooms	Category	Maximum weekly amount	Maximum monthly amount
Shared accommodation	А	£83.08 pw	£360.01 pcm
1 bedroom	В	£167.31 pw	£725.01 pcm
2 bedrooms	С	£212.26 pw	£919.79 pcm
3 bedrooms	D	£271.15 pw	£1,174.98 pcm
4 bedrooms	Е	£369.23 pw	£1,300 pcm

Where households are having difficulty in paying their rent, they can apply for Local Housing Allowance (LHA) which will pay up the maximum amount shown above, based on their housing need and the size of accommodation they live in.

#### **Affordable Housing**

There are currently 84 affordable homes in the parish, owned by Waverley Borough Council, English Rural Housing Association and First Wessex. Only 2 of these properties are for shared ownership, the remainder of the affordable housing in Ewhurst is for rent.

	Affordable Housing in Ewhurst as at February 2014						
	S/O 2 Bed	Rented Community Warden 1 Bed	Rented General Needs 1 Bed	Rented General Needs 2 Beds	Rented General Needs 3 Beds	Rented Other	Total
WBC	0	35	10	15	13	2	75
ERHA	2	0	0	3	0	0	5
FW	0	0	0	4	0	0	4
Total	2	35	10	22	13	2	84

Source: Waverley Borough Council

#### **Current Planning Applications**

There are no current planning applications for the parish, however the new development known as Swallow Tiles in neighbouring Cranleigh should be mentioned, given its proximity to Ewhurst. Within this development of 58 homes there will be 24 affordable units broken down as follows:

12 affordable rent	4 x 2 bed houses	6 x 3 bed houses	2 x 4 bed houses
12 shared ownership	6 x 2 bed flats	3 x 3 bed houses	
	3 x 2 bed houses		

Source: Waverley Borough Council

The turnover since April 2011 for Waverley Borough Council's own housing stock is shown below:

	1 Bed	2 Bed Flat	3 Bed House	Total Re-lets
	Bungalow			
April 2011- April 2012	6	1	2	9
April 2012- April 2013	3	1	2	6
				15

Source: Waverley Borough Council

The turnover of housing association (First Wessex and English Rural) stock is as follows:

	2 Bed House	2 Bed Bungalow	Total Re-lets
April 2011 – April 2012	2		2
April 2012 – April 2013		1	1
			 3

The numbers of Housing Register applicants living in Ewhurst parish as of January 2014, were as follows:

	1bed	2bed	3bed+	Total
Households currently living in Ewhurst	11	1	3	15
Households wishing to live in Ewhurst	157	76	28	261
Total				276

Source: Waverley Borough Council

The number of lettings over the year compared with the number of households waiting for accommodation on the Housing Register far exceeds the supply. Applicants are likely to wait a significant amount of time for suitable, existing properties in the parish to become available.

#### Strategic context

Rural areas across Surrey are characterised by a lower than average supply of affordable housing stock, a private housing stock which consists mainly of detached and semi-detached housing, and, in particular a higher than average element of hidden homelessness (older children living with parents). This causes concerns for the sustainability of rural communities, given that an increasing proportion of new/concealed households are being forced to move away from their villages in order to secure more affordable housing elsewhere.

The council's housing needs register shows that that whilst there is strong demand for housing in the more urban areas of Farnham, Godalming, Cranleigh and Haslemere, there is also significant demand for housing in its' rural areas.<sup>8</sup>

The West Surrey Strategic Housing Market Assessment (SHMA) found that the lack of affordable housing was more acute than ever in the Borough of Waverley and that rural areas have a higher prevalence of households at the higher end of the financial capacity spectrum, with high incidences of owner occupation. Data from the SHMA also suggests that it might be difficult for someone claiming Local Housing Allowance to access accommodation in the more rural parts of the Borough. The report concluded that "the implication of this is that more affordable housing may be required to enable less well-off households to reside in the area and thus contribute to the creation of 'mixed and balanced' communities".<sup>9</sup>

All of these factors play an important role in shaping the housing market.

#### **Housing Needs Survey – Background and Method**

It is to be expected that the majority of people living in the area are well housed and would not necessarily respond to a housing survey seeking information about opinions and housing needs.

Historically, the majority of responses in any survey of this kind come from:

- People who feel themselves to be in need of housing now or in the near future;
- Their relatives:
- People involved in some way in community affairs who probably have an appreciation of the problems affecting the community as a whole, even if they are not in housing need;
- People who feel strongly that there should be no more development in the village.

Surrey Community Action contacted Ewhurst Parish Council with an offer of undertaking a new housing needs survey for the parish in 2012. The Parish Council was interested in having the survey undertaken, as they wanted to find out whether there was still a local need for affordable housing in the parish for local people.

The aim of this survey was twofold:

- To give all residents an opportunity to provide an opinion on the issue of local needs affordable housing;
- To assess whether there is a need for affordable housing amongst local residents.

Part 1 of the questionnaire was designed to survey all residents about their views regarding the first point.

Part 2 was aimed specifically at those people who consider themselves to be in housing need and is designed to help measure the level of need for affordable housing by those people with a local connection to the parish.

Whilst the questionnaires were sent to all households in the parish, the survey results do not purport to be representative of all residents; no information is available on non-respondents and it is not possible to gross up results to the entire population. Nor does the survey purport to assess the entirety of housing need in

<sup>8</sup> Waverley Borough Council Affordable Housing Commissioning Plan 2010-2015, April 2012, p.7

<sup>&</sup>lt;sup>9</sup> West Surrey Strategic Housing Market Assessment 2008, p.187

the area. Further advice on housing options is available through from Waverley Borough Council's Housing Options Team.

