Burstow Parish Council

Housing Needs Survey

September 2019

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Communities Working Together

Contents

Report Summary

This report sets out the results of the housing needs survey conducted in the parish of Burstow, its purpose was to understand the housing needs of the parish and to gather views on the future development of an affordable housing scheme for local people within the parish and the wider development of homes currently being proposed via the emerging Tandridge Local Plan.

A summary of the findings follows:

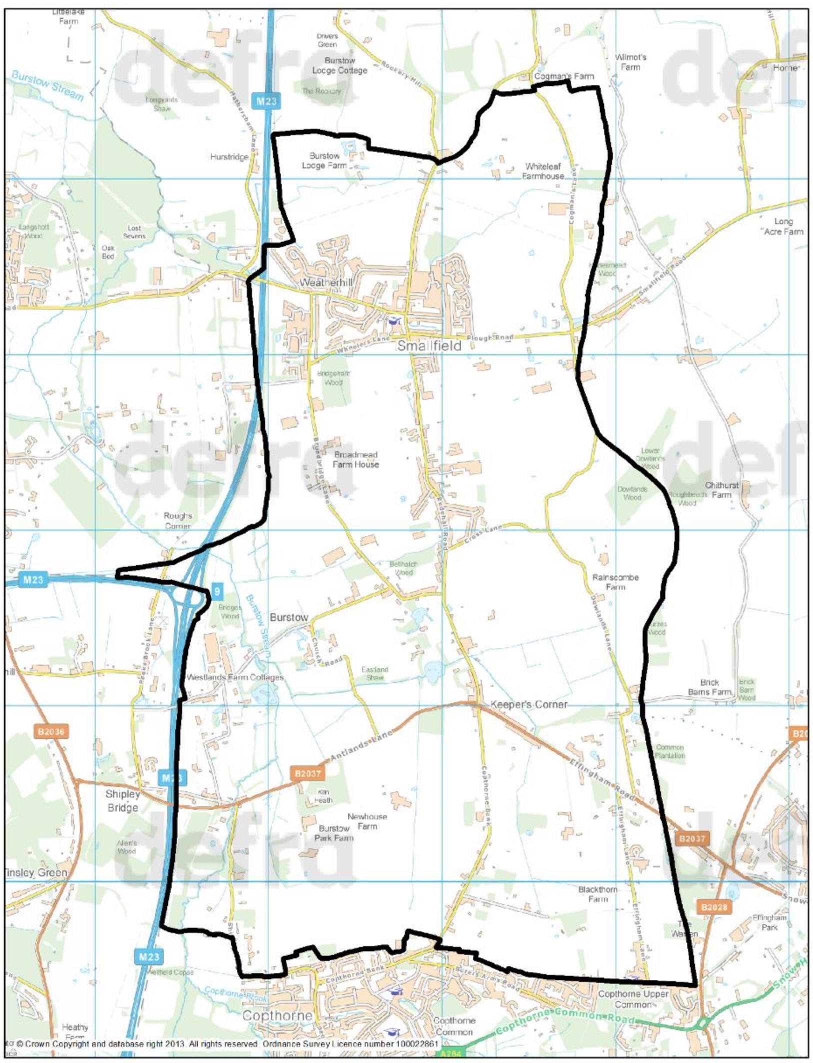
- 17% of households responded to the survey.
- 86% considered themselves well housed.
- 87% were owner occupiers
- 46% would be in favour of an affordable housing scheme local people.
- 36% had a preference to see 1- and 2-bedroom homes for affordable rent built
- 47 households were looking to move
- 18 were emerging households, currently living with parents
- 25 households aspired to buy on the open market
- 10 were looking to rent via a housing association.

Introduction

The purpose of this report is to outline the results of the housing needs survey which was undertaken in September 2019. The housing needs survey was designed to gather opinion on the future development of an affordable housing scheme in the parish and to assess the level of need of those responding. It also garners opinion on the proposed development of the parish from the emerging local plan. The report sets out the responses to the survey along with information on the current housing market and how this may impact upon the local community and their housing needs.

Parish Map

Burstow Parish



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Burstow Parish Background

The parish of Burstow is one of the larger parishes in Tandridge and includes a number of settlement areas (Keepers Corner, Copthorne, Burstow, Shipley Bridge and Smallfield) with Smallfield Village being the largest settlement area and lying at its core.

It is a thriving area with a large range of local sports and fitness activities on offer, it has retained its post office and offers a number of local shops including a co-op supermarket, pharmacy, and florist. A number of local facilities are also provided within the parish including several play areas, trim trails, multi-use games area and skatepark, community art garden and other quiet spaces.

Local schools include a nursery, primary school and an independent special education school. In nearby Horley there are additional primary school and secondary schools

The parish is located close to Gatwick Airport and parts of it fall within the take off and landing pathway, the nearest station is at Horley, just under 2 miles away which whilst offering good links to nearby towns, Gatwick and London stations has limited car parking spaces.

There are several bus services running including the 324 and the 424 which provide services from Copthorne to Reigate and Crawley to Redhill. The 624 and 315 services providing links to local schools.

94% of the district of Tandridge sits within the Metropolitan Green Belt, Smallfield is one of the few settlement areas which is excluded from it. The village of Burstow sits within a Conservation Area and in addition to 36 listed buildings there are 65 buildings which the local authority has identified as Buildings of Character within the parish.

Setting the Scene

Surrey, often seen as an affluent County with a strong housing market, has its own unique problems when it comes to new housing development. Large areas of the County fall within the Green Belt, Areas of Outstanding Natural Beauty, Areas of Special Scientific Interest and some settlement areas are often subject to conservation area regulations.

Typically, many of the new homes built within the rural areas of Surrey have been achieved either via infill, garden division or the demolition of single houses within large grounds and the building of 3-4 new homes in their place. An increasing number of the original ‘village’ type properties have been extended leading to a loss of the smaller cottages which historically would have made ideal ‘entry level’ properties. Combined with the loss of many of the traditional council homes through the ‘right to buy’ it is very difficult for families to be able to afford to live Surrey’s rural villages and most have seen an increasingly ageing population.

Over the years this has resulted in a gradual decline for many of the rural villages, increasing property values, an ageing population, local schools lost through declining local numbers in turn impacting on local shops, schools and bus services leading to an over reliance on private vehicles to name a few.

Defining ‘Housing Need’

Housing need in this context is defined as follows:

- The need for an individual or household to obtain housing which is suitable to their circumstances;
- It implies that there are issues 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.
- It may also include ageing households who are looking to downsize but remain within the locality and emerging households who may not consider themselves eligible to be housed by the Local Authority.

Defining ‘Affordable’ Housing

In recent years, it has become more difficult to agree exactly what is defined as affordable housing. The new government definition[1] is:

‘Affordable housing; housing for sale or rent, for those whose needs are not met by the market’

[1] National Planning Policy Framework – Annex 2; Glossary, page 64

In Surrey the extremely high house prices mean that some households, on what would be considered a reasonable income elsewhere in the Country, are finding it increasingly difficult to access the open market.

Tenure Types

Open Market

The price of property is determined by supply and demand, there are no restrictions placed on who can purchase.

Affordable Housing Types (National Planning Policy Framework 2018)

Discounted Market Sale

The product is discounted, usually in perpetuity, to those with a defined need with the discount being applied at each point of sale (following valuation). The defined need may be financial and/or geographical or linked to local salary levels for example.

So, a £300,000 property has a 20% discount applied at the first point of sale and is sold for £240,000. 10 years later the same property is revalued at £400,000 and sold for £320,000.

The discount is 'locked' into the asset usually through a covenant on the land or property and can include affordable self-build.

