



## West Clandon Housing Needs Survey

September 2019

Louise Williams  
Rural Housing Enabler  
Surrey Community Action



	Page
Report Summary	3
Introduction	4
Background <ul style="list-style-type: none"><li>- Local and National Picture</li><li>- Typical tenures</li><li>- Local demographics</li><li>- Local housing market</li></ul>	6 8 10
Survey Method	15
Survey Results	16
Conclusion	21

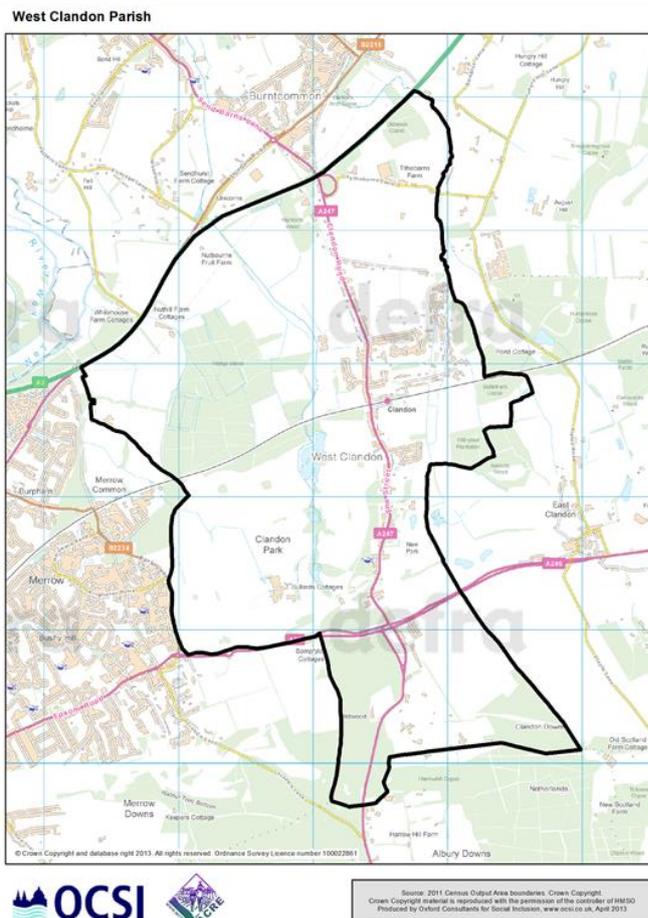
## Report Summary

This report sets out the results of the housing needs survey conducted in the parish of West Clandon, its purpose was to understand the housing needs of the parish and to gather views on the future development of housing within the parish.

A summary of the findings follows:

- X% of households responded to the survey.
- 74% considered themselves well housed.
- 77% were owner occupiers
- 26 households were looking to move
- An income of just over £55,000 is needed to purchase a flat locally
- At least 19 households were in housing need

## 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 housing within in the parish to help inform the Neighbourhood Development Plan to assess the level of housing need of those responding. 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.

## West Clandon Background

West Clandon is a small parish of approximately 1300 people living in 508 households, located approximately 4 miles from Guildford. It sits on the edge of the Surrey Hills, an Area of Outstanding Natural Beauty, at the base of the North Downs. There are two clearly defined settlement boundaries within the village along with a clear Conservation Area which stretches from the Church to just past the Onslow Arms, 30 of the buildings in the parish are listed as Grade 2.