The forms were posted to all households in October 2013. In total, 278 forms were returned, 248 from Ewhurst and 30 from Ellen's Green.

The Rural Housing Enabler has collected all data from all returned forms and analysed it as follows:

#### **Survey Findings**

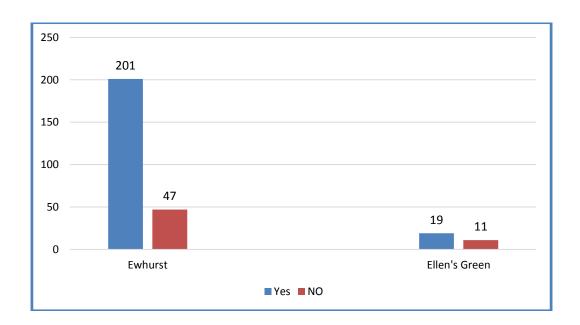
Total Distributed	915
Total Returned	278
Total percentage	30.3%

Findings are based on 278 responses.

#### PART 1 - ATTITUDES TOWARDS HOUSING

**Q1** Would you be in favour of an affordable housing project to meet, in perpetuity, the needs of Ewhurst residents or those with strong connections to the village such as close family, several years' past residency or employment?

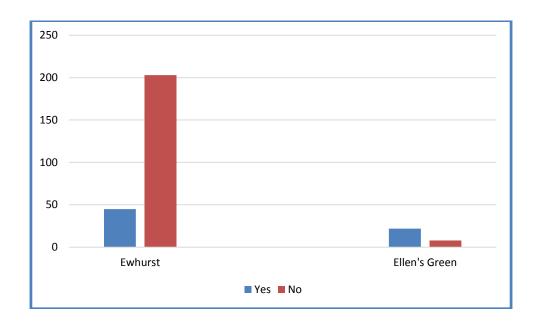
Figure 1.



The above chart shows the breakdown in response to Q 1, giving an overall favourable response of just under 80% in favour of such a project.

**Q2** Has anyone from your family, or someone that you know with a local connection, moved away from Ewhurst in the last 5 years because they were unable to buy or rent property in the village?

Figure 2



As can be expected, most respondents answered 'no' to this question, but a total of 67 stated that this had been the case, a high proportion of these resided in Ellen's Green.

#### **Additional Comments:**

A number of comments were made on the survey and a full list of these have been listed at Appendix 2. The following summarises the comments of those in support of an affordable housing scheme:

'As a community I consider generally, but especially in this area where the cost of housing is beyond the reach of the younger generation, that each parish should provide affordable housing for renting and shared ownership in order to help the young people, and keep a balanced community'

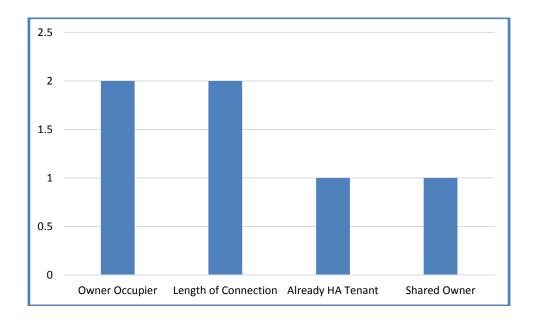
And the concerns around further development in the parish:

'Neither community has infrastructure/medical or educational facilities to support additional housing beyond that already in progress. The rural environment in which we live is special – don't spoil it with creeping urbanisation'

#### **PART 2 – HOUSING NEED**

27 households filled out section 2 or parts of it, 6 of these were assessed as not being in need of affordable housing for the following reasons:

Figure 3

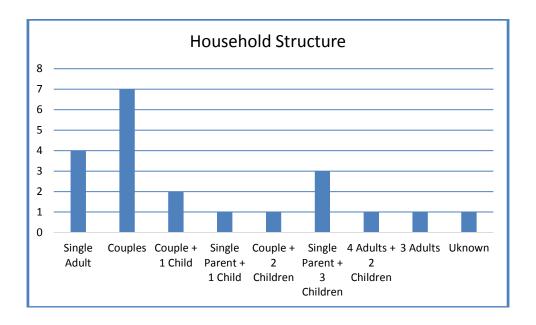


However, it should be noted that local authority tenant was looking to downsize and the shared ownership household was looking for a larger property.

#### Who is in housing need?

There are 21 households who were identified as being in need of affordable housing.

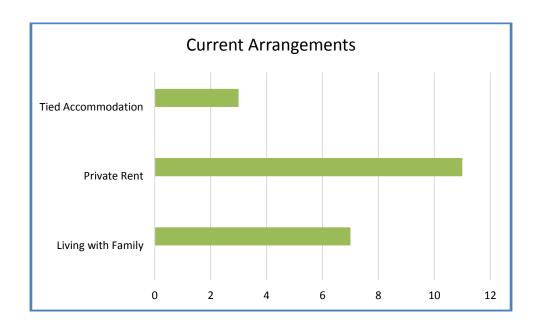
Figure 4



#### **Current accommodation**

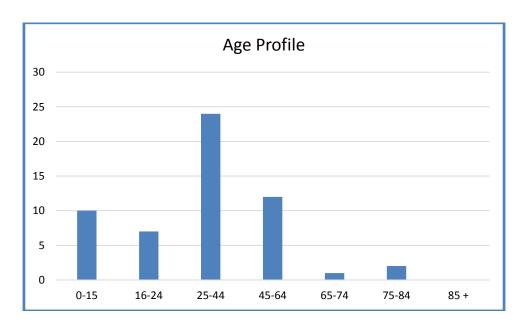
A large number of households in need live in privately rented accommodation the cost of which is unsustainable, the rest are young adults looking to set up their own household or those living in tied accommodation with a view to retiring.