Affordable Rent

Historically the guide to what is affordable has been 30-35% of a household's net income. For some even these 'affordable rents' can now be unaffordable and with the push towards affordable rents defined as 80% of open market rents, households could potentially be looking to spend over £14,000 pa on an affordable rent property in a typical rural area in Surrey. In Tandridge 30% of housing benefit claimants are in employment, needing financial support to meet their housing costs. The average social rent for a 2-bed flat is around £5,064 per annum, this compares to £9,120 for a 2-bed flat at an affordable rent and £13,320 at a market rent level.

The situation is further complicated by restrictions on the Housing Register eligibility criteria where those with a gross income of over £60,000 or savings/assets more than £75000 will not qualify. Whilst this is considered a healthy income, it may not be enough to buy a property in rural Surrey nor can all households afford to privately rent. Such families are often caught between the two, being too rich for one and too poor for the other.

Social Rent

Social rented housing is typically owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime. Often the rents are approximately 60% of open market rents.

Affordable Private Rent (Build to Rent)

Build to rent schemes are a distinct asset class within the private rented sector, within which any affordable housing provided will be in the form of ‘affordable private rent’ – a class of housing specifically designed for build to rent (usually a 20% discount on private market rents and should be calculated when a discounted home is rented or the is tenancy renewed. Affordable private rent and private market rent units within a development should be managed collectively by a single build to rent landlord.

Shared Ownership

This is where you purchase a % of the property and rent the remaining %, typically from a Housing Association. This housing tenure may be a good alternative option as it offers the opportunity to gain a foot on the housing ladder whilst building up some equity in the property. However, with house prices being high the actual level that people may be able to afford to buy outright may be less than the normal level of 40% of the property value. In turn this means the rental percentage will be higher too. Problems may also occur on re-sale, where a homeowner has ‘staircased up’[2] by buying a higher proportion of their home. The re-sale price may be too high for those looking to purchase, particularly because to be eligible the income level for this tenure type is currently capped by the government at £80,000 per annum.

Starter Homes

The Housing and Planning Act 2016 introduced a further affordable housing tenure, ‘Starter Homes’. These are homes which are to be sold at 20% discount on the market price to people under the age of 40. However, the cap is set at £250,000. The average house price in Surrey is over £480,000, therefore even with a 20% discount (£96,000) this is still way above the cap set. Some smaller properties and flats may fall just within this price range in urban areas, but such properties (high rise flats) would not be appropriate within a rural setting.

Other Assistance Given to Buy a Home

Help to Buy

Providing help to purchasers through Equity Loans, the Government provides a loan of 20% towards the cost of new build homes (up to £120,000) meaning purchasers only need to find a 5% deposit and a 75% mortgage. Interest is only paid after 5 years and the full loan is due after 25 years or if the property sells. Taking the average house price in Surrey at £484,735, allowing for the maximum £120,000 loan and minus a 5% deposit the purchaser still needs to have an income of just under £100,000 per annum (assuming a 3.5 loan to value ratio). The Government Help to Buy ISA does however offer an opportunity to save towards a deposit with a maximum £3,000 bonus for each purchaser.

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[2] This term refers to the act of increasing the percentage of ownership.

The Help to Buy Mortgage Guarantee Scheme is not affordable housing for the purposes of policy as it does not meet the definition of affordable housing in the NPPF. It differs from affordable homeownership products such as shared ownership and shared equity, which have set eligibility criteria. It can be offered on private market developments and is generally welcomed as it enables households to get on the housing ladder for the first time.

Community Led Housing

In December 2016 the Government announced a new £60 million fund to assist local authorities in tackling the problem of high levels of second home ownership. Community led housing is inspired and controlled by the community. It is not a new mechanism for delivering homes but the number of homes being built through this means is rapidly increasing. There are some basic guiding principles to Community Led Housing.

A scheme is community led when:

- There is meaningful community engagement and consent throughout the process.
- The local community manages the homes in a manner of their choosing. This could be done in partnership with a housing association or be completely self-managed.
- The benefits to the community are clearly defined and legally protected in perpetuity e.g. through an asset lock.

There are several ways in which this may happen:

Permanent affordability and local control of assets can be achieved by forming a Community Land Trust (CLT). This approach is supported by the *National Community Land Trust Network* and there is substantial support and funding available to help a Community Land Trust form and develop housing.

Closer and more supportive communities can be achieved using cohousing where households each have a self-contained home, but residents come together to manage their community and share some facilities. Cohousing is becoming increasingly popular with older people to create mutual support and with younger people in cities and is supported by *UK Cohousing.*

Self-build groups can work together to develop their own housing, supporting one another and creating a strong community.

Housing cooperatives allow tenants to democratically control their homes

Self-help housing brings empty properties into use as homes.

It should be noted that a single type of scheme, whether it is a CLT or a Co-housing project can deliver a number of tenure types on a single site, and such a site can be a rural exception scheme.

Rural Exception Sites

The National Planning Policy Framework refers to rural exception sites as “Small sites used for affordable housing in perpetuity, where sites would not normally be used for housing. Rural exception sites seek to address the needs of the community by accommodating households who are either residents or have an existing family or employment connection. A proportion of market homes may be allowed on the site at the local planning authority’s discretion, for example where essential to enable the delivery of affordable units without grant funding"

In 2016 a development of 10 affordable homes were developed on a rural exception site in Burstow, known as Burstow Gardens. The scheme is owned and managed by English Rural Housing Association but was inspired by and led by the Burstow Parish Council who were unwavering in their support for the provision of affordable homes for the community.

Local Housing Demographics[3]

It is not unusual for rural areas in Surrey to bed dominated by detached and semi-detached properties and Burstow is no different in this regard. Data from the 2011 census shows that the percentage of detached houses is more than 25% higher than the England average, Burstow is broadly in line with the England average for semi-detached homes but sits well below the average for terrace homes and flats. It has an average of 4.5% of caravan/temporary accommodation compared to an England average of 0.4%.

Fig 1. Housing stock in Burstow from 2011 Census

Detached houses	Semi-detached houses	Terraced houses
890	520	221
47.5% of dwellings (England average = 22.3%)	27.8% of dwellings (England average = 30.7%)	11.8% of dwellings (England average = 24.5%)

Flats (purpose built)	Flats (other)	Caravan or other temporary accommodation
121	37	84
6.5% of dwellings (England average = 16.7%)	2.0% of dwellings (England average = 5.4%)	4.5% of dwellings (England average = 0.4%)

With regards to tenure, Burstow is 14% above the average for home ownership with 8.3% of homes catergorised as social rent (10% less than the England average) and just 10% privately rented (5% less than the England average)

Fig 2. Household Tenure Type – 2011 Census

Housing that is owner occupied	Housing that is social rented	Housing that is private rented	Other rented accommodation
1,399	148	187	50
78.4% of households (England average = 64.1%)	8.3% of households (England average = 17.7%)	10.5% of households (England average = 15.4%)	2.8% of households (England average = 2.8%)

[3] Source: Census 2011 (table KS401EW)

Figures 3 shows data from the land registry office. It illustrates the average sold prices for all properties in the RH6 9 postcode area between 2018 - 2019. (RH6 9 includes Smallfield, Shipley Bridge, Burstow and Keepers Corner) During the 2018 period a total of 216 properties were sold, so far in 2019 there have been 106 sales. The current overall average of sales is £399,534 which is approximately £10,000 less than the 2018 figures. Fig 3a provides the data for the RH10 3 area which picks up Copthorne, the overall average in this area is approximately £11,000 less than the RH6 9 area.