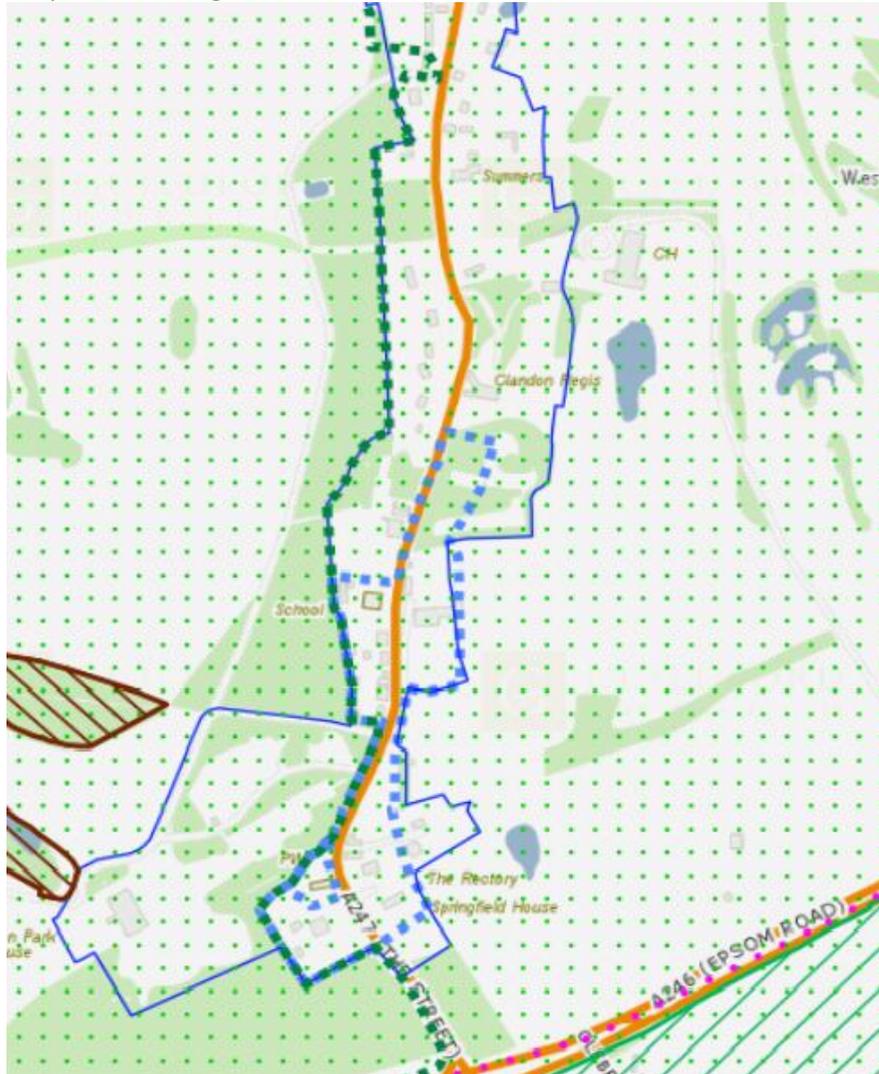
The village benefits from 2 pubs, a garden centre, village hall, Royal British Legion, a railway station with good links to London and Guildford, a Primary School and a number of local groups and activities. However, there are no local convenience stores, post office or banking facilities.

Although access to other main roads is good, the village does suffer from large HGV's using it as a cut through to the A3 as well as other traffic travelling at speed. The roads through the village are narrow and twisted and are not suited to such large vehicles which often have to mount the pavements to get through. Local residents have reported feeling unsafe using the footpaths because of this.

In terms of design, West Clandon has a typical 'Surrey Vernacular' with many of the properties being brick faced and/or tile hung. The majority of the homes sit within large grounds.

This is set out in more detail in the West Clandon Character Appraisal.

Map 2: Showing conservation area outlined in blue dotted line



Map 3: Showing the two settlement areas outlined in black



## 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<sup>1</sup> is:

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

---

<sup>1</sup> National Planning Policy Framework – Annex 2; Glossary, page 64

## Tenure Types

### Open Market

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

### Discounted Market Sale

The product is discounted, (by at least 20%) 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 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.

### 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' (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. The average social rent is around £8,000 per annum.

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 £30,000 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.

### Shared Ownership

This is where a % of the property is purchased and the remaining % is rented, typically from a Housing Association. This housing tenure may be an alternative option as it offers the opportunity to gain a foot on the housing ladder whilst building up some equity in the property, however this option should be approached with some caution. Again, with house prices being so high the actual level that people may be able to afford to buy into may be less than the normal 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> The re-sale price may be too high for those looking to purchase, or because the income levels for this tenure type is currently capped at £80,000, those that may be able to afford it may be earning more than this amount. This rather limits the product to those who have a reasonably sized deposit, and who do not earn over the prescribed limit.

---

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

## Starter Homes

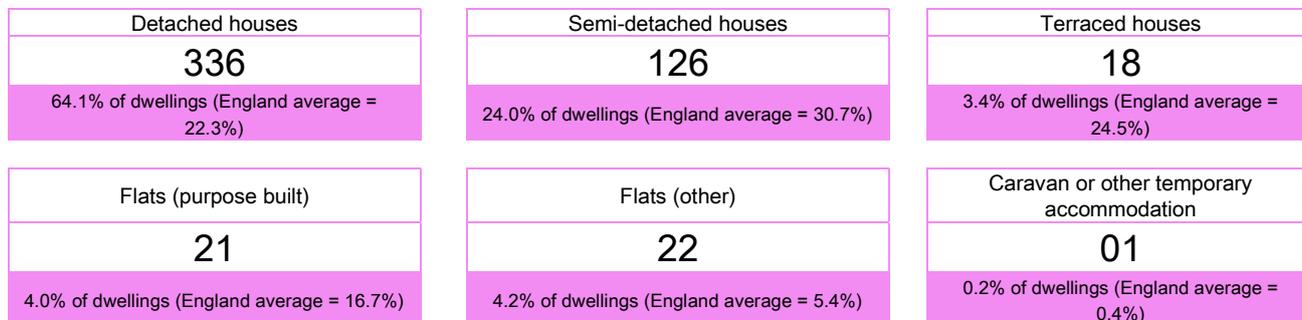
The Housing and Planning Act 2016 introduced a further affordable housing tenure, 'Starter Homes'. These are homes which are to be sold at 20% discount on the market price to people under the aged of 40. However, the cap is set at £250,000. The average house price in Surrey is over £480,000, therefore 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. As October 2019 no 'Starter Homes' have been built.

