



Elstead and Peper Harow  
Housing Needs Survey  
March 2019

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## Report Summary

This report sets out the results of the housing survey conducted for Elstead and Peper Harow which took place in February 2019. The purpose of the survey was to gain a better understanding of local barriers, aspirations and level of support for affordable homes for local people.

A summary of the findings follows:

- 359 responses were received
- 85% of whom were owner occupiers
- 32% of households were made up of people aged 70+
- 22% were looking to move in the next 5 years
- Of these 28% were looking to downsize
- 12% were looking to start their first home
- 62% expressed a preference for bungalows for older people looking to downsize
- 55% expressed a preference for entry level homes
- 80% agreed that priority should be given to local residents

### ▫ Key Comments

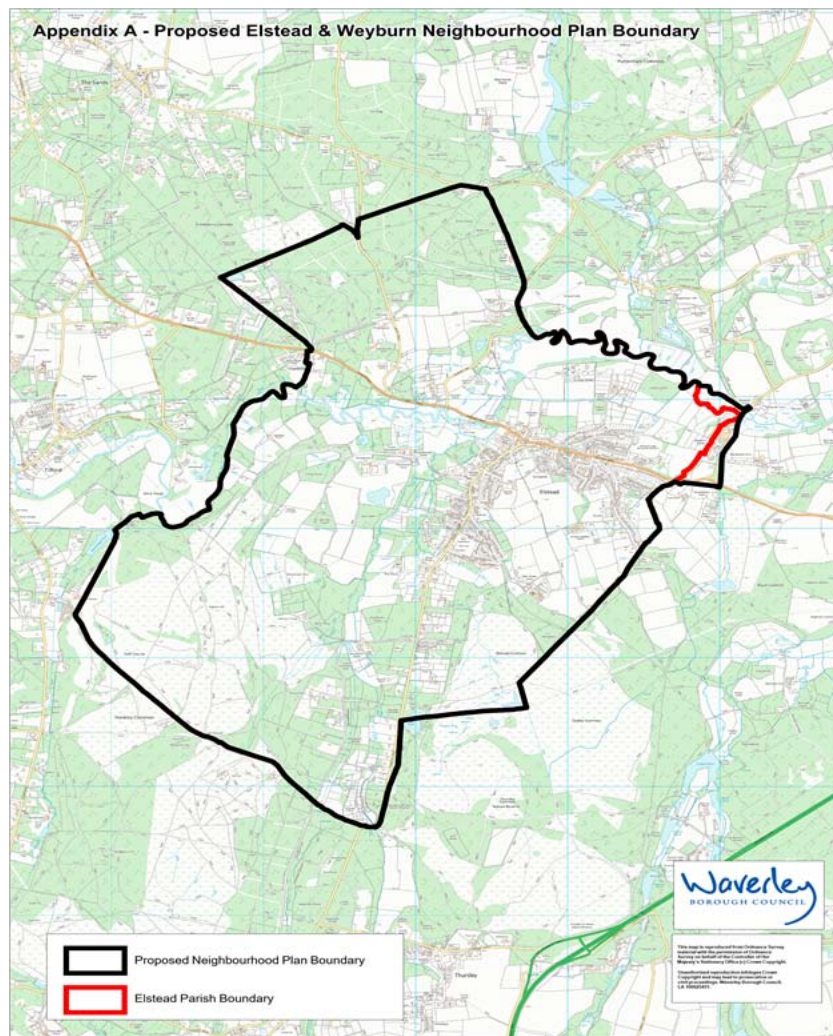
- Concern over lack of infrastructure to cope with the development of proposed housing
- Concern over lack of quality homes for older people to downsize to
- Ensuring affordable homes are 'affordable'
- Lack of shops in the village
- Protecting green and common areas of land

## Introduction

Elstead and Peper Harow are parishes in the borough of Waverley located between Farnham and Godalming, just over two miles from the A3.

The Elstead and Weyburn Neighbourhood Development Plan area was designated on 9<sup>th</sup> June 2015 as shown in Fig 1 below. The survey was designed to gather data on the level of housing need locally, affordability and type of future development. 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.

Fig 1. Designated Neighbourhood Plan Area



## Elstead and Peper Harow Background



The Parish of Peper Harow is a relatively small Hamlet of dispersed properties and also contains Peper Harow Park, a private residential estate containing a number of properties and apartments (not open to the public), not all of the Parish of Peper Harow sits within the Designated Neighbourhood Plan Area.

Elstead is a significantly larger parish surrounded by common land. It benefits from a range of community groups and sports clubs, local shops, pub, café, restaurants and a local Primary School.

The parishes have a population of approximately 3,000 people living in approximately 1,200 homes with a variety of architecture including a significant number of listed buildings.

The parishes are situated between the main towns of Godalming and Farnham both with good rail links to London and close to the A3. Local buses run between Farnham, Godalming and Guildford.





## Setting the Scene

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

Being within easy reach of London makes Surrey a popular choice for commuters, house prices are, by comparison, cheaper than London, whilst salaries in London are significantly higher. Local people on an average salary (for Surrey this is £32,248) are finding it increasingly difficult to afford to access the housing market with homes costing on average 13.9 times the average salary. This together with the loss of council homes through the Right to Buy and the increased cost of private renting leaves some people with little choice but to either move away or continue to live at home with relatives.

## 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.

## Defining 'Affordable' Housing

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

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

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<sup>1</sup> 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 Waverley 27% of housing benefit claimants are in employment, needing financial support to meet their housing costs. The average social rent is around £8,000 per annum and typically 60% of the market rent.

The situation is further complicated by restrictions on the Housing Register eligibility criteria where those with a gross income of over £50,000 or savings/assets more than £16,000 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 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'<sup>2</sup> 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

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<sup>2</sup> This term refers to the act of increasing the percentage of ownership.

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.

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”

### Local Housing Demographics<sup>3</sup>

Elstead and Peper Harow are similar to other areas in Surrey, in that they have a higher percentage of detached properties, approximately 50% more than the English average and a lower percentage of flats and terraced properties. When it comes to tenure both parishes exceed the English average for home ownership by 18% and 11% respectively. Peper Harow does have a very small number of affordable homes (4 in total) and Elstead is on a par with the English average.