Figure 5



A total of 56 people form part of the households in need. Out of these 29 are adults, 8 are children under 15 years of age and 2 are aged 15- 18 years old, all of whom live in the parish. A total of 15 adults and 2 children are looking to return to the parish.

Figure 6



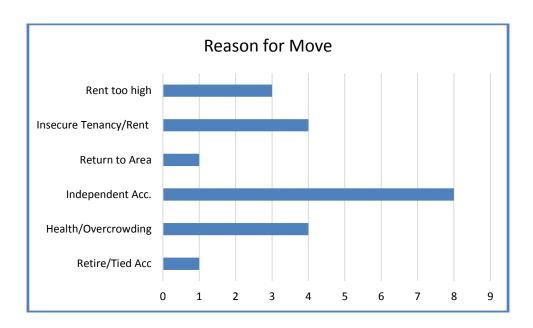
#### Reasons for housing need

The survey form asks for details of why respondents consider themselves to be in housing need, but these statements are self-assessed and have not been verified in any other research. However, in the experience

of the Rural Housing Enabler, these surveys are relatively accurate, as people do not reply if they feel they could satisfy their housing requirements in any other way.

The graph below illustrates the main reasons given by the respondents for them wishing to move. The main reason given is for independent accommodation, in the main those in their mid-twenties looking to set up their own homes. The other main reason stated was the insecurity of tenure afforded by private renting, alongside the high cost of doing so.

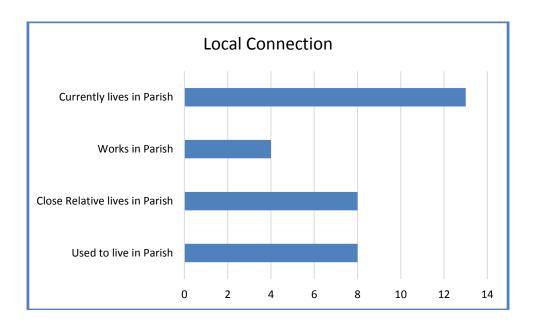
Figure 7



#### **Local Connection**

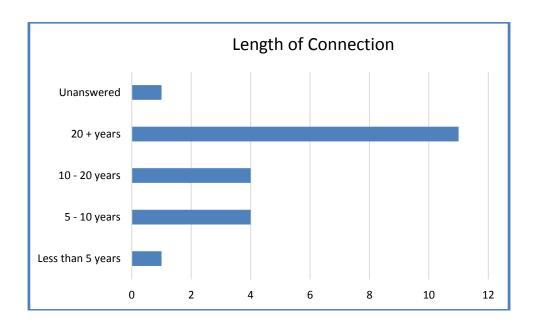
Respondents were asked to tick as many aspects of their local connection as applied to them, and the graph below shows the local connection of respondents. Of the 21 households in need, 13 are currently living in the parish with 8 wishing to return.

Figure 8



Of those 8 wishing to return all of them used to live in the parish and still have close relatives who do so, 4 also continue to work in the parish. The length of their connections is very strong with the majority having a connection of 20 plus years.

Figure 9



#### **Registration on Borough Council Housing Needs Register**

Out of the households in need, only 4 indicated that they were on the housing register, although 2 indicated they intended to do so shortly, which means that the housing needs survey revealed 17 households in housing need not previously known to the Borough Council.

It is essential that all households are registered with Waverley Borough Council, so as to ensure eligibility for any future scheme.

#### **Size of Accommodation Needed**

When being allocated affordable rented accommodation there are rules that are applied with regards to the size of property allocated. The size of any allocated property will be determined by Council's published allocation policies. The allocations criteria are based on a combination of factors including the age and sex of children in a household, and are subject to availability.

Waverley Borough Council's Housing Allocations scheme (January 2013) states that

"The number of bedrooms for which applicants are eligible is determined by the following guidelines which reflect housing benefit criteria that applies to both private and social housing tenants in April 2013. Where a property has two living rooms and one can reasonably be used as a bedroom, it will be allocated on that basis.

Size household	Size home eligible for
One adult or couple	One bed
Couple or lone parent with one child	Two bed
Couple or lone parent with two children of the	Two bed
same sex under 16	

Couple or lone parent with two children of opposite	Two bed
sex under 10	
Couple or lone parent with two children of opposite	Three bed
sex where one is over 10	
Couple or lone parent with three children	Three bed
Couple or lone parent with two children of the same	Three bed
sex where one is over 16	
Couple or lone parent with 4 or more children	Three or four bed

There may be occasional exceptions to the above guidelines for example: -

- Certain 2 bedroom properties designated for older people may be allocated to a couple or single older person if there is not demand from a household entitled to a two bedroom property
- Under local lettings plans

On Specific Rural Housing Schemes, where planning permission specifically relates to the housing being provided to meet local housing need. Normally for such schemes properties will be offered to those applicants that bid for a property, who have a local connection and who are in the greatest housing need.