## Help to Buy

Providing help to buyers 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 would still need 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.

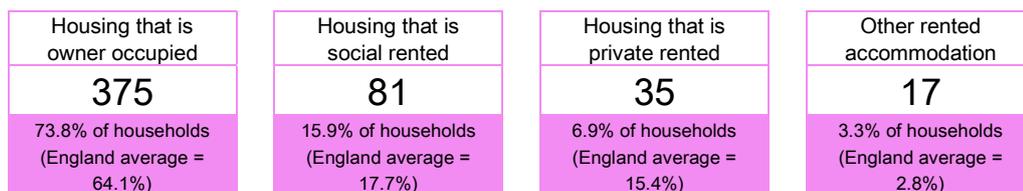
Like so many other rural areas in Surrey, West Clandon is dominated by detached properties with the percentage of detached homes being nearly three times that of the England average and the number of terraced homes and flats falling well below the England average.

Fig 1. Housing stock in West Clandon Parish from 2011 Census



With regards to tenure, West Clandon has just under 20% more home ownership than the average for England, in terms of rented stock however it is largely in line with the England average for social rent (which is unusual for such a small rural area) but has 8.5% less privately rented homes.

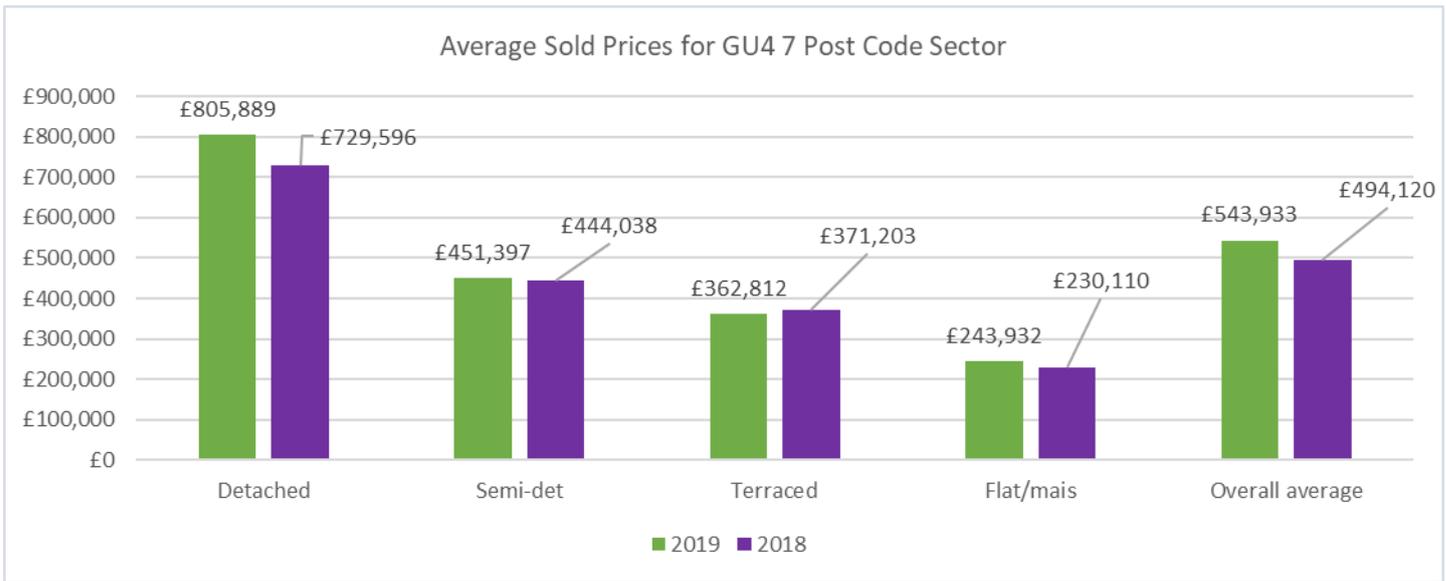
Fig 2. Household Tenure Type – 2011 Census



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

Market Data

Fig 3. Land Registry Price Sold Data



Figures 3 shows data from the land registry office. It illustrates the sold prices for all properties in the GU4 7 postcode area between 2018-2019. During this period a total of 156 properties were sold with an overall average of £543,933. However, as the majority of the homes in the parish are detached it may be more prudent to look at the overall average price of this property type which is £805,889.