Fig 3. Land Registry Price Sold Data RH6 9

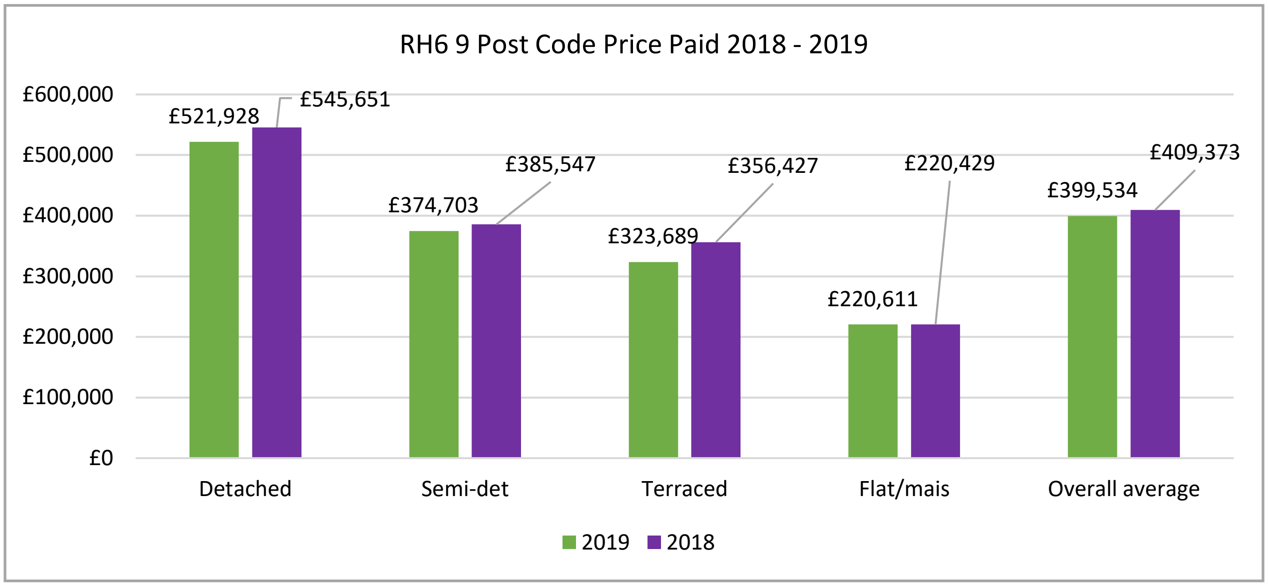


Fig 3a. Land Registry Price Sold Data RH10 3

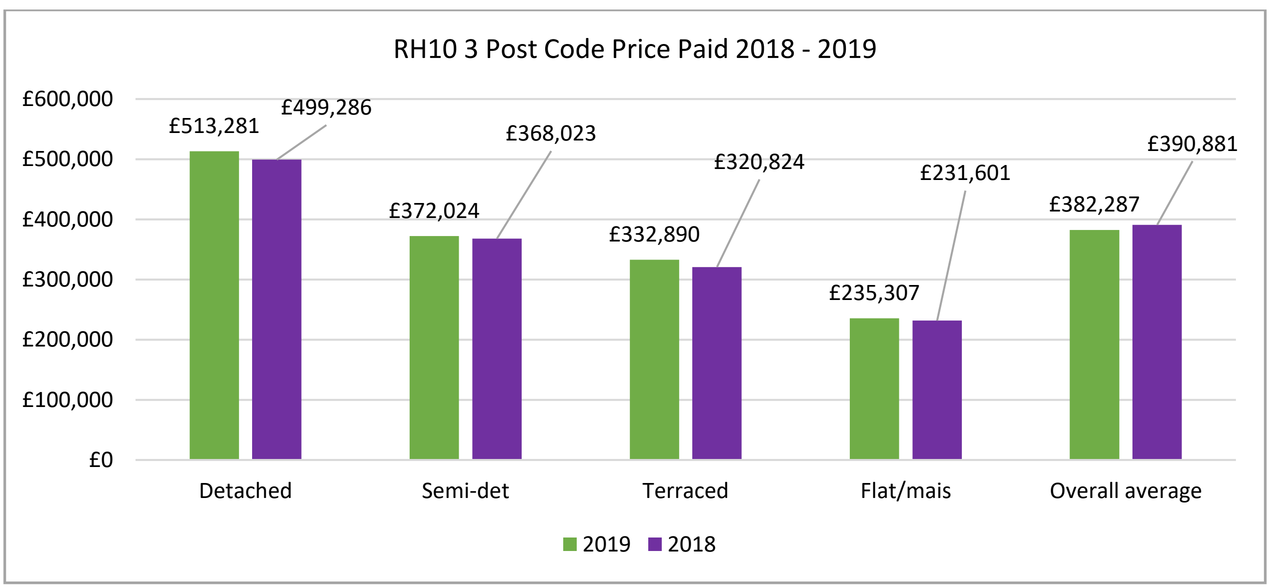


Fig 4. Land Registry Average Sold Data by Area

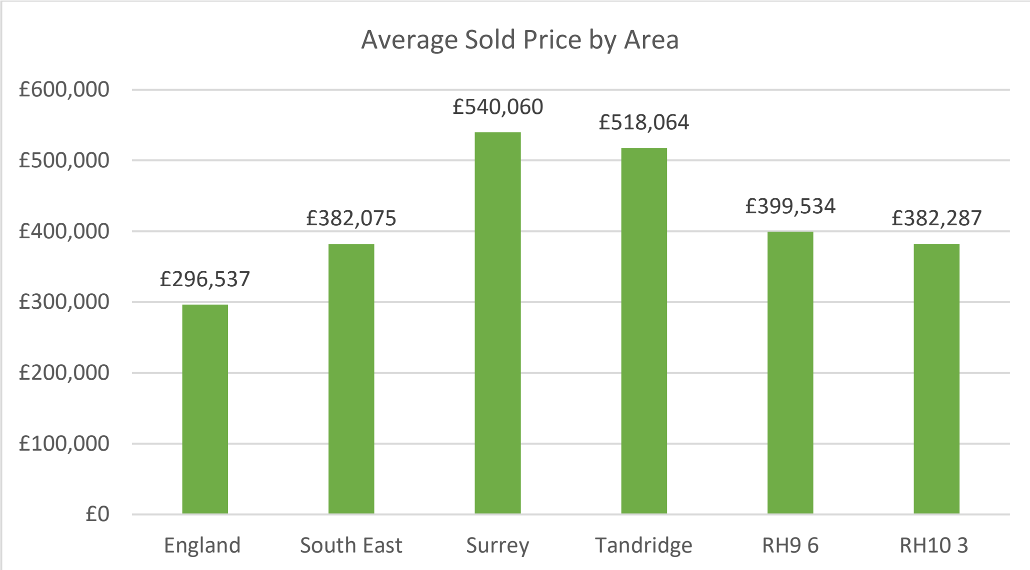
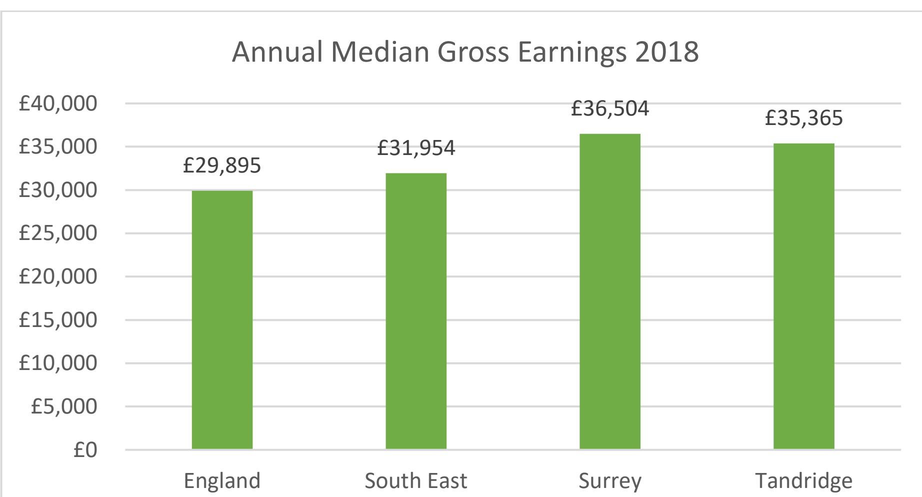


Fig 4 compares the average sold prices for the areas RH9 and RH10 to the average for the district, County, Region and Country. Although the area is more expensive than the average for England, it is broadly in line for the overall average for the South East but sits below the average for Surrey and Tandridge. This is unusual for a rural area in Surrey which typically are more expensive that the average for the District and County by a considerable amount.