Fig 2. Housing stock in Peper Harow

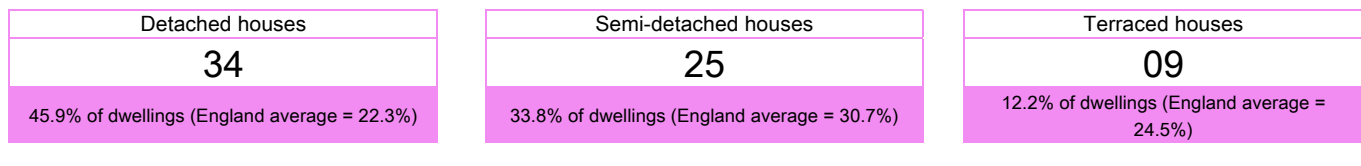


Fig 3. Housing Tenures in Peper Harow

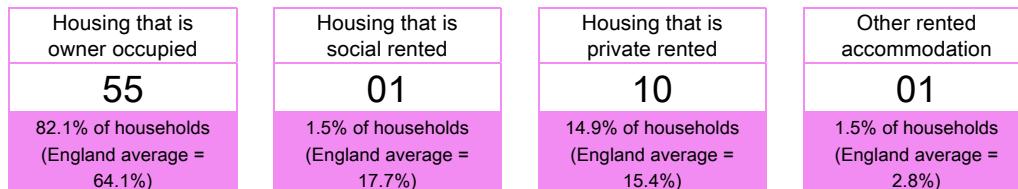


Fig 4. Housing stock in Elstead

<sup>3</sup> Source: Census 2011 (table KS401EW) + (table KS402EW)

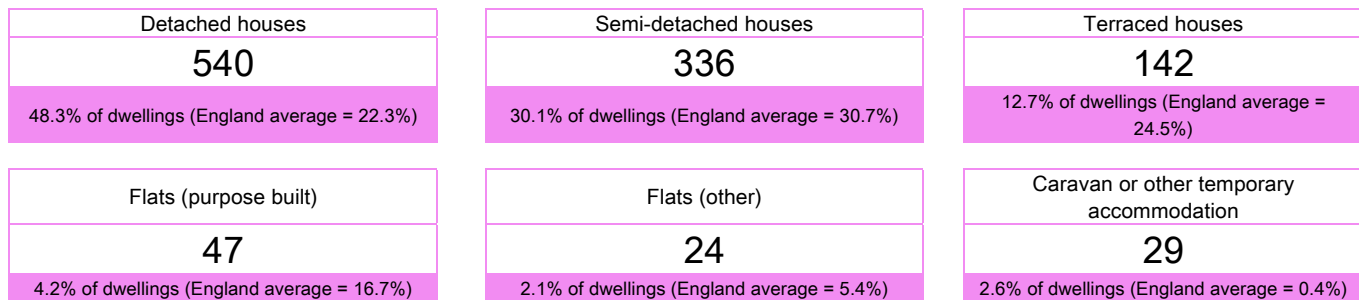
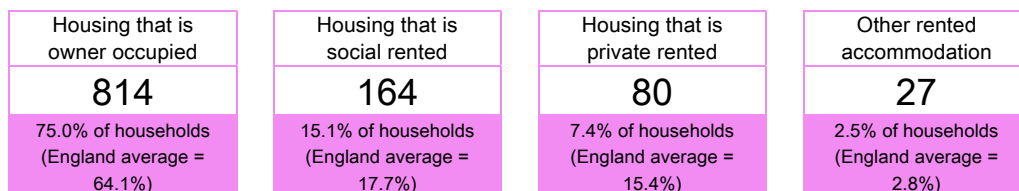


Fig 5. Housing Tenure in Elstead



Figs 6 & 6A – Council Tax Bands

Figs 6 and 6A illustrate the proportion of properties in each council tax band, both have a higher percentage of properties in Bands D – H. 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 in both Surrey and England.



Market Data

The following data seeks to illustrate how the areas compare at a national, regional and local level. Waverley is amongst the most expensive areas in Surrey and Elstead and Peper Harow are more than

£198,000 more expensive than the average Surrey home and £437,327 more expensive than the average property in England. The ONS Data for 2018<sup>4</sup> shows that Median Earnings in Waverley for this period was £37,076 giving a salary to house price ratio of 15.5 for Waverley.

Fig 7 - Average Property Price Paid Comparisons<sup>5</sup>

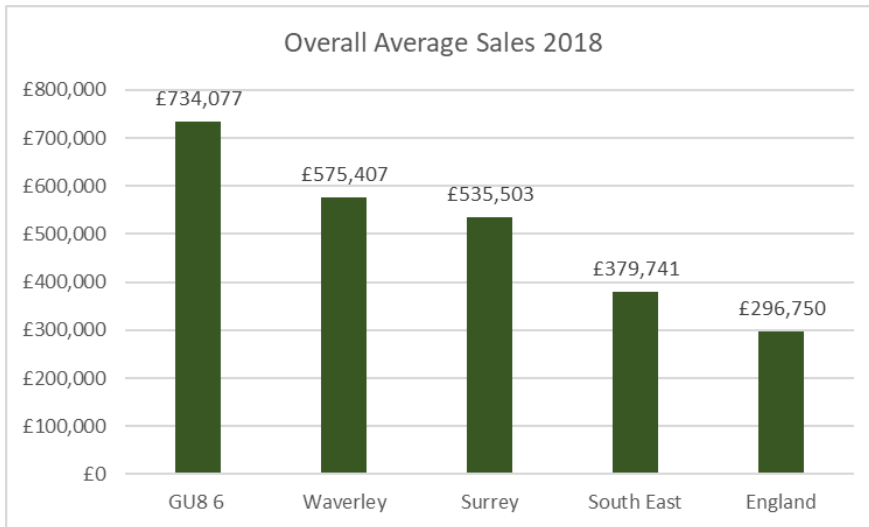
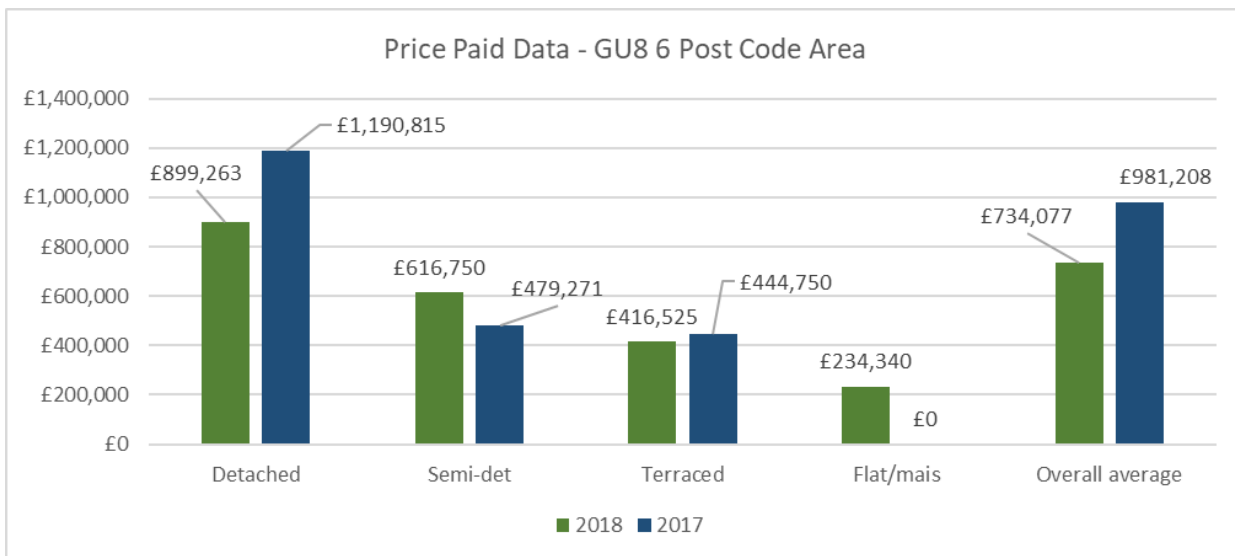


Fig 8 (below) provides details of actual sale prices by property types for the GU8 6 area.