Fig 4. Land Registry Average Sold Data by Area

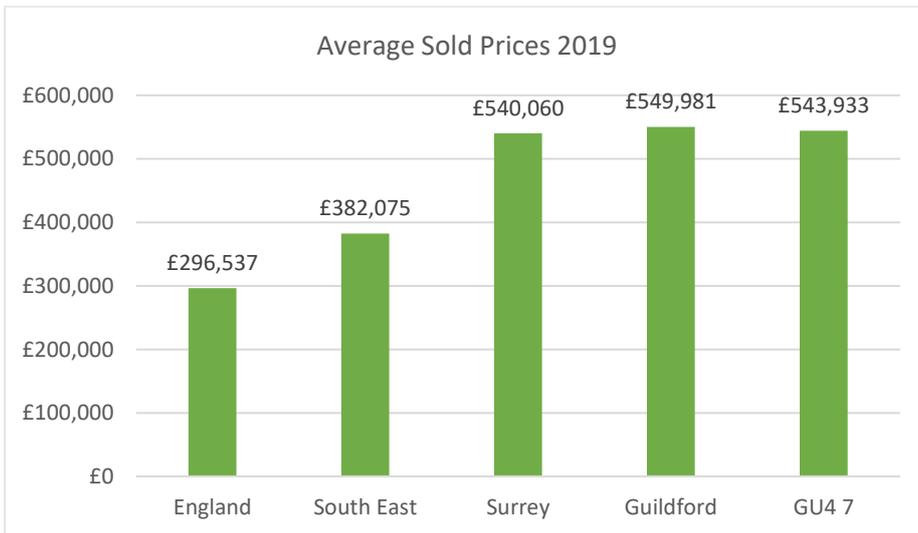
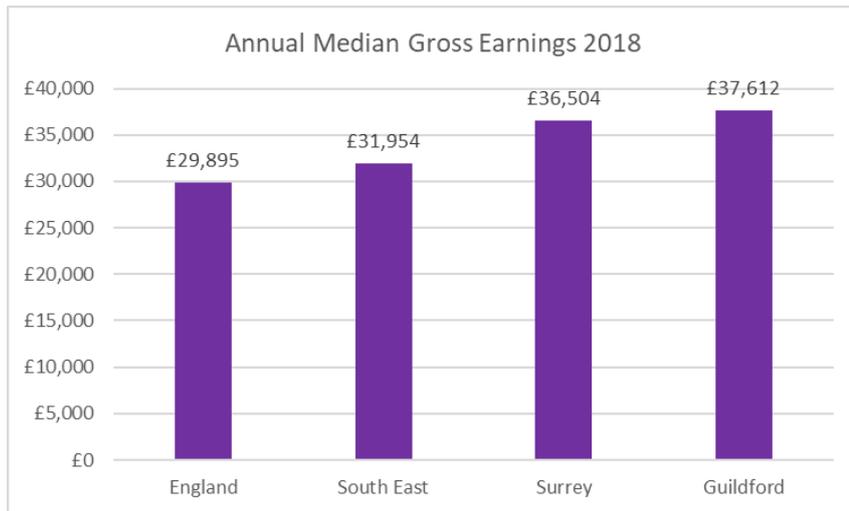


Fig 4 compares the average sold price for the GU4 7 area to the average for the borough, County, Region and Country. The area is more than £240,000 more expensive than the average for England. Guildford Borough is the third most expensive in Surrey, sitting just behind Elmbridge and Waverley. Data from the Department of Works and Pensions shows that the average salary in Guildford in 2018 was £37,612, this is one of the highest in Surrey.

Fig 5 – Gross Earnings 2018



However, because of the high house prices a substantial household income is still required to afford to purchase a property, 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.

Current lending levels remain at 3 to 4 times the household income, so assuming 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	£243,932	Average asking price	£362,812
20% deposit	£48,786	20% deposit	£72,562
Loan ratio	3.5	Loan ratio	3.5
Household Income	<b>£55,756</b>	Household Income	<b>£82,928</b>

Fig 6 Current Property for Sale

Property Type	No of Beds	Asking Price
Maisonette	2	£290,000
Detached Bungalow	2	£695,000
Semi Detached House	3	£550,000
	3	£600,000
Detached	3	£550,000
	4	£975,000
	4	£975,000
	4	£1,150,000
	5	£1,250,000
	6	£2,200,000

A search was undertaken in November 2019, a total of 10 properties were currently on the market. Prices ranged from £290,000 for a 2-bed maisonette in Meadowlands to over £2.2 million for a 6-bed detached property. It should be noted that nearly all of the properties on the market were showing reductions in their original asking prices.

Three-bedroom properties ranged from £550,000 - £600,000.

#### Private Rental Market

Just three properties were available to let/been recently let, although the latest data from the National Housing Federation gives the average monthly private sector rent for Guildford as £1,317 the properties available in West Cladnon ranged from £875 for a 1 bed house, £1,450 for a 2 bed cottage and £4,000 for a 5 bed detached house.

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 Guildford, the LHA<sup>4</sup> rates for 2019/20 in the Guildford area are as follows:

Fig 7. Local Housing Allowance Rates

Local Housing Allowance rates (1 April 2019 – 31 March 2020)		
Number of Bedrooms	Weekly Rate	Monthly Rate
Shared	£89.16	£387.42
One	£175.79	£763.85
Two	£222.96	£968.81
Three	£276.07	£1,199.59
Four	£366.24	£1,591.40

<sup>4</sup> Source. Guildford Borough Council

Currently 28% of all housing benefit claimants in Guildford are in employment, (this compares to 24% nationally) once again illustrating the unaffordability for many households on low – average incomes.