Data from the Department of Works and Pensions shows that the average salary in Tandridge in 2018 was £35,365 this is the fourth lowest in Surrey.

Fig 5 – Gross Earnings 2018



Although house prices are signficantly lower than the Surrey average they still remain high in terms of overall averages for England. A substanstial household income is required to afford to purchase a property, when coupled with the tightening of mortgage lending it is becoming increasingly difficult for those on an average income to be able to afford/obtain a mortgage or save towards a deposit.

Current lending levels remain at 3 to 4 times the household income, so assumming a 20% deposit and a loan ratio of 3.5 the income required to purchase a home locally would be as follows:

Flat		Terrace	
Average asking price	£220,534	Average asking price	£323,689
20% deposit	£44,122	20% deposit	£64,337
Loan ratio	3.5	Loan ratio	3.5
Household Income	**£50,425**	Household Income	**£73,986**

Fig 8 Current Property for Sale

Type	No of Beds	Asking Price
Park Home	2	£125,000
		£150,000
		£160,000
		£170,000
		£200,000
Flat	1	£179,950
		£180,000
		£185,000
Terrace	2	£330,000
	3	£425,000
Semi-detached house	4	£495,000
Semi-detached bungalow	3	£400,000
Detached bungalow	2	£385,000
		£400,000
		£435,000
		£440,000
	3	£480,000
	4	£425,000
		£575,000
	5	£475,000
Detached house	4	£460,000
		£475,000
		£500,000
		£500,000
		£540,000
		£625,000
		£750,000
		£850,000
	8	£2,850,000

A search was undertaken in October 2019 of all properties for sale in the area. The cheapest properties were the Park Homes, which are designated for the over 50's. A 2 bed home ranged from £125,000 – £200,000.

There were three 1-bed flats on the market which ranged in price from £179,950 - £185,000

There were only a limited number of terrace/semi detached properties on the market but several bungalows and detached properties. The price of a 2-bed bungalow ranged from £385,000 - £440,000.

All of the detached properties on the market were 4 bedrooms, prices ranged from £460,000 - £850,000.

Private Rental Market

Type	Beds	Monthly Rent
House	1	£900
Flat	2	£850
		£1,150
		£1,150
Terrace	2	£1,100
	4	£1,275
Semi-detached	2	£1,300
Detached	4	£1,850

There were 8 properties available for private rent, although the latest data from the National Housing Federation gives the average monthly private sector rent for Tandridge as £1,195 the properties available in Burstow ranged from £850 - £1,150 for a 2-bed flat, a 2-bed house ranged from £1,100 - £1,300.

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

In Tandridge, the LHA[4] rates for 2019/20 in the Crawley and Reigate Broad Market Area are as follows:

Fig 9. Local Housing Allowance Rates

Local Housing Allowance rates (1 April 2019 – 31 March 2020)		
Number of Bedrooms	**Weekly Rate**	**Monthly Rate**
Shared	£84.40	£365.73
One	£160.73	£696.50
Two	£197.12	£854.19
Three	£229.22	£993.29
Four	£318.96	£1,382.16

According to DWP data for 2017/18, 30% of all housing benefit claimants in Tandridge were in employment, (this compares to 24% nationally) once again illustrating the unaffordability for many households on low – average incomes.

Current Affordable Housing

Current Affordable Housing

The current range of affordable homes in the parish are as follows:

	1 bed flat	2 bed flat	1 bed sheltered	2 bed sheltered	1 bed bungalow	2 bed houses	3 bed houses	4 bed houses	Total
TDC	6	4	29	1	2	6	31	1	80
ERHA	4					4	2		10
Habinteg							2		2
A2/Guinness						36	13		49
									141

4 Source. Tandridge District Council

Although there are currently 380 people on the housing register who have expressed a preference for living in Burstow/Smallfield it has not been possible to draw out the number of people who are currently living in the parish or whom have strong local connections.

Fig 12. Typical Social and Affordable Rents in Tandridge (Monthly Rate)

	Studio	1 bed	2 bed	3 bed	4 bed	5 bed
Social rent	£320.01	£364.04	£422.28	£513.06	£546.60	£592.23
Affordable rent	N/A	£596.91	£760.19	£874.85	N/A	N/A

Renting a 2-bed flat privately in the parish will cost approximately £700 more than if you were renting from the local authority, an 'affordable rent' for the same size property is approximately £350 less than a private rent but £338 more than a social rent.

Housing Need Survey – Purpose

The purpose of the survey was to provide a more detailed understanding of the views of local people towards development of an affordable housing scheme, for local people, to ascertain if a housing need existed and if so for what type of housing. It also aimed to draw out opinion on the wider provision of more housing which is emerging from the local plan.

Typically, the level of response to surveys of this kind range from 20-30%, as most people living in the area are well housed and would not necessarily respond to a housing survey unless they felt it directly affected them.

The aim of this survey was twofold:

- To give all residents an opportunity to provide an opinion on the issue of housing development within the parish;
- To assess whether there is a need for housing amongst residents and if so for what type of housing.

Part 1 of the questionnaire was designed to survey all residents about their views regarding the first point and Part 2 was aimed specifically at those people who consider themselves to be in housing need, now or in the near future and is designed to help measure the level of need and type of housing by those people with a local connection to the Parish, both for affordable and open market housing (the needs of older people and emerging families)

Whilst the surveys 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 the area.

The forms were posted to all households who were listed with the local authority in September 2019 (this includes all annexes and caravans) and householders were supplied with reply paid envelopes, there was also an option to complete the survey online. A total of 340 responses were received within the time scale giving an overall response rate of just over 17%. In the experience of the rural housing enabler this is considered to be on the lower side of a return rate which typically ranges from 10 to 30%.

The data from all returned forms has been collated and analysed as follows:

		Completed Online	Hard Copy
Total distributed	1950		
Total returned	340	27	313
Return rate	17.4%		

Please note that findings are based on 340 responses but not everyone responded to every question and percentages have been rounded up/down so may not total 100%.

Survey Findings

Q1. Which area of the parish do you live in?