Local connection for this purpose can be established if the applicant and/or his/her partner: -

- are living in the village or parish at present or
- are employed in the village or parish at present
- were born and brought up in the village or parish but now live elsewhere or
- have close family within the village or parish e.g. mother, father, brother, sister"

"Length of residence or employment is taken into account and priority given to those with the greatest connection. If there are no suitable applicants in the village or parish then applicants from the next neighbouring parish or parishes can be considered on a concentric circle basis. In some cases, whilst other households will still be eligible to be offered the property, preference may be given to applicants with a local connection to a village or parish where a vacancy in the Council's existing stock occurs in that village or parish".

For those people eligible for Shared Ownership properties the allowance is slightly less rigid. A couple may qualify for 2 bedrooms to account for potential future growth etc.

Household type	Property Size and Type		
Single people	1 bedroom houses or flats, or two		
	bedroom flats		
Couples / two people sharing	One or two bedroom flats or houses		
Parents(s) with child	Two or three bedroom houses		

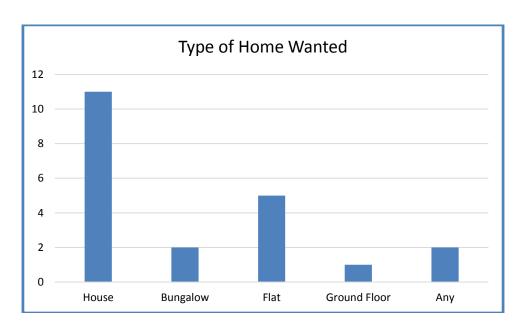
Respondents were asked to state how big a home they would require.

Figure 10



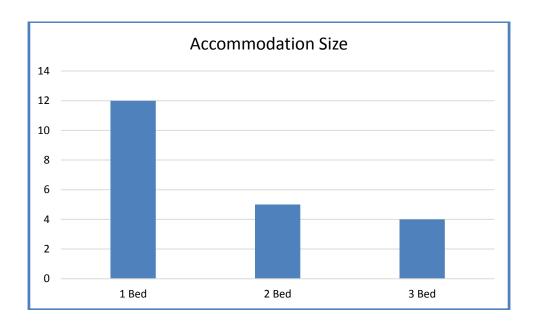
It is also apparent that the majority of households would prefer a house.

Figure 11



When the *stated* housing need is analysed against Waverley Borough Council's actual allocations criteria, it is apparent that there is a greater actual need for one bedroom properties than stated, however there is also a greater need for 3 bedroom properties than stated. (based upon the information given) This mirrors the make-up of the household's in need, the age profile and the number of people wishing to set up independent accommodation.

Figure 12



#### Supported housing need

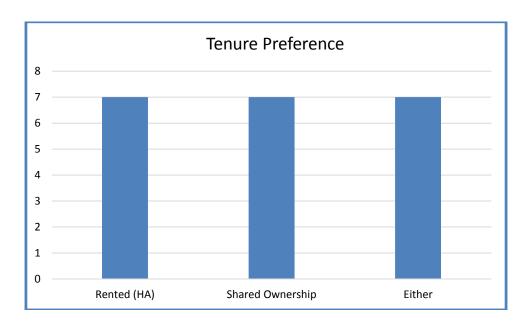
No one indicated that they had a supported housing need.

Question 14 also asked whether there was anything that might affect the home needed. One household stated that they had limited mobility.

#### **Tenure**

Respondents were asked which tenure they would prefer: Rented from a housing association or Shared Ownership. Several households ticked both giving an even spread against the different types of tenure.

Figure 13



#### Affordability Calculations<sup>10</sup>

<u>Shared Ownership</u> provides opportunities for people who cannot afford open market housing to access the housing ladder and build a share in the equity on the property. This option however can still be unaffordable and even a 40% share can still be too expensive for people on medium and low incomes.

To determine if Shared ownership would be affordable, purchasing 40% of the equity of a property, calculations are based on the price of the existing two bedroom flat in Ewhurst that was last sold in 2012 for £180,000, (this is because there is a severe shortage of entry level property in the area) Current values for property of this type are in the region of £225,000.

None of the respondents were able to afford to access property on the open market.

Potential for shared ownership mortgages was calculated as follows:

• 40% of £225,000 = £90,000

(To secure a Mortgage of £90,000 on 1 income = At least £27,000/ annum gross income required) (To secure a Mortgage of £90,000 on 2 incomes = At least £23,143 / annum gross income required)

(Minimum deposit 10%: £9,000)

Affordable Rents per month for Waverley are as follows:

#### Local Housing Allowance rates (1 April 2013 – 31 March 2014)

Number of rooms	Category	Maximum weekly amount	Maximum monthly amount
Shared accommodation	А	£83.08 pw	£360.01 pcm
1 bedroom	В	£167.31 pw	£725.01 pcm
2 bedrooms	С	£212.26 pw	£919.79 pcm
3 bedrooms	D	£271.15 pw	£1,174.98 pcm
4 bedrooms	E	£369.23 pw	£1,300 pcm

If the rents above were found to cost 25% or less of a households' gross annual income (or 35% of the household's net annual income), they were able to be classified as being able to afford affordable rent.<sup>11</sup>

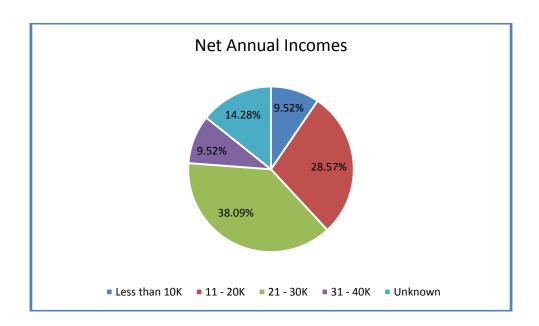
The pie chart below shows a breakdown of the gross annual income of the households in need. As can be seen, just over 90% of the households earn less than £30,000 net/annum.