#### Current Affordable Housing Data

Guildford Borough Council currently owns 66 properties in the parish, this is 4 less than in the 2016 report which suggests that 4 properties have been sold under the Right to Buy in this period. The number of affordable homes owned by housing associations remains unchanged bringing the total number of affordable homes to 103.

As of November 2019, there were 16 households on the Housing Register who are currently living in West Clandon. Their need has been assessed as follows:

1 bed x 9  
 2 bed x 3  
 3 bed x 3  
 4 bed x 1

In 2018/2019 just 2 properties became available for rent, 1 bedsit and 1, 3-bedroom house.

Fig 8. Typical Social Rents in Guildford

Property Type	Weekly	Monthly
1 Bed Bedsit	£83.29	£360.92
1 Bed Flat	£94.04	£407.51
2 Bed Flat	£110.26	£477.79
1 Bed Bungalow	£117.21	£507.91
2 Bedroom Bungalow	£130.06	£563.59
2 Bedroom House	£135.33	£586.43
3 Bedroom House	£137.63	£596.40

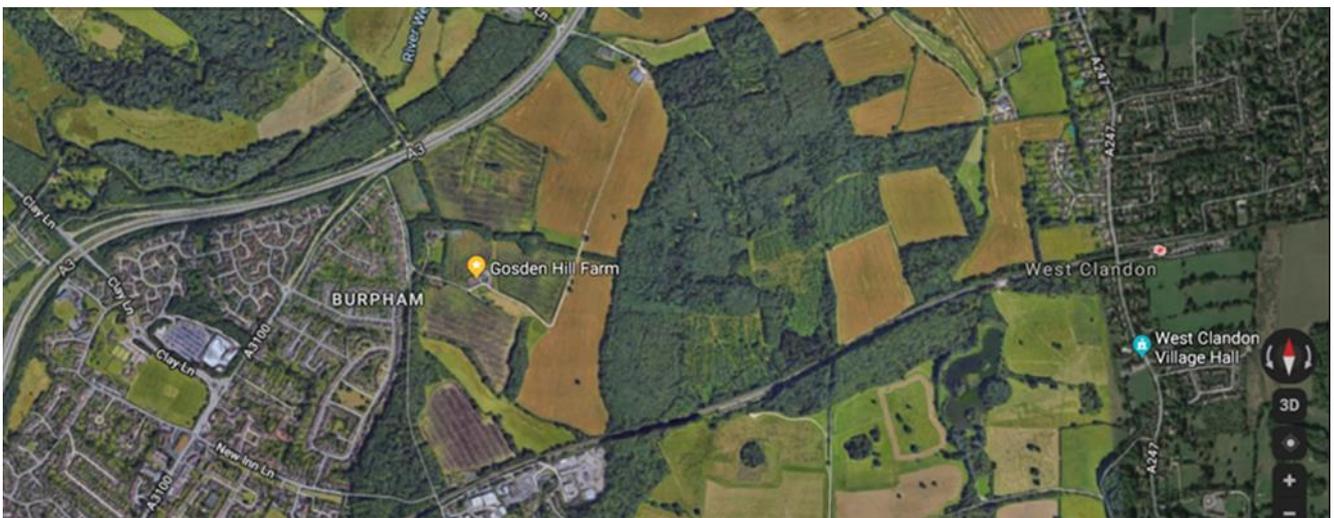
Renting privately in the parish will cost you approximately £800 more than if you were renting from the local authority.

## Proposed Development

### Emerging Local Plan – Guildford Borough Council

Development at Gosden Hill as a strategic site will sit largely within the parish boundary. The proposed development of 2000 homes, 8 gypsy and traveller pitches, a new 2 form entry Primary School and 4 form Secondary school together with new retail, employment, local services and community space has led to some concerns over the impact to local infrastructure and in particular the need to retain the strategic gap between Guildford and West Clandon to prevent the ‘creeping urbanisation’ of the area.

As a strategic site any affordable homes developed will be allocated to those most in need and not necessarily to anyone with a local connection to West Clandon. There may be an opportunity to work with the developer, local community and local authority to overcome this either through a local lettings policy or by establishing a Community Land Trust for the site.



## Housing Need Survey – Purpose

The purpose of the survey was to provide a more detailed understanding of the views of local people towards development in the parish and to ascertain if a housing need existed and if so for what type of housing.

Typically, the level of response to surveys of this kind range from 10-30%, 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 village;
- 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 survey was sent via an electronic link to everyone who had **Insert correct info here – John can you confirm please???**. In addition, a paper survey was sent to all households living in Meadowlands and The Glebe as take up to a previous email request from these areas was very low and a physical copy was felt to be more appropriate. The households were supplied with reply paid envelopes. A total of 89 responses were received within the time scale giving an overall response rate of just **x** in the experience of the rural housing enabler this is considered **insert comment** rate which typically range from 10 to 30%.

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

		Online	Hard Copy
Total Sent			139
Total returned	89	75	14
Return rate			10%

Please note that findings are based on 89 responses but not everyone responded to every question and percentages have been rounded up/down so may not total 100%.