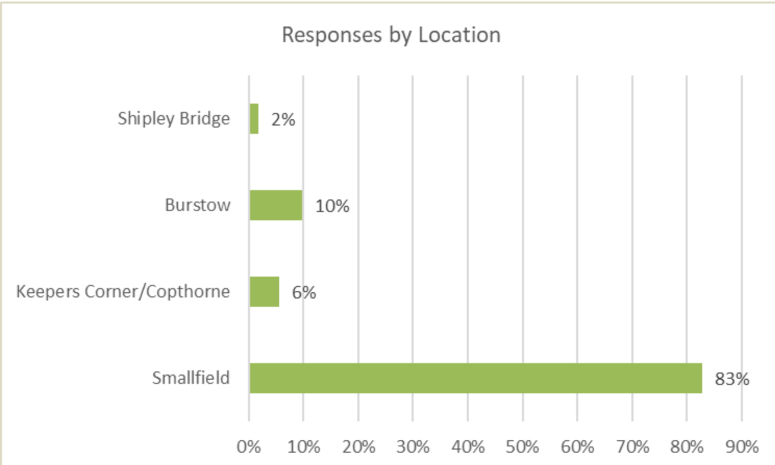


Fig 1. – Base 336 respondents

Q2. How would you describe your current living arrangements?

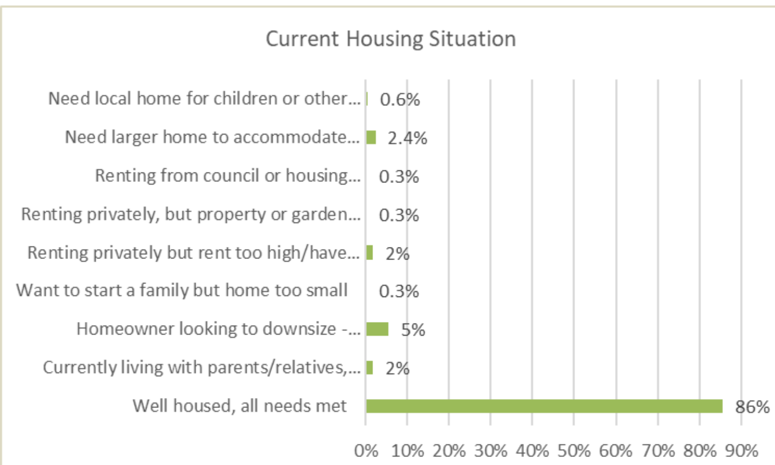
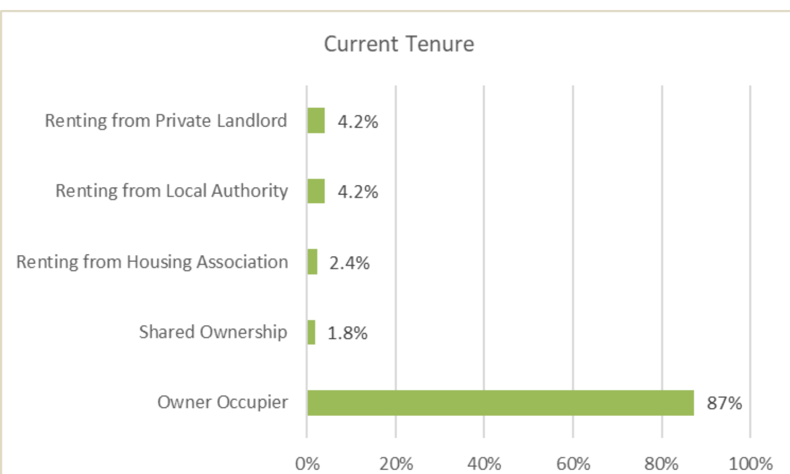


Fig 2. – Base 334 respondents

Q3. What is the tenure of your current home?



Figs 3 - Base: 337 respondents

The responses to questions 1, 2 and 3 are in line with the expected responses, given that Smallfield is the largest settlement within the parish you would expect the majority of responses to come from this area.

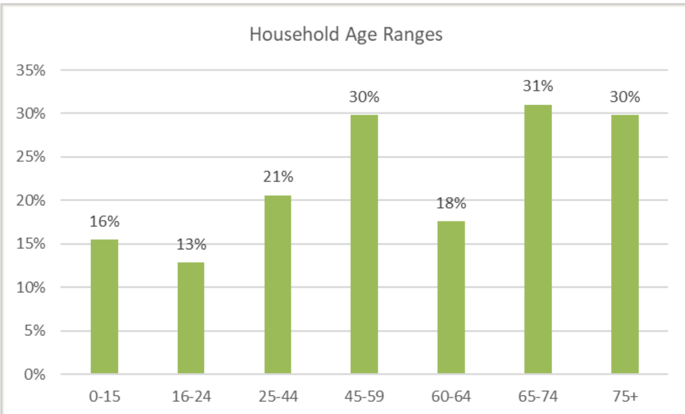
With the majority of people living in the parish owning their own home you would expect most of these to feel well housed.

5% were looking to downsize as their home/garden was becoming too large and there are a few emerging households, private renters and those looking for a larger home.

87% of those responding owned their own home.

Q4. How many people in each group are living in your home?

The following charts illustrate the age ranges of those households responding and the type of household they fall into. A significant number of households, 62% have people aged 65+ residing in them which consist of 82 older couples and 76 older, single people. There is however a good number of families too, some of which are multi-generational.



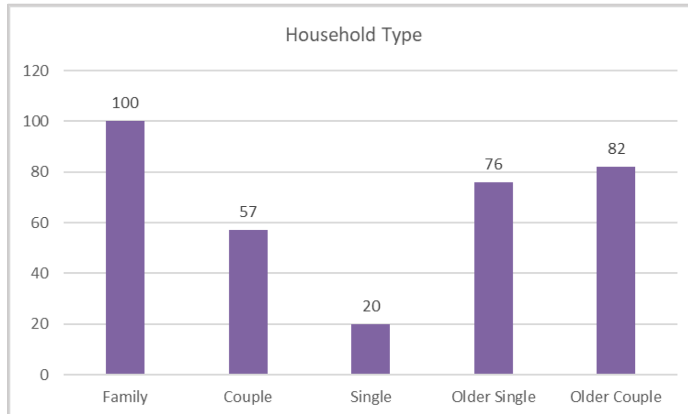


Fig 5 and Fig 5A – base 335 respondents

Q5. Are you or is anyone living with you looking to move to alternative accommodation within Burstow Parish in the next 5 years?

30 households said they were looking to move and 44 stated they were not sure.

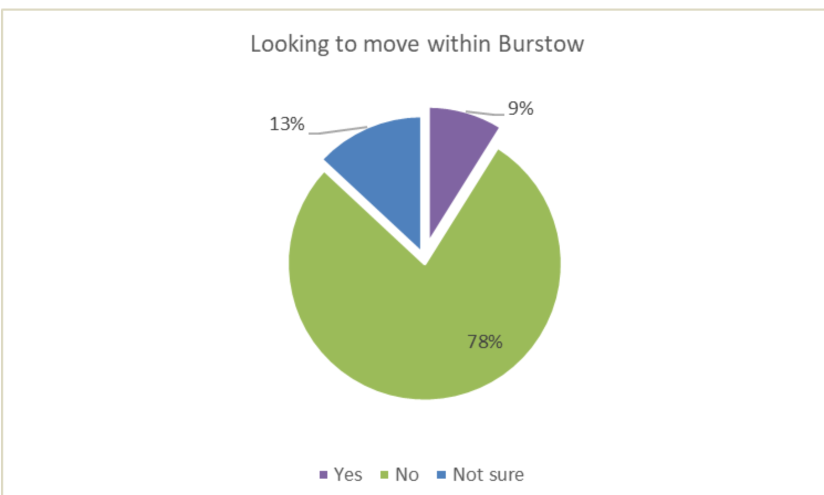


Fig 6 – Base 337 respondents

Respondents were also asked:

"If you or a member of your household is looking to move away from the area it would be helpful if you could tell us why?