Please also see a recent Report into the affordability of housing 'Home Truths' by the Resolution Foundation which uses the 35% net income measure (June 2013): <a href="http://www.resolutionfoundation.org/publications/home-truths-how-affordable-housing-britains-ordina/">http://www.resolutionfoundation.org/publications/home-truths-how-affordable-housing-britains-ordina/</a>

<sup>&</sup>lt;sup>10</sup> As per the recommendations by the Department for Communities and Local Government, a household is considered able to afford to buy a home if it costs 3.5 times the gross household income for a single earner household, or three times the household income for dual income households.

<sup>&</sup>lt;sup>11</sup> the Department for Communities and Local Government Strategic Housing Market Assessment Guide 2007 suggests that a threshold level of 25% of the households' gross annual income to be considered affordable: <a href="http://www.communities.gov.uk/publications/planningandbuilding/strategichousingmarket">http://www.communities.gov.uk/publications/planningandbuilding/strategichousingmarket</a>

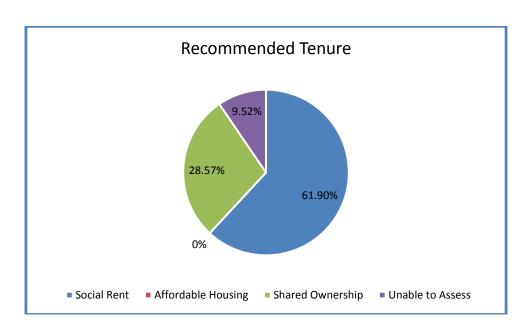
Figure 14



In order to make the stated income information as useful as possible, the figures have been analysed against the existing **affordable rents**<sup>12</sup> in Waverley Borough Council – that is, rents at 80% of open market rates, which is the rent the government asks housing associations to charge as a condition of a grant for developing affordable housing. This information is particularly useful given that there is a growing concern that affordable housing rents are often not affordable in high value areas (such as Ewhurst) even when households are working full-time. As can be seen below, the figures from the Ewhurst survey appear to support this concern.

Based on the information given the following assessment has been made in terms of tenure recommendation.

Figure 15



<sup>&</sup>lt;sup>12</sup> The figures are the same as that on p.8 and 25 regarding local housing allowance rates – this is because affordable rents are not allowed to be higher than the local housing allowance rate.

Anyone in housing need must register with the Waverley Borough Council's Housing Needs Register who can confirm eligibility criteria. Phone 01483 444244 for more information.

Income information can only be verified when applicants register on the Housing Register. The income levels indicated on this survey provide guidance only.

Combining all of the above information, in summary, there is a need for the following accommodation:

Rented accommodation which should ideally be charged at less than 'affordable rent' levels: 11 units

9 x 1 bedrooms units

2 x 2 bedroom units

**Shared Ownership: 10 units** 

1 x bedroom unit

5 x 2 bedroom units

4 x 3 bedroom units

The number of 2 bedroom properties recommended for shared ownership has taken into account that people purchasing on this basis are able to obtain one more bedroom than the usual stated need.

#### Recommendations

The survey found that there is a local need for affordable housing in Ewhurst and Ellen's Green (21 households) and from the responses to the survey, it would seem that there is a good level of support from the community for the concept of a local needs scheme. As such, considering a small scheme of homes for local people would seem appropriate.

While the survey indicates that there is a level of housing need equating to 21 units it must be taken into consideration that at such a time as units become available many of those with a registered need may have had their needs met elsewhere. In addition, it is possible that some of those registered will not actually qualify for housing and do not represent a genuine need.

As such, the total number of homes, if any were to be built, should be a reflection of the need identified in this survey report, the level of need recorded on the Borough Council's Housing Register and the number of homes that would be an appropriate number to build in the parish given site constraints and the local setting. The total number would therefore require liaison between the Parish Council, the Borough Council, and the wider community itself.

#### **Suggested Actions**

#### **Ewhurst Parish Council**

- Adopt the report and make a summary of the results available to the community
- Consider, together with assistance from Surrey Community Action, how best to action the results of the survey
- Consider the next steps available to the parish with regard to local needs affordable housing
- o Remind local households looking for an affordable home to register with Waverley Borough Council

#### **Rural Housing Enabler**

- o Make the report available to Waverley Borough Council
- o In conjunction with the Parish Council, agree on best way to progress results
- If the Parish Council wishes to pursue a rural exception site to meet the local need for affordable housing, the Rural Housing Enabler will support the Parish Council to undertake a site search exercise to establish the most suitable rural exception site in the parish
- Remind all respondents that they should ensure they are registered with WBC.

#### For queries please contact:

Louise Williams Rural Housing Enabler Surrey Community Action Astolat, Coniers way, Burpham Guildford, Surrey, GU4 7HL

Tel: 01483 447 241

Email: <a href="mailto:louisew@surreyca.org.uk">louisew@surreyca.org.uk</a>

#### **APPENDIX ONE**

#### **WAVERLEY BOROUGH COUNCIL LOCAL PLAN 2002**

#### **POLICY RD1: Rural Settlements**

Within the Rural Settlement boundaries identified on the Proposals Map, the Council will only permit appropriate development which is well-related in scale and location to the existing development and which:-

- (a) comprises infilling of a small gap in an otherwise continuous built up frontage or the development of land or buildings that are substantially surrounded by existing buildings; and
  - (b) does not result in the development of land which, by reason of its openness, physical characteristics or ecological value, makes a significant contribution to the character and amenities of the village; and
  - (c) Does not adversely affect the urban/ rural transition by using open land within the curtilage of buildings at the edge of the settlement; and
  - (d) Takes account of the form, setting, local building style and heritage of the settlement; and
  - (e) Generates a level of traffic which is compatible with the environment of the village and which can be satisfactorily accommodated on the surrounding network.