## Survey Findings

### 1. What is the current tenure of your home?

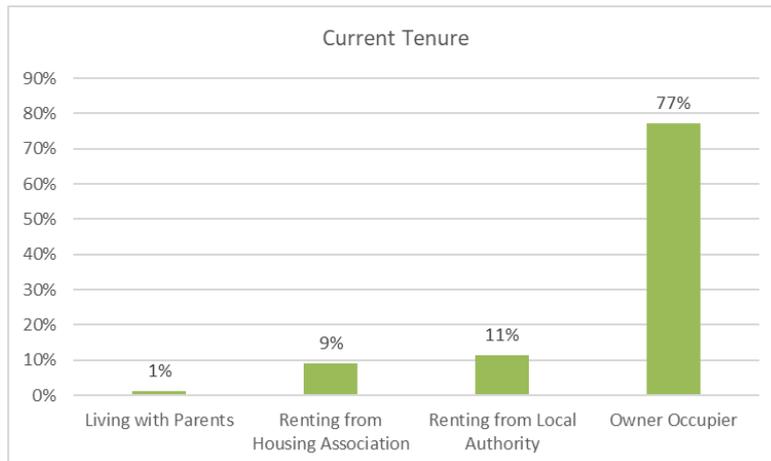


Fig 9. – Base 88 respondents

### 2. How many bedrooms does your home have?

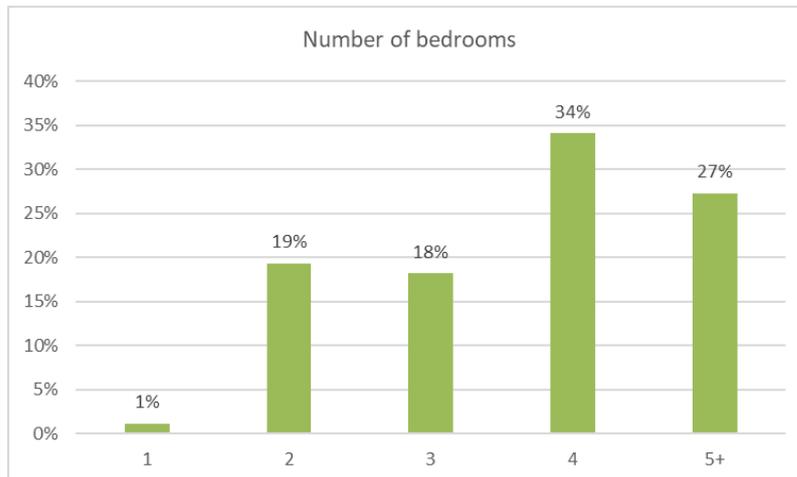


Fig 10 – Base: 88 respondents

### 3. How would you describe your current housing situation?

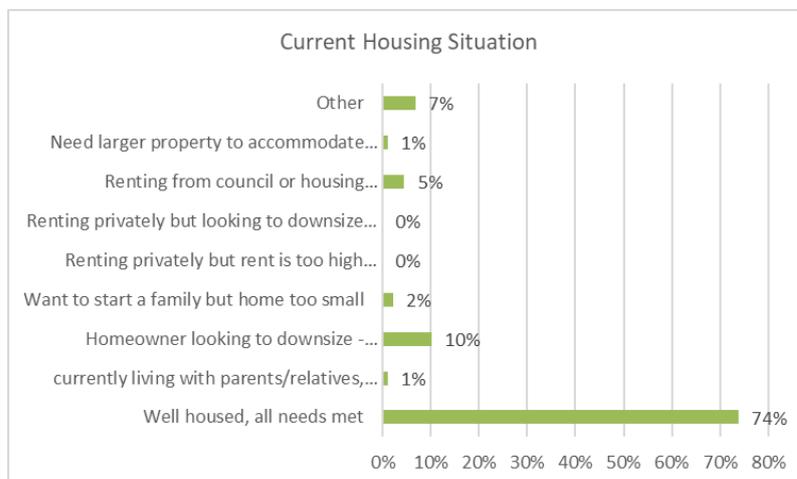


Fig 11 – Base 88 respondents

The responses to the first three questions are not surprising given the known demographics of the area.