<sup>4</sup> Office National Statistics Annual Median Gross Earnings All People

<sup>5</sup> Land Registry Price Paid Data

Mortgage lenders are now capping mortgage borrowing at 4 to 4.5 times your income and it is recommended that your debt to income ratio does not exceed 36% of your gross income.

The following table illustrates the income required to purchase an average flat or terraced house in Elstead (based on land registry figures for 2018)

Type	Asking Price	10% deposit	Mortgage	Income (4x)
<b>Flat</b>	£234,340	£23,434	£210,906	£52,726
<b>Terrace House</b>	£416,525	£41,652	£374,873	£93,718

### Current Property for Sale

A search of property for sale on the open market was undertaken in March 2019, the table below shows the range of properties available, those that have been recently sold along with asking prices.

Fig 9 – Property for sale March 2019

Type	No of Beds	Asking Price	STC
<b>Flat</b>	2	£265,000 *	
		£283,000 *	
<b>Semi-detached</b>	2	£325,000	
	3	£345,000	
		£350,000	
		£389,500	
		£450,000	
	5	£800,000 *	
	4	£479,500 *	
<b>Terraced</b>	4	£450,000 *	
<b>Bungalow</b>	2	£500,000 *	
	3	£500,000 *	
<b>Detached</b>	3	£700,000	
	4	£635,000	
		£699,950	
		£710,000 *	
		£750,000 *	
		£1,250,000	
	5	£750,000	
		£800,000 *	
	6	£2,499,999	



## Former Weyburn Works

This site was granted permission, on appeal, for 69 homes, 21 of which are to be affordable, and a 60-bed care home in 2017. This site does not have any local connection criteria attached to it and consequently the affordable homes will go to those who demonstrate the greatest need from across the borough.

It is understood the affordable homes will be broken down as follows:

Shared Ownership Units	No of beds	Affordable Rent Units	No of beds
3	2	5	1
3	3	4	2
		6	3
Total of 6 units		Total of 15 units	

## Private Rental Market

There were very limited options available when it came to market rent, just 3 properties had come onto the market recently, a one bed barn conversion for £850 per month, a 2-bed flat for £950 per month a 4-bed detached house for £2,500 per month.

Data from the Valuation Office Agency provides details the mean private rental costs for the period October 2017 – September 2018 as summarised overleaf.

Fig. 10 Private Rental Costs

	1 bed	2 bed	3 bed	4 bed +	Overall Mean
England	£720	£787	£898	£1,582	£844
South East	£715	£912	£1,125	£1,926	£984
Surrey	£886	£1,153	£1,453	£2,657	£1,329
Waverley	£812	£1,053	£1,393	£2,548	£1,174

These figures appear to mirror those of recent lets and show that the private rent figures in Waverley appear to sit just below the 'mean' rental figures for Surrey although they are still £330 more expensive than the England mean.

Current social rents differ greatly, on average a 2-bedroom home rented from Waverley Borough Council will cost £524.33 a month, this is just under 50% of the cost of renting privately.

With a 2-bed house commanding a rent of £1,053 the option of renting privately is not widely available to those on lower incomes. 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. The difference between the open market rent and the maximum allowance for a 2-bed property is approximately £100 per month.

In Waverley, the LHA<sup>6</sup> rates for 2018/19 in the Guildford area are as follows:

<b>Local Housing Allowance rates (1 April 2018– 31 March 2019)</b>		
<b>Number of Bedrooms</b>	<b>Weekly Rate</b>	<b>Monthly Rate</b>
Shared	£86.56	£375.09
One	£170.67	£739.57
Two	£222.96	£966.16
Three	£276.07	£1,196.30
Four	£355.57	£1,540.80

Currently 27% of all housing benefit claimants in Waverley are in employment, once again illustrating the unaffordability for many households on low – average incomes.

#### Current Affordable Housing

Elstead	1 bed	2 bed	3 bed	4 bed
WBC (general needs rent)	22	19	50	
Housing Association (Rent)		8	3	2
Shared Ownership		10		
WBC Community Warden	52	8	1	
<b>Total</b>	<b>74</b>	<b>45</b>	<b>54</b>	<b>2</b>

In Peper Harow there are 4 affordable homes, 1 x 3-bedroom house and 3 x 3- bedroom shared ownership homes.

#### Relets

The table below shows the number of properties which have become vacant and been re-let over the past 2 years.

	1 bed	2 bed	3 bed
2017/18	10	1	0
2018/19	6	0	1

<sup>6</sup> Source. Waverley Borough Council

## Housing Register

There are currently 15 households, living in Elstead, who are on the housing register. Their need has been assessed as follows:

1 bedroom	-	11 households
2 bedroom	-	1 households
3 bedroom	-	3 households

In addition to this there are a further 6 families, currently living in an affordable home who are looking to transfer to an alternative property.

The register does not show any households living in Peper Harow as having a need, this may be because of the size of the parish and households may have been included under Elstead.

The purpose of the survey was to provide additional information for the emerging Elstead and Weyburn Neighbourhood, to gather more detailed information about people's opinions regarding future housing development in the area and to gain a more detailed understanding of the level of housing need in the parish, both for open market and affordable housing.

Typically, the level of response to surveys of this kind range from 10-30%, as most people living in the area are usually well housed and would not necessarily respond to a housing survey unless they felt it directly affected them.

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

- People who feel strongly that there should be no more development in the village.
- People who feel themselves to need 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 even if they are not in housing need;

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 village;
- To assess whether there is a need for housing amongst local 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. 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 (in particular 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 listed with the local authority in February 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 359 responses were received, 77 online and 282 by post.

This equates to an overall response rate of just over 29% which is considered to be a good response.

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

Please note that findings are based on 359 responses but not everyone responded to every question and percentages have been rounded up/down so may not total 100%.

		Completed Online	Hard Copy
Total distributed	1223		
Total returned	359	77	282
Return rate	29.35%		

## Survey Findings

Q1. Which Parish do you live in?

Fig 11 – Breakdown of responses

	No of returns	% of Households
Elstead	340	30%
Peper Harow	17	21%

Base: 357 respondents

Q2. What is the tenure of your current home?