POLICY H6 – Subsidised Affordable Housing in the Green Belt and Countryside Beyond the Green Belt

In exceptional circumstances, where the Council is satisfied that there is a genuine local need for subsidised affordable housing as defined in paragraph 6.30 of this Plan, and which cannot be met in some other way, some small scale housing development may be permitted on sites which are within or adjoin the rural settlements listed in Policy RD1. Very exceptionally, sites which are very closely related to those settlements in character, appearance and location, but outside their developed limits (where defined on the Proposals Map), may also be acceptable for such a form of development. This exception is subject to the provisions that:-

- (a) the site has adequate access to services and amenities, including shops and public transport;
- (b) the development is small scale and respects the form and character of the village and would not materially harm the character of the countryside; and
- (c) all of the dwellings are subsidised affordable housing and management arrangements exist to ensure the dwellings remain available on this basis to local people in perpetuity.

Dwellings approved in Rural Exception Schemes will be excluded from short term land availability calculations, but once completed, will count towards the overall planning requirements given in Policy H1 and H5.

# WAVERLEY BOROUGH COUNCIL'S PROPOSED CORE STRATEGY SUBMITTED JANUARY 2013 - WITHDRAWN OCTOBER 2013 – REVISED TIMETABLE ON WAVERLEY BOROUGH COUNCIL WEBSITE

**Policy CS6: Rural Exception Sites** 

Exceptionally, where the Council is satisfied that there is a genuine local need for affordable housing which cannot be met in some other way, small scale developments of affordable housing may be permitted on land that is within, adjoins or is closely related to the existing rural settlement, provided that:-

- (i) The development is small in scale, taking account of the size of the village and respects the setting, form and character of the village and surrounding landscape; and
- (ii) Management arrangements exist to ensure that all of the affordable dwellings remain available on this basis to local people in perpetuity.

Where it can be clearly demonstrated that it is required to ensure the viability of the scheme, the Council will consider a limited element of open market housing, provided that:

- The requirements set out under (i) and (ii) of this policy can be satisfactorily met;
- The new development integrates the open market and affordable housing and makes best use of the land; and
- The number of open market dwellings included in the scheme is the minimum required to provide the necessary number of affordable dwellings.

## APPENDIX TWO ADDITIONAL COMMENTS:

<u>Please note:</u> all comments listed below are those made by households responding to the survey. No attempt has been made by Surrey Community Action to censor or amend these comments, unless they identify a particular person or persons, or are of a very offensive or abusive nature. Surrey Community Action and Ewhurst Parish Council cannot be held accountable for any of the views expressed.

- 1. It's important that we provide housing for young, local people who want to stay in the area.
- 2. My brother (aged 24) is currently looking for somewhere to love locally too. He works on a local farm so cannot live too far from work.
- 3. Already on WBC list for transfer to suitable accommodation with smaller garden and home.
- 4. Why is sheltered housing never considered? There are a number of retired people in the parish (Private and Council) who struggle with cost of maintaining their gardens and homes.
- 5. I would love to move back to the area and this is possibly the opportunity!
- 6. Daughter had to move out of the area as no affordable houses/flats to rent in the area. Father born in Ewhurst, his Mother has lived in Ewhurst for 60 odd years.
- 7. My brother had to move to Godalming as there is nothing affordable for him in Ewhurst/Cranleigh. We have an affordable house in Ewhurst. We love it, but are fast out growing it. We are desperate to stay in the village but soon will be unable to as we need to have 1 more bedroom
- 8. My two remaining children at home have both been looking for somewhere to live for over a year as I will have to sell the family home. Both work in the village and neither of them have found anywhere which would allow them to continue with their work. Providing affordable housing is a very urgent matter but it does have to be affordable.
- 9. After leaving the area due to housing costs we have been unable to move back near family and fulfil job commitments more efficiently.
- 10. We are not living on benefits but we have a small income form an overseas business. My children living in Abinger Hammer and we need to love close to them. Our current rent is £1650 per month and we will have to leave the area as a direct result of the cost of rentals in Ewhurst/surrounding areas.
- 11. My daughter has turned 18 and would like, in the next few years to set up home with her boyfriend, both Ewhurst residents but it is unlikely they will be able to afford to buy/part buy or rent. We have lived in Ewhurst for 16 years.
- 12. As a community I consider generally, but especially in this area where the cost of housing is beyond the reach of the younger generation, that each parish should provide affordable housing for renting and shared ownership in order to help the young people, and keep a balanced community. Thus I hope Ewhurst PC can support and provide more affordable housing in our parish.
- 13. Please ensure any shared ownership homes are affordable as property prices are high in this area.
- 14. It is very important to provide affordable housing in the area especially as developers are building houses which are unaffordable for the majority of the local population.
- 15. More affordable housing very much needed in this area. I have 4 grandchildren growing up in Surrey, where will they live?
- 16. The affordable housing should belong 100% to the community, shared ownership or right to buy should not be allowed.
- 17. We are not in need of affordable/social housing (retired and own our own home) and are relatively new to the area (10 Years) Our children live elsewhere and would not be moving into our area. However we are very much in favour of the provision of affordable housing for local people.