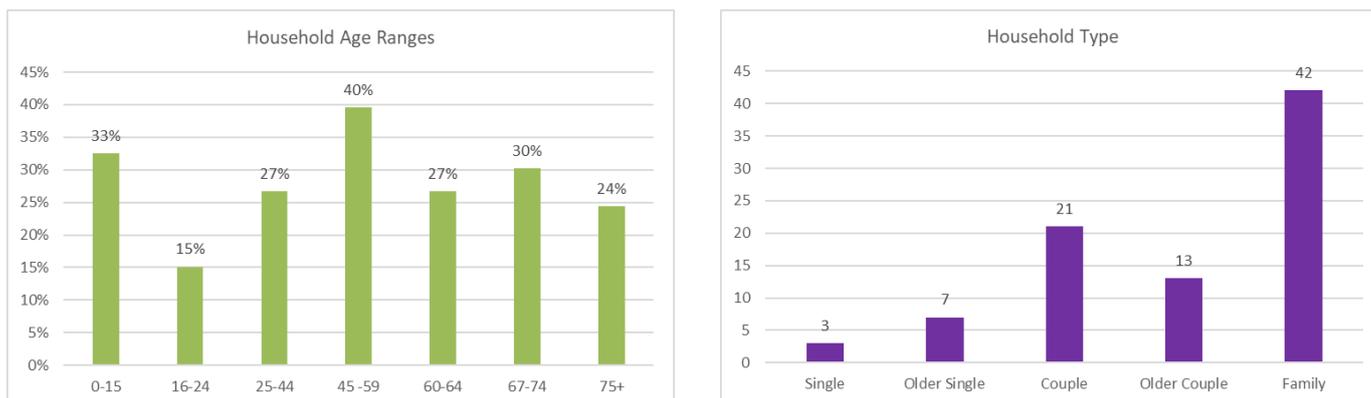
77% of respondents owned their own home with 20% renting.

The majority of homes, 61%, had 4 or more bedrooms.

74% described themselves as well housed, 10% were homeowners looking to downsize and 5% were renting from the council or a housing association and looking for a larger/smaller property.

4. How many people in each age range are living in your home?

Fig 12 and 12a – Base 86



There was a fairly even spread of age ranges amongst the respondents with almost half of them living within a family (in some cases multi-generational) 54% of households had someone aged 67+ living in the property.

5. Has anyone in your household had to move away because they could not afford to live locally?

Four households confirmed this was the case.

6. Do you have any comments you would like to make about future housing developments/and or need in the parish?

39 respondents made additional comments which are recorded in Appendix 1. A selection are replicated here;

*‘We desperately need larger Social Housing properties. In Meadowlands I know of at least 5 families over occupied. We need more 3 and 4 bed houses to keep our communities intact’*

*‘It is seemingly getting harder to rebuild or refresh existing property. Such renewal is needed of housing stock, does not affect green belt and of course is good for economy. Please can the parish support renewal of housing stock - be that extension or rebuild so we are not trapped with homes of yesteryear for fear of progress.’*

*‘The parish can cope with some limited additional housing, which should be a balanced mix of housing to meet the needs of the whole community, provided it avoids over-development and preserves its rural attributes (especially respecting the green belt). Any potential increase in the volume of traffic within the parish should be a major concern.’*

*‘I would like to see mixed house sizes and mixed sized plots with sufficient off-street parking for the number of potential residents, and their visitors. Public transport is insufficient to reside here without private vehicles and we all, young or old, need visitors. I do not wish to see blocks of flats or high-density housing.’*

'The road through West Clandon is far too busy and dangerous, we can't accommodate much more new housing'

7. Are you or is anyone living with you looking to move to alternative accommodation within the next 5 years and remain in West Clandon?

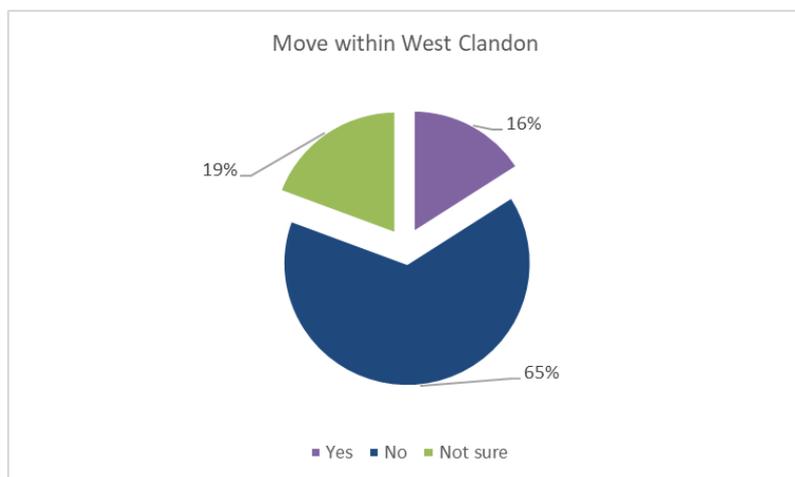


Fig 13 – Base 88 respondents

14 households stated they were looking to move and 17 said they were unsure.

## Part 2 – Housing Need

26 households went on to answer the questions in part 2.