43 comments were received to this question which have been listed in full as Appendix 1. A number of them were concerned with pollution since the installation of the smart motorway, aircraft noise and relocation due to work opportunities.

Q6. If so, how would you describe the best reason for this move?

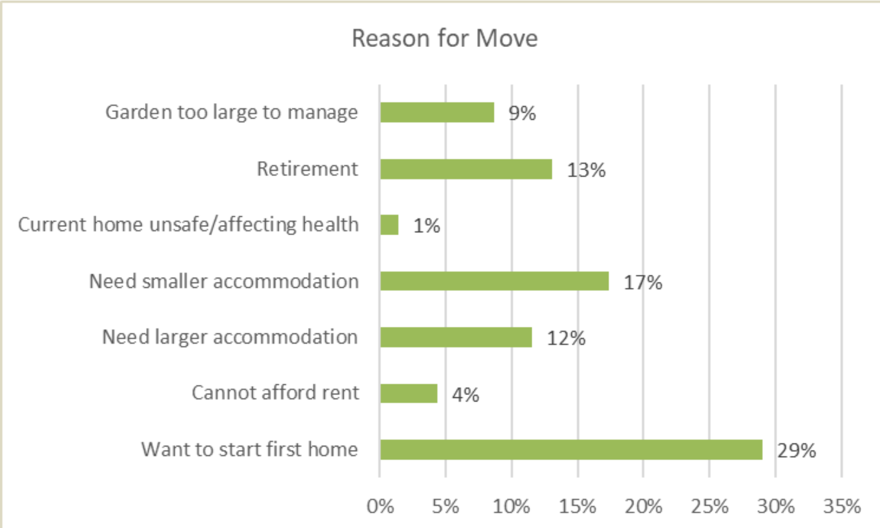


Fig 7: Base: 69 respondents

20 households were looking to start their first home, 12 were looking to downsize, 9 were retiring and a further 6 found the garden too large to manage. 3 households said they could not afford to rent.

Q7. If an affordable housing scheme were to be developed in Burstow, with priority for local people, would you, in principle be supportive of such a scheme?

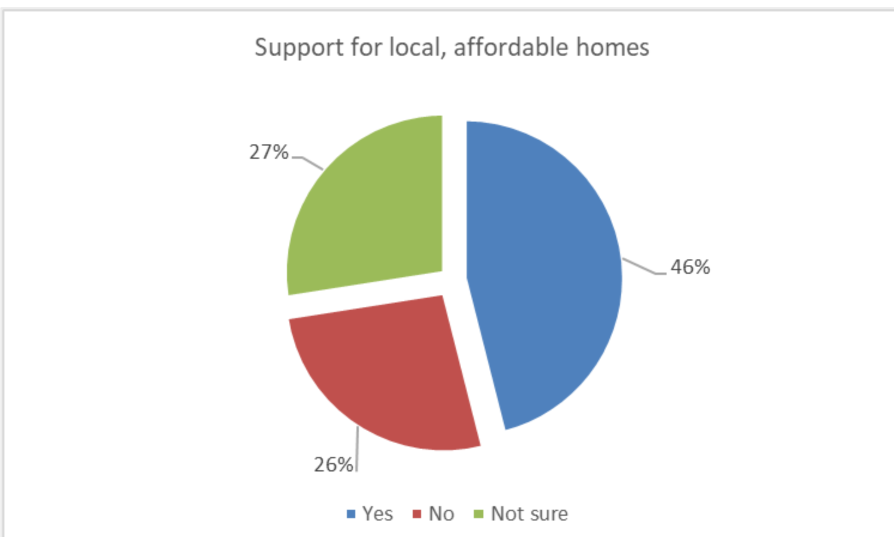


Fig7 - Base 302 respondents

46% of respondents stated they would be in favour of such a scheme with 26% against. 27% were unsure.

Q8. Which types of property do you think are needed in the parish?

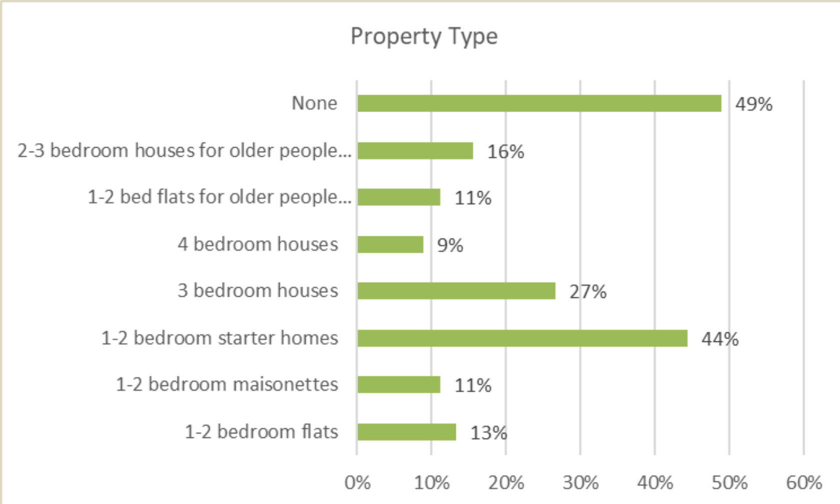


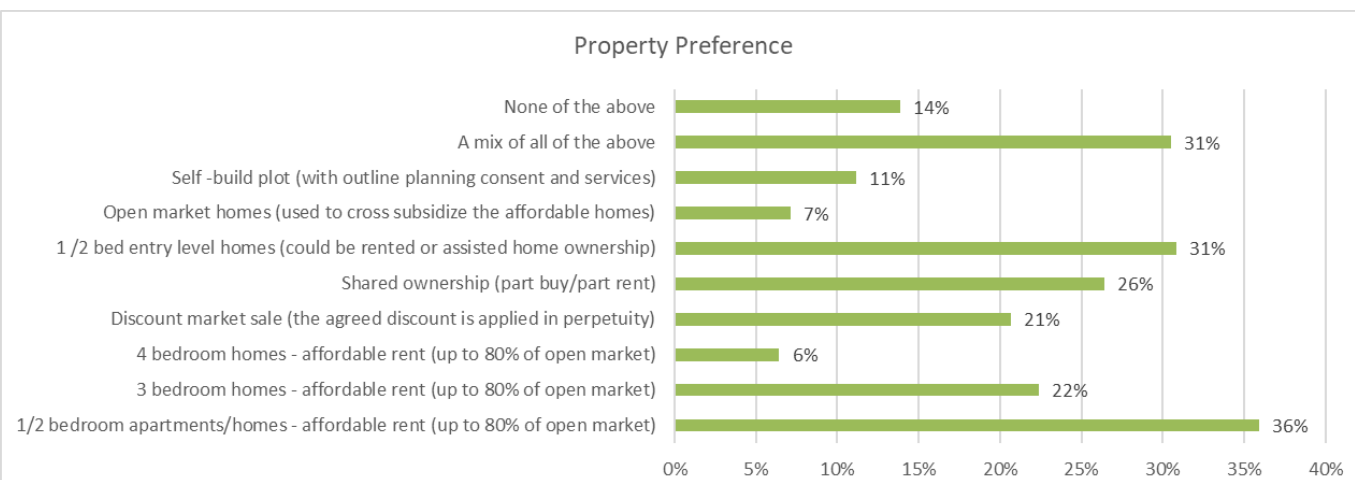
Fig 8 – Base: 295 respondents

49% stated they did not want to see any development within the parish, followed by 44% giving a preference for 1-2 bed starter homes. 27% wanted to see 3-bedroom properties developed. Just 9% wanted to see 4-bedroom homes.