- 18. Please will you consider single people who have lived around here all their lives but cannot afford to rent in Ewhurst they may not have all the points that you require but why should they be at the bottom of the pile again.
- 19. 'In perpetuity' is the key phrase, our governments and councils have sold off the housing stock. My children may wish to remain in the community and require affordable housing in the next decade but part 2 is not yet relevant due to their age.
- 20. Too many small houses are being extended so that there are less and less smaller homes going on the market. Builders only want to build homes £750,000 £1,000,000. Neither of my children could buy locally.
- 21. I think it was a pity that the Williams Place Site for affordable homes fell through. Perhaps it could be revived.
- 22. Since services in the area are already very stretched we trust that proper consideration be given to the effects of any new building works on: water supply, poor water pressure, sewage removal, water drainage, electricity supply, gas supply, waste collections, roads, schools, health care. There must not be any further encroachment on green sites, countryside, fields, woods etc.
- 23. I feel it most important that the providers of low cost housing agree that their accommodation will be for people from the parish or possibly Cranleigh. Housing allocations in Cranleigh have brought in many people from outside Surrey when local people are in need.
- 24. I think it's is vitally important that he houses cannot be sold outright. Having seen how property developers approach low cost housing requirement with developments such as Larkfield, it is apparent that previous 'assisted purchase housing' rapidly gets transferred to the open market and the benefit is lost to the community effectively development for land release through the back door under the pseudo title of benefit to local residents. This should be entirely resisted if the stated aim of the EPC is to be meet.
- 25. There are young people in Ewhurst, living with relatives in crowded conditions because they cannot afford to buy at the moment also renting property when they would prefer to buy.
- 26. Both our sons had to leave the area to find affordable housing. One to Scotland and the other to Cheshire we have lived in Ewhurst for 52 years.
- 27. More positive consideration should be given by Parish Councils with regard to local developments that have smaller family homes i.e. 2 or 3 bedroom homes this would give young families a much better chance of owning their own homes. A good example of this is the existing development at Larkfield in Ewhurst. Million pound + new build are not necessary and should not be supported by PC's.
- 28. We are fairly new residents in Ewhurst, so we have no personal knowledge of the need for more affordable housing in the area. However I am an ex-senior planning officer who regularly dealt with housing need survey's/issues and therefore I can understand how there could be a strong local need for more affordable housing in the area, they should be for small affordable family housing and not for large, expensive dwellings. For instance if the formal garage site becomes available for development it could provide a suitable site for up to 8 small family houses in say two short terrace. Any sites on the edge of the village should be required to provide one affordable house to every large market house on the site.
- 29. I am not in favour of large developments as I feel they are not in keeping with this area, Small developments are needed.
- 30. In favour of small developments in keeping with local architecture built with green credentials. Important that the properties cannot be sold outright to ensure stock is kept available. Transparent issuing of housing important to ensure fair allocation. There is a big jump in house prices between

- 2 beds and ¾ beds in the village making living here for families very tough even for existing home owners who might not be eligible for affordable housing. Maybe a range of housing?
- 31. Although I don't know anyone particular I am sure there are children of village families who have been here for several generations who can no longer afford to live in this area.
- 32. Only in favour of housing project if not built on green belt, parks greens etc. I.e. must be a brown filed site.
- 33. I think that many Waverley residents and WBC Planners should wake up to the fact that we are in the 21<sup>st</sup> Century and more housing is needed. Rather than a blanket rejection of all development, we need to face the reality that more housing is needed and take part in where it would be best placed.
- 34. We are in favour of housing for person with local connections but are not in favour of general expansion of Ewhurst that changes the character of the village. A home is more than a place to live. The character of the location is very significant to the enjoyment of the community.
- 35. Affordable!!! Prices should be about £100,000 £200,000 not £750,000+ as at Swallow Hurst!
- 36. There seems to be a general lack of affordable housing in this area and new builds are very highly priced so our response is just in principle.
- 37. We believe there should be no further building of large/expensive houses in Ewhurst and that planning applications which include large quantity of expensive houses and say 5 affordable homes should be refused. Some of which are for sale outright for people who wish to get on the traditional 'home ownership' ladder, some of which are 'shared ownership' and some of which are for rent for those not in a position to buy. (3 PAGES OF FURTHER OBSERVATIONS)
- 38. Not to build on green field site and not to cause the disruption to the local community that the development at Swallows Tile site caused.
- 39. I am delighted that you are undertaking this survey. My nephews work abroad. One would love to live inn Ewhurst if he found work here.
- 40. Agree strongly with Q 2. We came here 12 years ago, downsizing form Guildford after retirement. Not sure how we could have afforded our home here if were just starting out. But to keep the life of the community going social/affordable housing is vital, in preference to £500,000 buildings for outsiders.
- 41. Turning Lockyear/station Garage into a residential site with affordable housing included seems a very sustainable solution and will improve the village. There does not appear to be a local employment available at the site.
- 42. Ewhurst is quite an expensive place to buy into and this attracts those that can afford it. Fully in support of some more affordable housing to ensure those that cannot compete financially can remain the area and are not displaced.
- 43. If building any social housing project I think that there is a similar need for a balance of small, easy to run homes for the retired/elderly people needing to downsize. E.G. something similar to Wykehurst Green Cottages at the village end of Wykehurst and near a bus route.
- 44. Part 2 not completed, friends daughter would like to move back.
- 45. New housing should be built on the site of the old Skoda Garage.
- 46. Our children will soon need houses, our neighbours children have already moved away. There are a lot of people working in the parish that would like to live her too.
- 47. Providing housing for the young in Ewhurst will be appreciated providing it is affordable. Just slighted worried if the services, schools, Dr's etc. can cope with too many new houses.
- 48. Perhaps I am mistaken but I understood the bungalows in the Glebe were intended for Ewhurst or Ewhurst connected people. Apparently some current occupants have no connection to the village.
- 49. A site could be the garage recently vacated in the street.