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

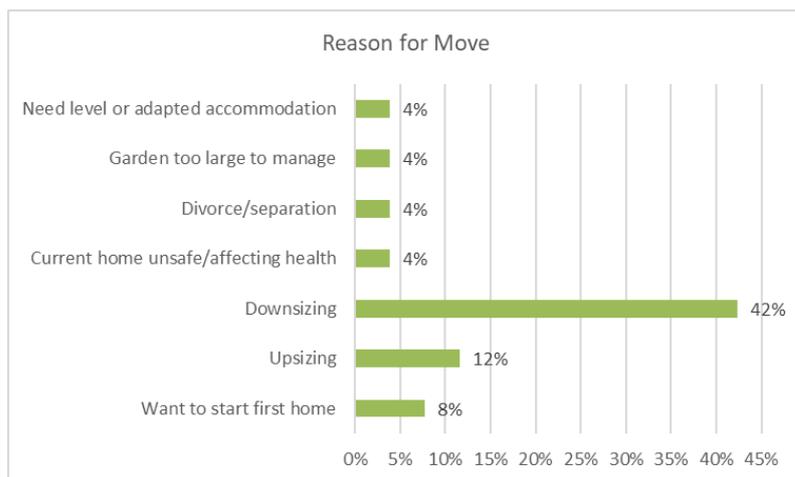


Fig 14 – Base 26 respondents

As shown in fig 14 the majority of respondents were looking to downsize. Other reasons given related to planning issues (not being able to adapt current home), neighbour issues, traffic and age.

9. Please detail the type/size of property you are looking to move to?

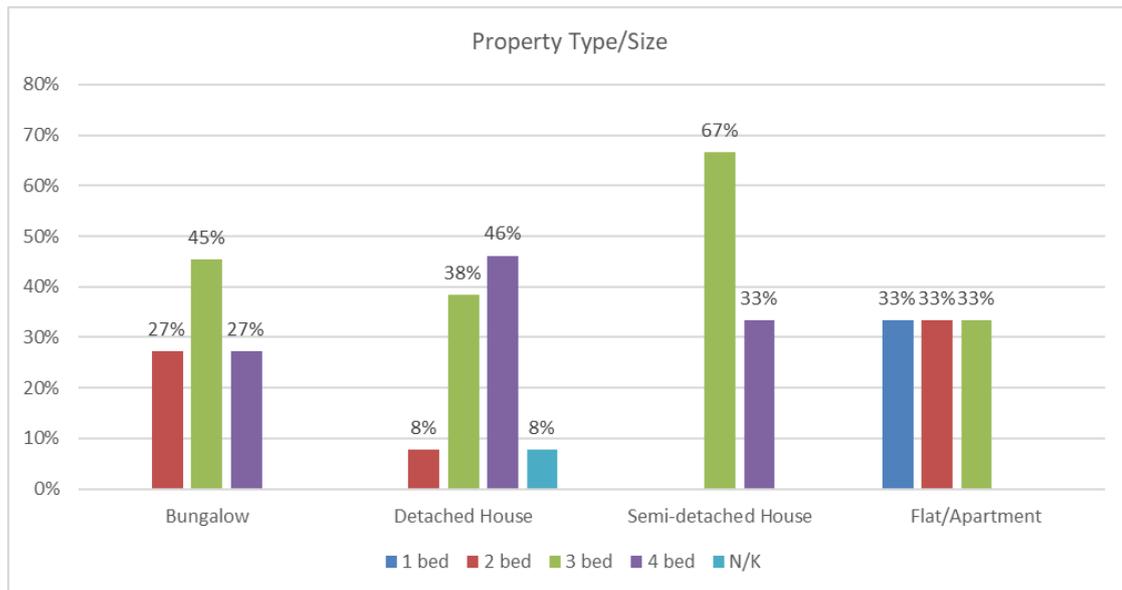


Fig 15 – Base 22 respondents

10. Which tenure do you think this new home might be?

5 households stated they expected to rent from the local authority or a housing association, 19 households expected to buy on the open market and 1 household were looking to buy or rent.

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

1 household was in need of adapted accommodation; one household was in need of outside space.

12. Are you on Guildford's housing register?

Only 2 households said they were currently registered with Guildford Borough Council, one household stated they would look to do so. This suggests that 14 households, currently registered with Guildford did not respond to this survey and that out of the 5 who were looking for affordable rent, three were not registered.

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

One household stated they were registered and a further 3 said they would look to do so. To be eligible for affordable home ownership you must be firstly be registered with bpha.

## Financial Data

The purpose of the financial questions is to establish if those looking to enter the property market would be able to do so, either with or without access to affordable home ownership. Those who responded to these questions were on the whole households who could afford to access the top end of the housing market with substantial deposits or able to purchase outright. There was little concern that they would be able to obtain a mortgage. Out of 16 households three were unable to buy in the area or felt they would struggle to obtain a mortgage. Consequently, most of those looking to move would be able to meet their own needs in terms of home ownership. Those who would be hoping to get onto the housing ladder would not be able to do so in West Clandon without assistance.

## Conclusion

The majority of those living in West Clandon are well housed and able to meet their own needs when it comes to housing. There are however a group who are not so fortunate and whose choices are more limited when it comes to home ownership. Those in a position to obtain a mortgage would not be able to afford to buy in West Clandon and stated they would have to move away. There are at least 19 households who are in need of affordable housing currently living in West Clandon. The number of properties becoming available each year is low and should they wish to continue living in the parish they would have to wait a considerable time to be appropriately housed.