Q9. If a development were to take place which types of property/tenure would you like to see?

This question relation predominately to the types of affordable tenures available along with a limited amount of open market housing which can be used to cross subsidise affordable homes.

Once again 1-2-bedroom properties were popular with 36% giving a preference for general 1-2 bed homes and 31% preferring 1-2 bed starter homes. 31% would be in favour of a mix of all types/sizes. 26% were in favour of shared ownership homes. When it came to affordable tenures just 14% said they didn't want any development.



Q10. Are there any particular features that you would like to see incorporated into either the properties or the external areas?

109 respondents provided details of the features they would like to see included. A full list of these are attached as Appendix 2. Amongst the most frequent comments were those relating to flooding, solar power, adequate off-street parking and provision of local services/improvements.

Q11. Additional Comments

115 respondents went on to make additional comments which have been listed in full as Appendix 3. A selection has been re-produced below.

‘would like to retire if I was able to get a property with affordable rents so as to support my partner who is 77 and I am 66’

‘The congestion in the centre of the village needs sorting before you add to the housing stock. Wheelers Lane is impassable both ways at school times as cars are parked by parents on one side of the road - one-way system needed’

‘The problem with the number of homes being suggested for Smallfield is the existing village infrastructure being used, when at this time is already not adequate. I agree people need homes but Smallfield has doubled in size since I moved here in 1984. We will not cope’

‘I find it ridiculous that young people in the area are unable to get on the housing ladder - especially as a single buyer’

‘Smallfield has changed considerably over the last few years, mainly with the volume of traffic passing through (especially large lorries) this needs to be controlled. 300 more homes will generate more cars/vehicles that the area will not cope with..’

'Where planning consent is given for any new houses or flats the urgent need to address the water sewer capacity for Smallfield must be taken into account. Our sewer cannot cope with Smallfield as it is today let alone with 300 more houses to service. This is an urgent problem and more building on the same wastewater infrastructure will result in more foul water flooding incidents…'

'Rural needs to remain the theme throughout any development areas and an understanding of what that means to the people who will live in the properties not the developer..'

'Having lived in Smallfield for most of my life I fully understand the need for more housing but there has always been a problem with flooding, and I fear building too many new homes will only increase the problems'

'There is definitely not enough affordable housing for young people wanting to buy their own homes'

Part 2 – Future Need

45 households went on to answer part two of the survey which collected information on future need.

Q12. Who owns your current home?

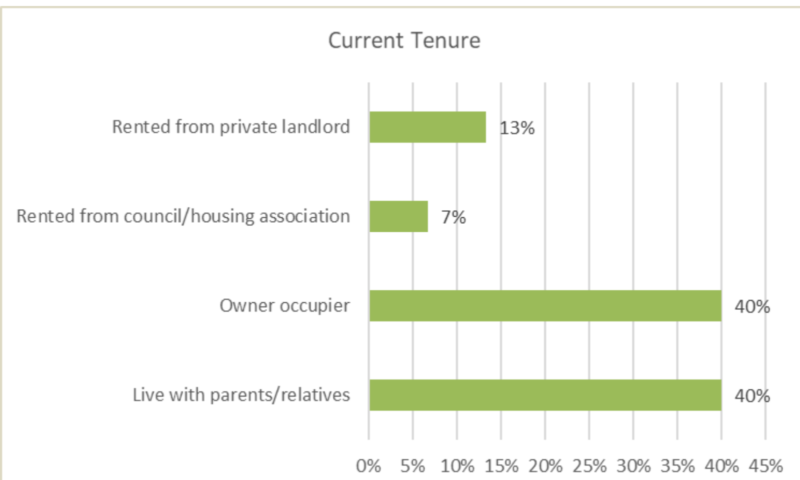


Fig 2.1 - base: 45 respondents

Q13. Which tenure would you prefer your new home to be?

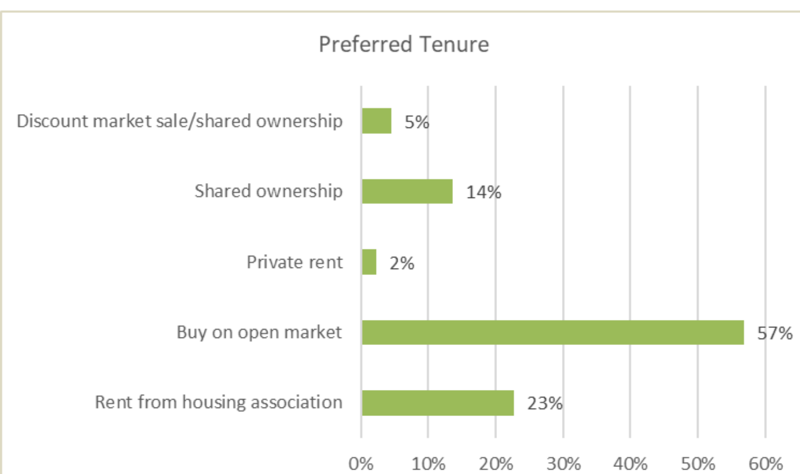


Fig 2.2 - base: 44 respondents

18 respondents were currently with their parents/relatives, 18 were already owner occupiers, 6 were currently renting privately and 3 were renting from the council.

25 households were looking to buy on the open market, 10 were looking to rent via a housing association, 6 were interested in shared ownership and 2 were interested in either shared ownership or discount market sale. Only 1 household was looking to rent privately.

Q14. Are you on the housing register for Tandridge District Council?

19 households confirmed they were already registered with Tandridge District Council, five households stated that they would look to do so.

Q15. Are you registered with bpha, the organisation for low cost home ownership in Tandridge?

None of the households who responded to this question were currently registered with bpha. 8 households said that they would like to do so. It is a prerequisite that those interested in affordable homeownership need to be registered with bpha.

Q16 & 17. Are you a homeowner looking to downsize but remain within the parish?

10 households confirmed that they were looking to downsize, the follow up question to this asked them to describe what type of property they were looking for, only 2 households responded, 1 was looking for a 2 bed, courtyard development and the other for 2/3 bedrooms with private access.

Q18. Are you looking for an entry level size property to get a foot on the housing ladder?

17 households were looking for an entry level size property.

Q19. What type of property would best meet your needs?

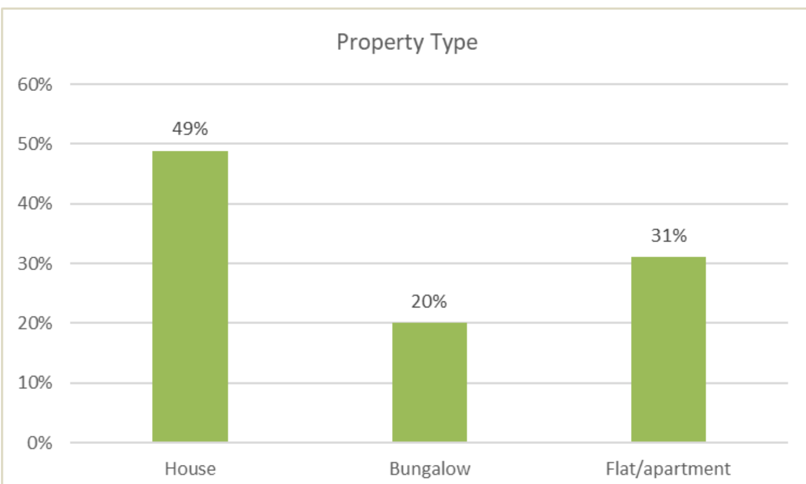


Fig 2.3 – base 45 respondents

The majority of households were looking for a house (22) with 14 households expressing a preference for an apartment and 9 for a bungalow

Q.20 How many bedrooms do you require?