- 50. We were told that affordable homes were to be built in the Swallow Tile Development. I understand they have all been allocated to people from Croydon. Is this correct?
- 51. I think it's important to help people with existing needs and build provision for future generations who want to stay in the village however it is a tricky balance because more homes could destroy the character of the village so brownfield/regeneration sites preferred not destroy our beautiful countryside.
- 52. We do not support desecration of ancient woodland such as been allowed on the Bookhurst/Swallow field Tiles site. Affordable housing needs to be built without raping the countryside and lining the pockets of property developers.
- 53. I am very supportive of new, affordable housing.
- 54. Would support small number of additional homes but not large development.
- 55. I am in favour of affordable housing for locals but not for housing to caster for the needs of surrounding areas that do not want to build for their own needs.
- 56. A difficult question for social affordable housing shou8ld be available for those who need it. Ewhurst does not seem to need such a project. The road network already causes problems, more car owners would add to the congestion and traffic and the grid lock sometimes experienced in The Street. Health Centre building is new but it is not really ready for x number of new patients there is often a wait of days for appointments. Education numbers of pupils has to be thought through Ewhurst is a lovely quiet village to live in, it needs to be kept as such.
- 57. I do think we need affordable housing with no right to buy (even in the future) but I don't think it should be built on Green Belt or an area of outstanding natural beauty.
- 58. Any new provision should be built in a style which is attractive to the rural area and on small scale so that it fits in. Any village should grow naturally and gradually so that change is hardly noticeable, small parcels rather than large parcel.
- 59. Our sons could not afford to buy houses here, but living elsewhere is probably better for work etc. They would not want to move back and unlikely to return as employment is in London and cost of commute is too high.
- 60. Traffic already terrible through Ellen's Green. No more houses please.
- 61. Local amenities and services are not available and would possibly cause more hardship
- 62. No more houses of any kind must be built in the Ellen Green's area. Some of it is A.G.L.V. If you try to do this you will be stopped. If people want houses they can move into the hundreds of houses planned for Cranleigh.
- 63. The reason for my rejection of such a scheme is that I can think of no suitable location which would not significantly alter the balance of current accommodation density or would require the sacrifice of space. My experience is that employment for a family member was not possible in the locality and therefore building accommodation as a base for long commutes to employment does not feel like a suitable solution if low incomes are a part of the issue seeking to be resolved. Low cost housing and high cost commuting feels like a poor solution to the key issue for these people requiring assistance.
- 64. Ellen's Green has no shops, pubs, schools or churches. It has one through road (B2128) which carries as much traffic as a normal A road. I cannot imagine why, with such a lack of facilities.
- 65. Not enough employment to build more
- 66. Neither community has infrastructure/medical or educational facilities to support additional housing beyond that already in progress. The rural environment in which we live is special don't spoil it with creeping urbanisation.
- 67. I often see areas with social/affordable housing looking messy and unkempt. I wouldn't be happy living next to a property which was unloved. (may make owner occupier homes difficult to sell on)

- 68. Too much local green fields have already gone to housing. It's too late now to make demands for affordable housing, the ideal opportunity was to make all of Swallow Tiles affordable. Look what a fiasco that is. This form is a complete waste of your portion of our rates.
- 69. The whole concept of any increased housing is bad and will only worsen if allowed. The concept totally ignores the fact that the present shortage has been brought about by excessive immigration population increase. The increase as people breed, 'Blair Type' governments and developers by votes and profits push for greater housing population will only increase the problem.
- 70. It is not sensible to have an ever increasing population in a) this parish, b) this county, c) this country, d) this world. Politicians should realize this and form policies to encourage people to limit the size of their families.
- 71. Not possible to appraise the suggestions without quantification of the size of the subsidy and therefore the cost to taxpayers.
- 72. We have so much ground registered under AONB, Green Belt etc. which must be protected from development. Brown field sites only should be used for housing projects.
- 73. Whilst I understand the obvious issues of house price affordability I do not think that people born in an area have a right to be able to live there. I was born in leafy surrey but had to buy in Dartford as the prices were cheaper. I now live back in Surrey, as I can afford to do so. I am happy to see developments within the settlement boundary within reason but not where those developments extend beyond that boundary.
- 74. We do not think that village life such as ours in Ewhurst, but in rural areas in general should be subject to affordable housing projects. It's why we moved here.
- 75. I work for a provider of social and affordable housing. Please explain how you can prejudice those in need on the housing register in favour of local people. I would welcome your information by email.
- 76. The whole point is that Ewhurst and Ellen's Green are villages therefore housing will be limited which one factor why these places are so attractive. There are numerous housing schemes in nearby Cranleigh less than 1 mile away therefore people outlined in no 2 could live there and if need be use the bus link/car/bike.
- 77. I think we are full to capacity. There are at times sewage problems and I suspect the infra-structure could not hold up.
- 78. I think there is more than enough building around the area to cope with infrastructure.
- 79. We hear on good authority that the re-developed site at Swallow Tiles (between Ewhurst and Cranleigh) will have certain affordable housing and that residents will be housed from outside this parish and County. Surely this cannot be right and should only be given to persons within this parish as a priority.