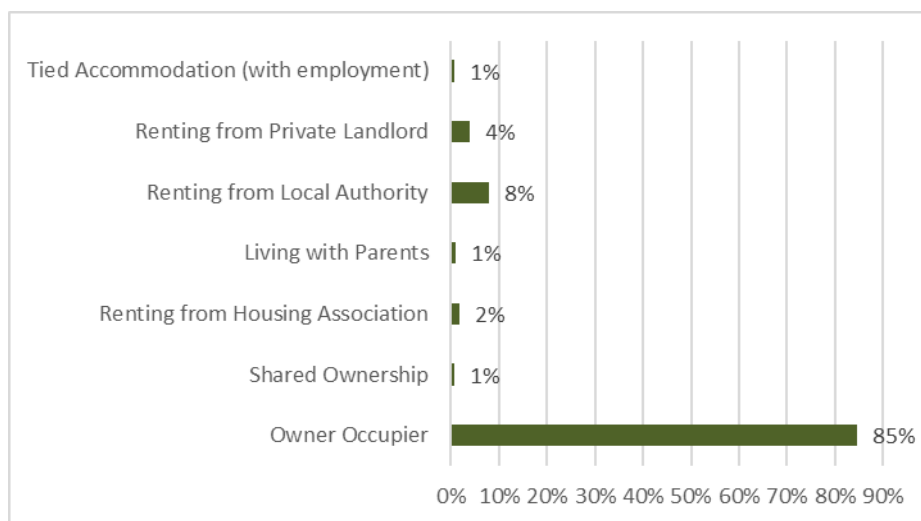


Fig 12

Base: 356 respondents

Q3. How many bedrooms does your home have?

- 85% of respondents were owner occupiers which is broadly in line with the census data of 82% of all homes being owner occupier.



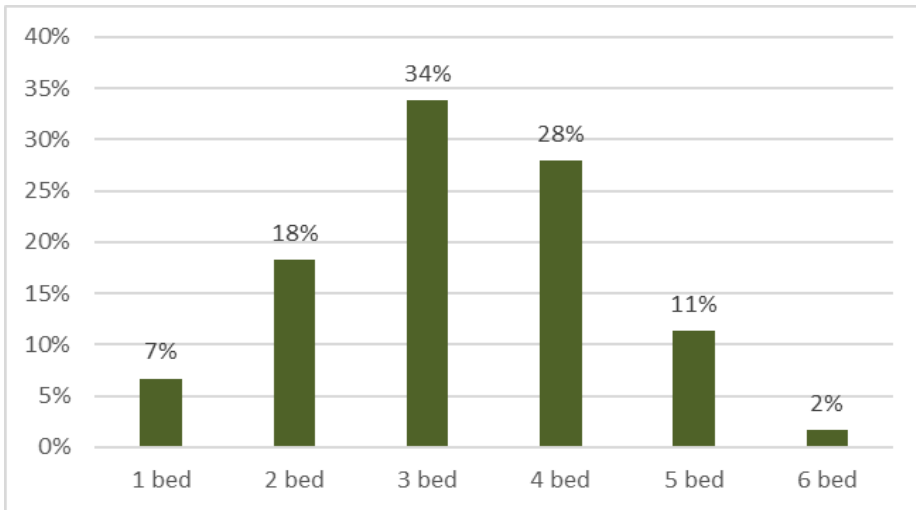
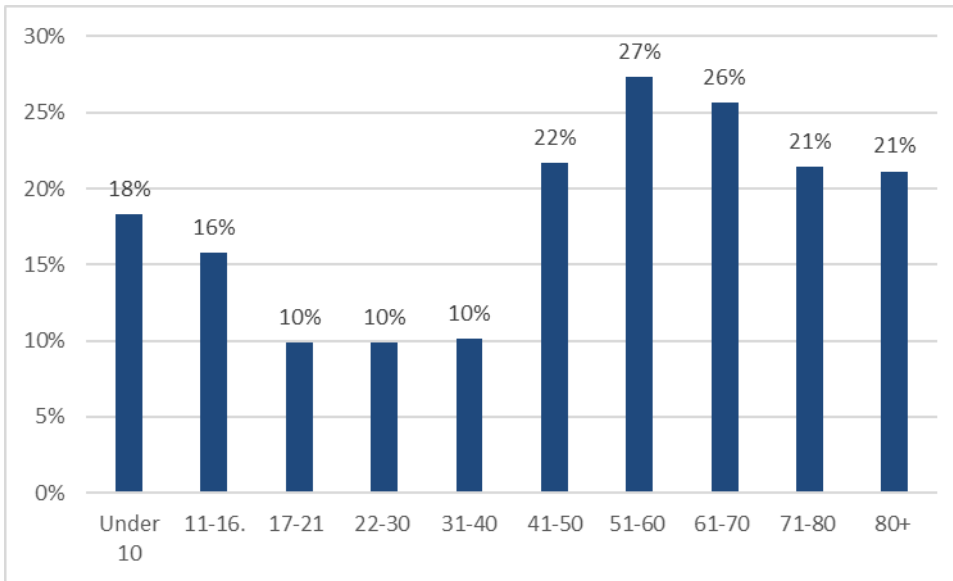


Fig 13

Base: 345 respondents

Q4. What are the age ranges of those living in your household?

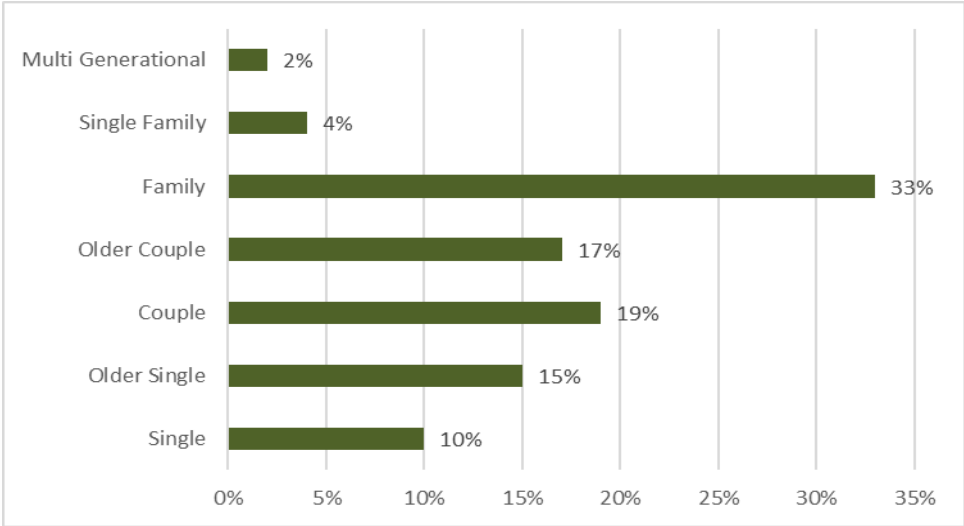
Fig 14 – Household Ages



Base: 355 respondents

Fig 15 – Household Type -

□ **42%** of households have people aged over 70 residing in them. Just 10% of households have people aged 17-21 and 22-30 living with them. These figures suggest that Elstead has an increasingly elderly population.



Q5. Are you on Waverley's housing register?