Fig 2.4-base 44 respondents

Q21. Does anyone requiring alternative accommodation has specific housing needs? e.g. adapted for wheelchair access.

Four households stated they needed ground floor/level accommodation with level access shower.

Q22. How would you describe the make-up of the new household?

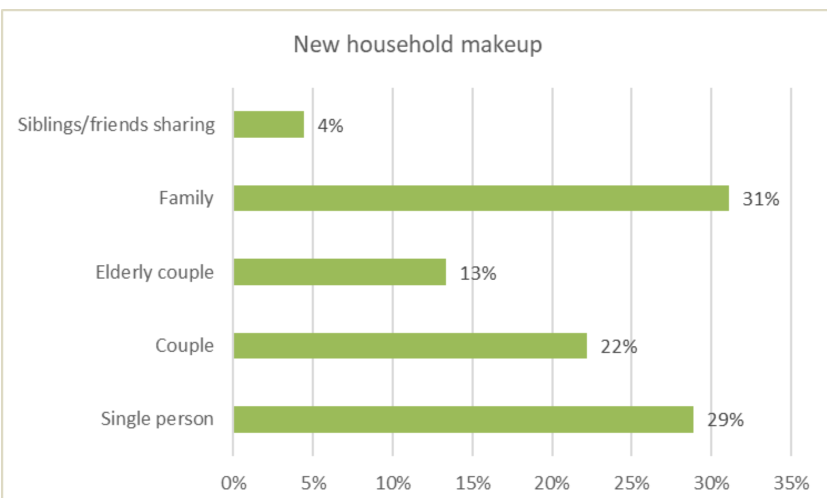


Fig 2.5 - base: 45 respondents

Q23. What is your connection to the parish?

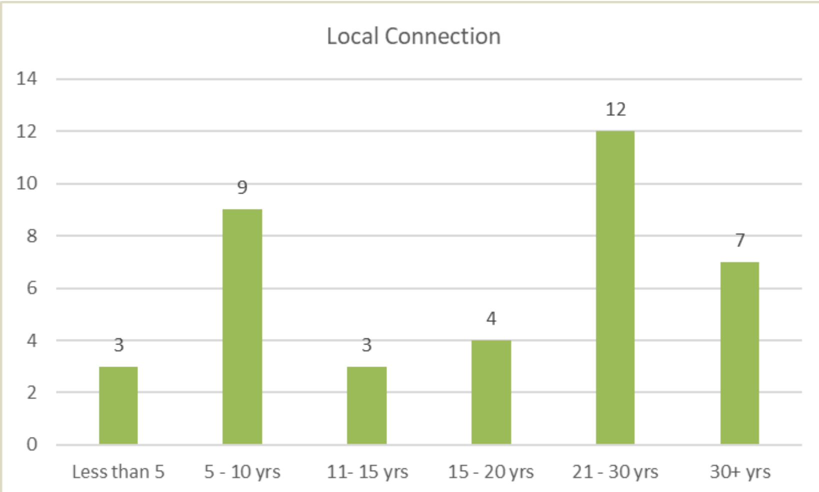


Fig 2.5 Base: 38 respondents

Only 3 households had lived in the parish for less than 5 years with the majority having lived locally for more than 15 years, the overall average is 20 years residency with 6 households also working locally.

Q24. If you are looking to buy, how much do you expect to pay for the property? (As a guide it is normal to consider three times the household's gross income for mortgage purposes plus any savings you may have).

Fig 2.6 – base 17 respondents

Q25. How much can you put down as a deposit?

15 households responded to this question and their responses ranged from £5,000 to being able to purchase outright.

Q26. How much do you think you would be able to obtain as a mortgage?

Only a handful of people responded to this question, some of whom were unsure, others were around the £180 - £200K mark.

Q27. How confident are you in obtaining a mortgage offer?

26% were reasonably confident of being able to obtain a mortgage, however 35% were not sure.

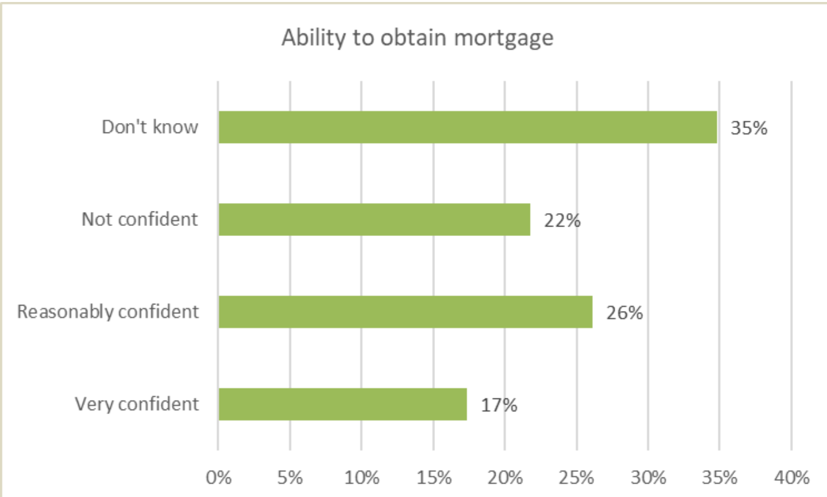


Fig 2.7 - base 23 respondents

Q28 & Q29. Are you interested in any of the Government Help to Buy schemes?

7 households said they were interested, 6 households said they weren't sure, 6 went on to say they were interested in the following schemes:

Help to Buy - Equity Loan	4
Help to buy - Mortgage Guarantee	2
Shared Ownership	2

Q30. If you are looking to rent how much do you think you can afford to pay in rent each month?

Amount	Responses
£500	3
£700	2
£800	1
£900	1
£1,000	1

Q32 What is the gross annual income, including benefits, of those in the NEW household? (before deductions and if more than 1 person please include all income)

[5]15 households[6] provided details of the gross income which ranged from as little as £10,000 per annum up to £54,000 per annum. The blue arrow shows the average salary for Tandridge, as can be seen many of the those responding earn well below this average figure.

As a guide a household should ideally be looking to spend approximately 30-35% of their income on housing, so for those earning £22,000 a year you might expect them to be spending approximately £7,770 per annum or £641 per month. A 2-bedroom flat on the open market would cost between £850 and £1,00 per month and consequently would be unaffordable to them.

As a household would require in the region of £50,000 for an 80% mortgage to be able to afford the cost of an average flat in the area as the above chart illustrates the disparity between aspiration and reality do not always match and those looking to enter the housing market will often need a substantive deposit to enter the property market.

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

[6] One household was looking for 4 emerging new households, so these incomes have been treated separately.

Based on the level of need that this survey has drawn out (and excluding any additional need from the housing register there are at least 16 households living in the parish who have expressed a need for an affordable home.

Of these 16, 7 have confirmed they are already on the housing register.

The expressed need is for:

5 x 1 bed units

8 x 2 bed units

3 x 2 bed units

1 x 4 bed unit

It is more difficult to recommend the type of tenure that these units should be, affordability remains a key issue, even for ‘affordable homes’ and in some areas local authorities have been using capital receipts to help reduce the rent levels on some affordable rent units.

While the survey indicates that there is a level of housing need it must be taken into consideration that at such a time as units become available some of those with a registered need may have had their needs met elsewhere. In addition, it is possible that some of those who came forward may not actually qualify for affordable housing. The final number of homes is a careful balance between need, the sites that may be available and discussion between all parties involved.

Louise Williams
Rural Housing Enabler
August 2019