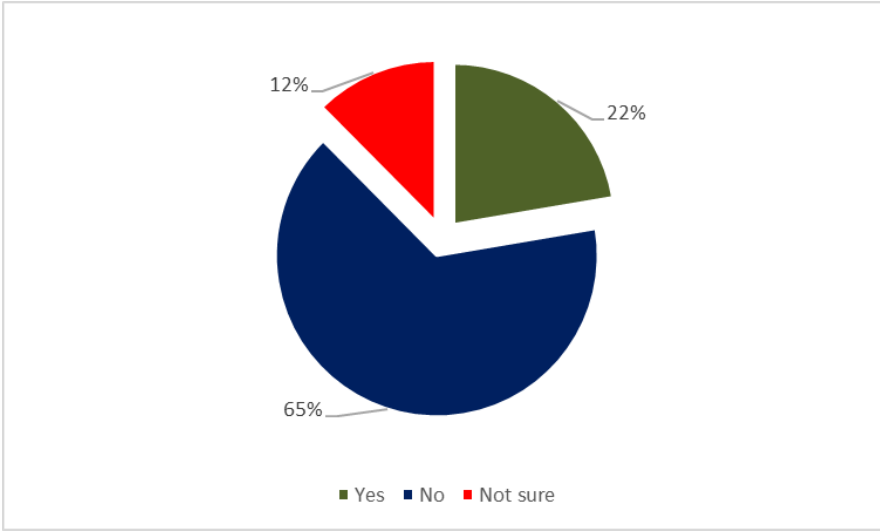
44 households stated they were registered with Waverley but of these 15 were owner occupiers and I suspect that the question was misinterpreted. The actual number of people registered on the Housing Register, who currently live in Elstead is 15.

Q6. Are you registered with bpha, the organisation for low cost home ownership in Waverley?

None of the respondents were currently registered with bpha but 8 households said they would look to do so.

Q7. Are you or is anyone living with you looking to move to alternative accommodation within the next 5 years and remain in Elstead or Peper Harow?

Fig 16 – Households looking to move

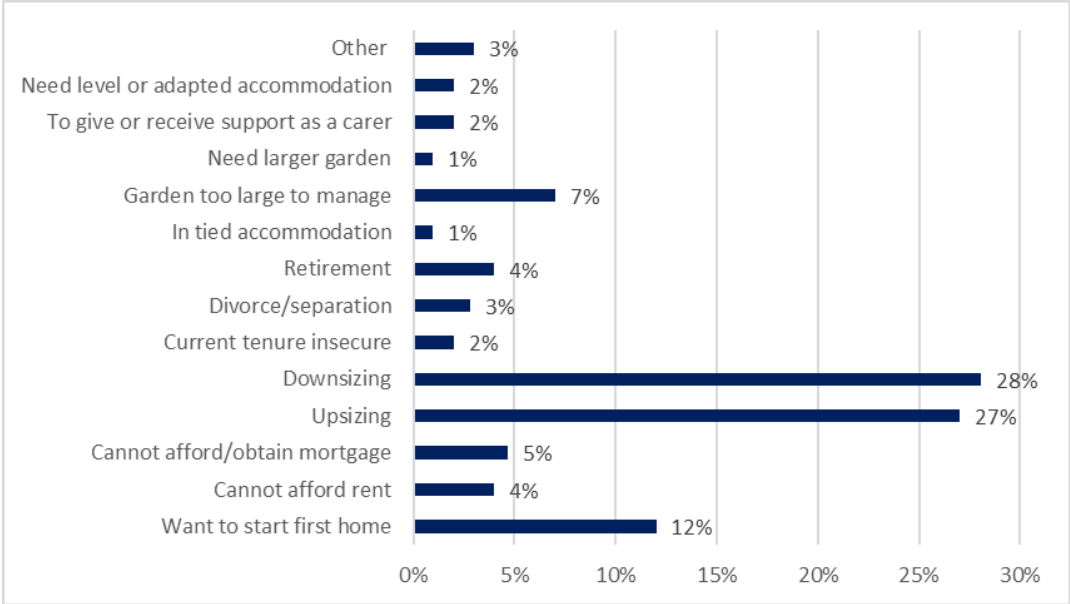


79 (22%) households said they were looking to move within the next 5 years. 75 from Elstead and 4 from Peper Harow.

Base: 354 respondents

Q8. How would you describe the best reason for this move?

Fig 17 – Future move



Base: 107 respondents

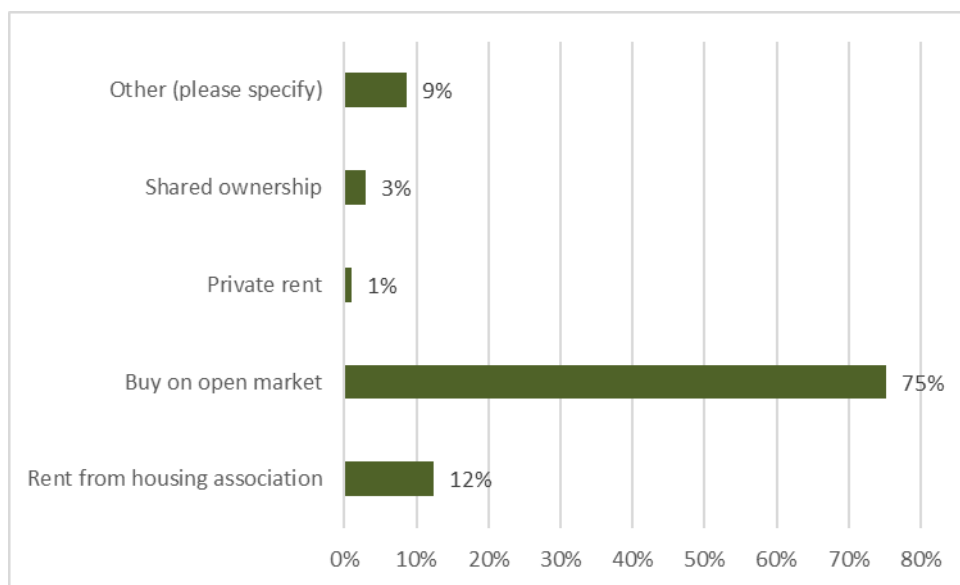


Q9. If you are a homeowner looking to downsize/upsze please detail the size/type of property you are looking to move to?

74 households provided details of the type of property they were looking to move to, they ranged from 2-bedroom bungalow to larger, 4-bedroom detached homes. A full list is provided as Appendix 2, which also details the current property size.

Q10 Which tenure would you prefer your new home to be?

Fig 18 – Preferred Tenure



Base: 105 respondents

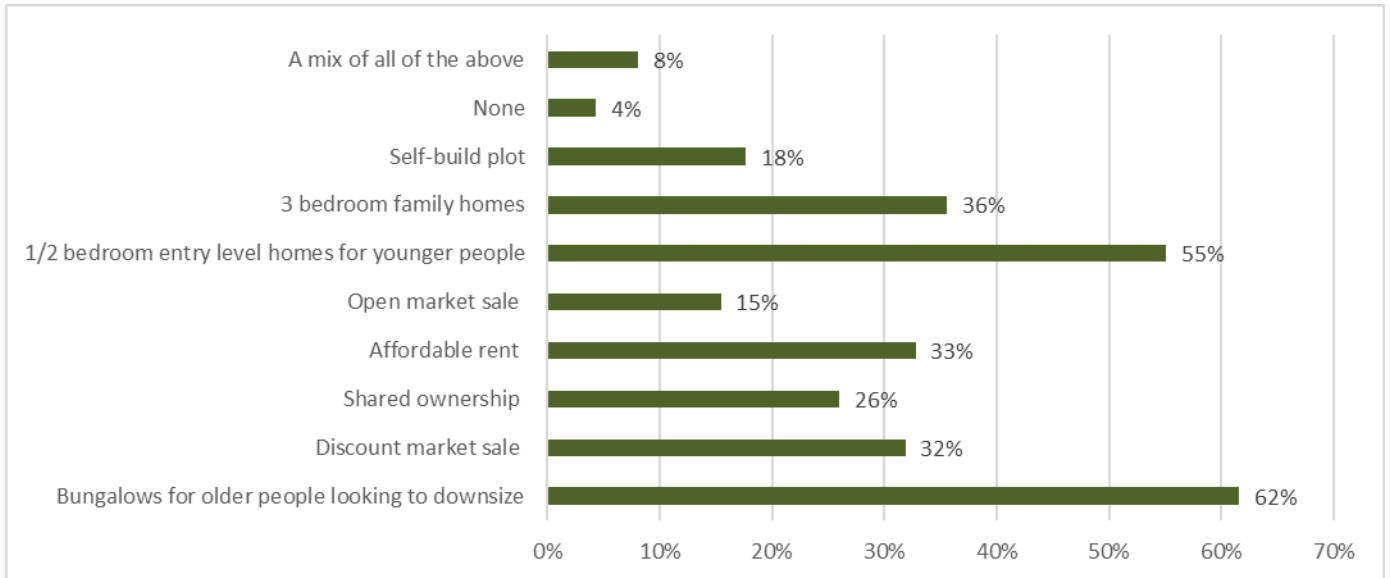
Under 'other' most respondents would consider anything under the 'affordable' range and one household was specifically looking for a retirement scheme.

Q11 Does anyone requiring alternative accommodation has specific housing needs? e.g. adapted for wheelchair access.

Eight households said they would require either level accommodation or wheelchair access.

Q 12 A further 60 properties are scheduled to be built in Elstead over the next 10 years, with this in mind, which types/tenures of property would you prefer to see developed? (please tick all that apply)

Fig 18 – Future Development

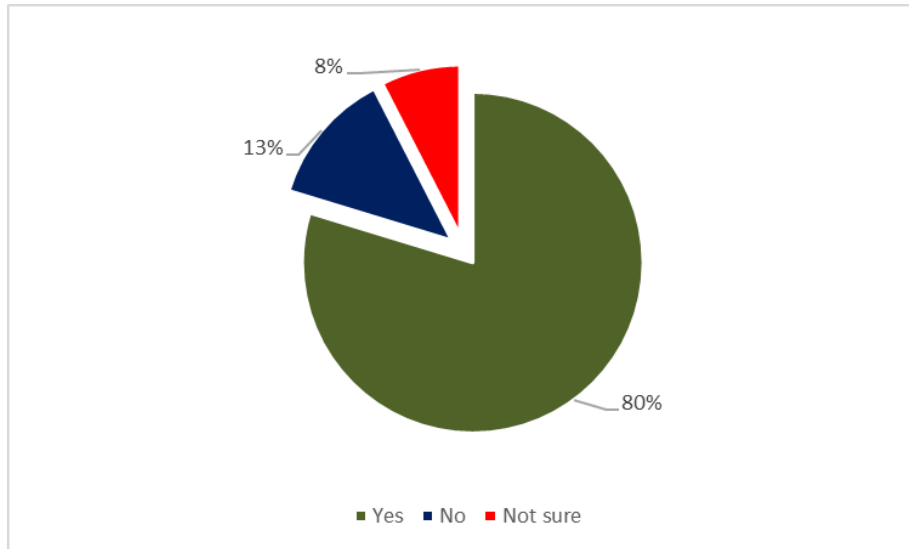


Base: 323 respondents

31 households made additional comments under 'other' a full list of these are attached at Appendix 3 but included response's such as 'social rent', '4 bed, private homes' and 'small blocks of flats.'

Q 13 If affordable homes are built in the parish, do you think that priority should be given to residents with a strong Elstead/Peper Harow connection?

Fig 20 – Support for affordable homes



80% felt that priority for affordable homes should be given to those already living in Elstead and Peper Harow

Base: 345 respondents

Q14 Additional Comments

98 additional comments were made and have been presented in full at Appendix 1. A selection are reproduced below.

*‘Care should be taken to balance where new properties are to be developed across the village as a whole and not concentrated to one area’*

*‘Housing policy should help Elstead continue and develop as a mixed, diverse community’*

*‘There is a lack of smaller, entry level property to buy or rent in the village present’*

*The school and village infrastructure will also need investment to reflect increased housing.*

*‘Affordable rent is priority for my family of 3. We don’t want to be forced out of the area we grew up in and work in. It’s very difficult for working families on low incomes’*

*‘With the growing number of elderly there is a desperate need for assisted living properties or single-story properties. We had a good sheltered housing place in Elstead, sadly now made into single houses’*

*‘The roads are too small/narrow in Elstead for more vehicles generated by extra housing. Roads are already congested at rush-hour. More housing creates more traffic.’*

*‘Most important to provide suitable accommodation for people whose necessary work is low-paid in an area designed by professional and highly paid people’*



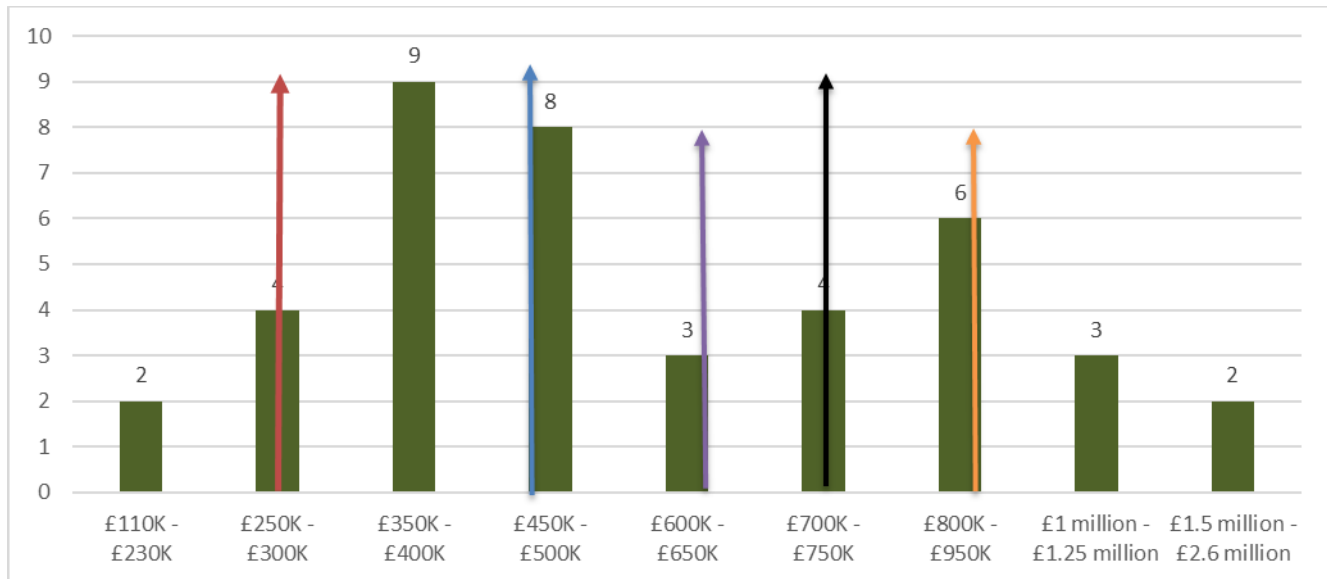
## Financial Data

The following questions were asked to enable a comparison to be made between household's aspirations and the likelihood of them being able to afford a home in the locality. Fig 21 shows the amount people expected to pay for a property. The arrows show the average property price for each type of property as follows:

- Red - Flat (£234,340)
- Blue - Terrace (£416,525)
- Purple - Semi-detached (£616,750)
- Black - Overall average (£734,077)
- Orange- Detached (£899,263)

Q15. If you are looking to buy, how much do you expect to pay for the property?

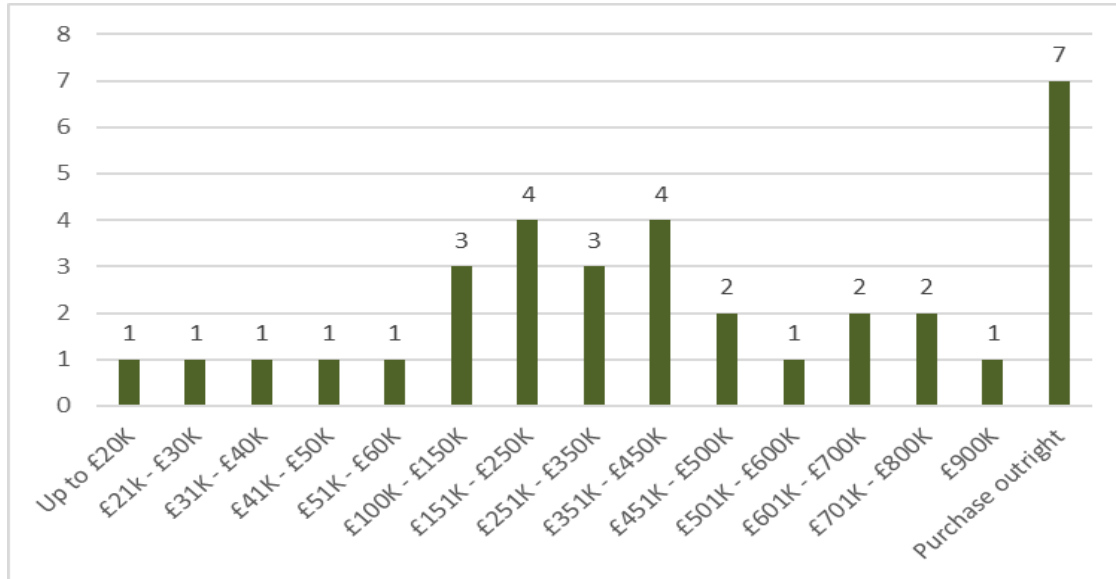
Fig 21. Range of property prices



Base: 41 respondents

Q16. How much do you expect put down as a deposit?

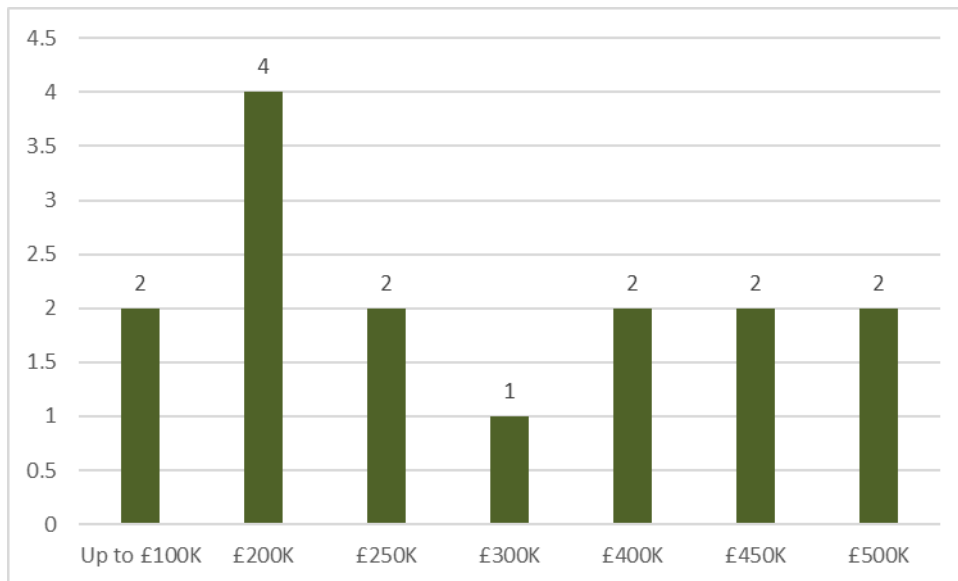
Fig 22. Deposit ranges



Base: 36 respondents

Q17. How much do you think you would be able to obtain as a mortgage?

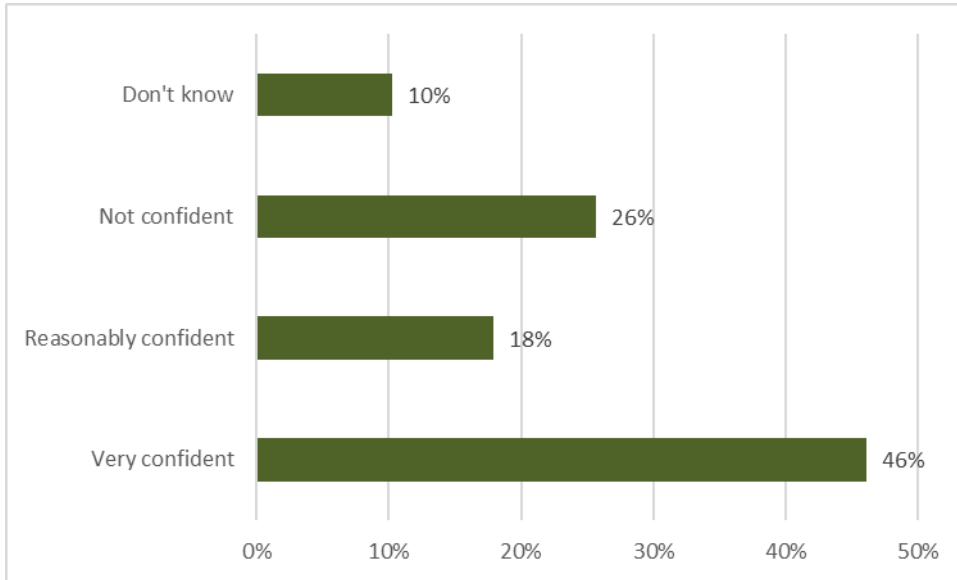
Fig 30 – Mortgage Levels



Base 15 respondents

Q18. How confident are you in obtaining a mortgage?

Fig. 31 – Mortgage obtainment



Base: 39 respondents

Q19 & Q20. Do you hope to take advantage of any Government Help to Buy Schemes? And if so which ones?

Seven respondents said they were and 7 were not sure, of these 10 went on to express which schemes they were interested in:

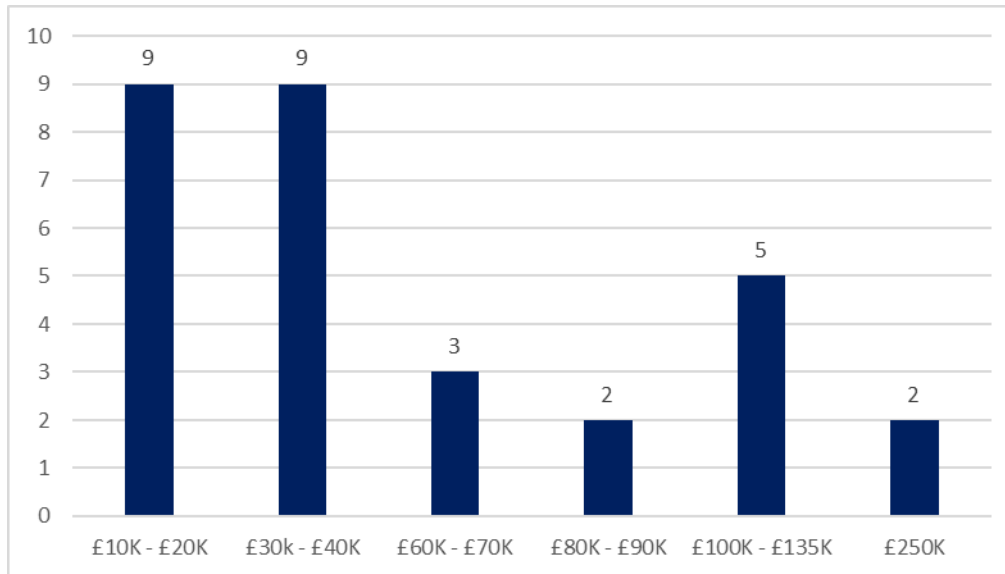
Help to Buy - Equity Loan	3
Help to buy - Mortgage Guarantee	2
Shared Ownership	3
Right to Buy/ Acquire	2

Q21. If you are looking to rent, how much do you think you can afford to pay in rent each month?

Up to £500 PCM	3
£600 PCM	4
£800 PCM	1
£1000PCM	3
£1300PCM	2

Q22. What is the gross annual income, including benefits, of those in the NEW household?

Fig 32. Gross Household Income



Base: 30 respondents

30% of those who provided income data earn less than the average earnings in the borough with a further 30% with earnings in line with the average. 40% earn in excess of the average by a large margin.

If housing costs should not exceed 36% of gross income, then someone earning £20,000 a year should be looking to spend no more than £600 a month. (this is £200 less than the cost of renting a 1 bed property privately) This rises to £900 for someone on £30,000 a year (not enough for a 2-bed property) and £1,200 for someone earning £40,000.

The reality is that someone earning £30,000 a year would need to spend 42% of their gross income to rent an average 2 bed property.

A couple, both earning an average salary of £37,076 a year could expect to obtain a mortgage of between £259,532 - £296,608 which would enable them to purchase a flat.

#### Breakdown of Affordable Housing Need

The results of this survey do not purport to assess the entirety of need in the area, from the information provided, together with the data from the housing register would suggest there is a greater need for 1-bedroom homes for rent than 2- or 3-bedroom units.

Waiting List (Affordable Rent)				
	No of Units	Elstead	Housing Register	AHN3 Policy <sup>7</sup>
1 bed	11	73%	66%	47.3%
2 bed	1	7%	26%	29.2%
3 bed	3	20%	9%	21.9%
<b>Total</b>	<b>15</b>			
Transfer List (Affordable Rent)				
	No of Units	Elstead	Housing Register	
1 bed	2	33%	49%	
2 bed	2	33%	24%	
3 bed	2	33%	27%	
<b>Total</b>	<b>6</b>			
Assessed Need from Survey Responses				
Affordable Rent	No of Units	Elstead	Housing Register	
1 bed	7	47%	66%	
2 bed	4	27%	26%	
3 bed	4	27%	9%	
<b>Total</b>	<b>15</b>			
Shared Ownership	No of Units	Elstead		
2 bed	4	57%		
3 bed	3	43%		
<b>Total</b>	<b>7</b>			

Should a scheme, with local connection criteria be built then these figures would suggest that an adjustment from Policy AHN3 is needed to better reflect the needs of those living in Elstead and who are already on the housing register or transfer list. This would require increasing the number of 1-

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<sup>7</sup> Waverley Borough Council, Adopted Local Plan Part One Policy AHN3, Affordable Homes Provision

bedroom units and decreasing the number of 2- bedroom units, the number of 3-bedroom units is broadly in line with policy.

#### Open Market Housing

	House	Bungalow	Apartment
1 bed	1		1
1/2 bed	1		
2 bed	5	8	7
2/3 bed	4	3	
3 bed	15	3	1
3/4 bed	4	1	
4 bed	9		
4/5 bed	5		
5 bed	3		
6 bed	1		
Total	48	15	9

31% of households who said they were looking to move expressed a preference for a 3-bedroom house, the majority of these are homeowners looking to downsize as illustrated in Appendix 2. There was also a preference expressed for 2 to 3-bedroom bungalows, again from those looking to downsize. This would suggest that future developments take into account the need of those looking to downsize but who wish to retain their independence, privacy and sense of space, but perhaps with less garden to manage. 27% were looking for 3 to 4-bedroom homes and these were predominately families looking to upsize.

In conclusion future developments within the neighbourhood plan area would better reflect local need by providing a higher number of 1 bed affordable homes for rent and instead of focusing on larger, open market homes consideration should be given to providing a range of 2 and 3 bedroom homes for sale that would meet the aspirations of those looking to downsize from very large detached properties. There is a need for a small number of shared ownership homes (2/3 beds) which should also be taken into account.