

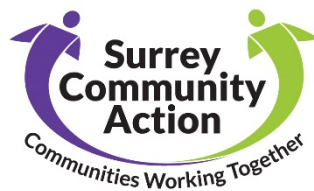


Albury Parish Neighbourhood Plan

Including Albury, Albury Heath, Brook, Farley Green, Little London & Newlands Corner

Housing Needs Survey September 2018

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Report Summary

This report sets out the results of the housing development survey conducted for the Albury Neighbourhood Plan which took place in September 2018 to understand the housing needs of the parish and to gather the views on the future development of housing within the Parish.

A summary of the findings follows:

- 25% of households responded to the survey.
- 82% considered themselves well housed.
- 79% of respondents were owner occupiers
- 55% would be in favour of small family homes
- 50% were in favour of starter homes
- 39% were in favour of retirement housing.
- 92% wanted to see any new developments for open market sale.
- 77% were in favour of affordable rent.
- 40 households completed part 2 of the survey

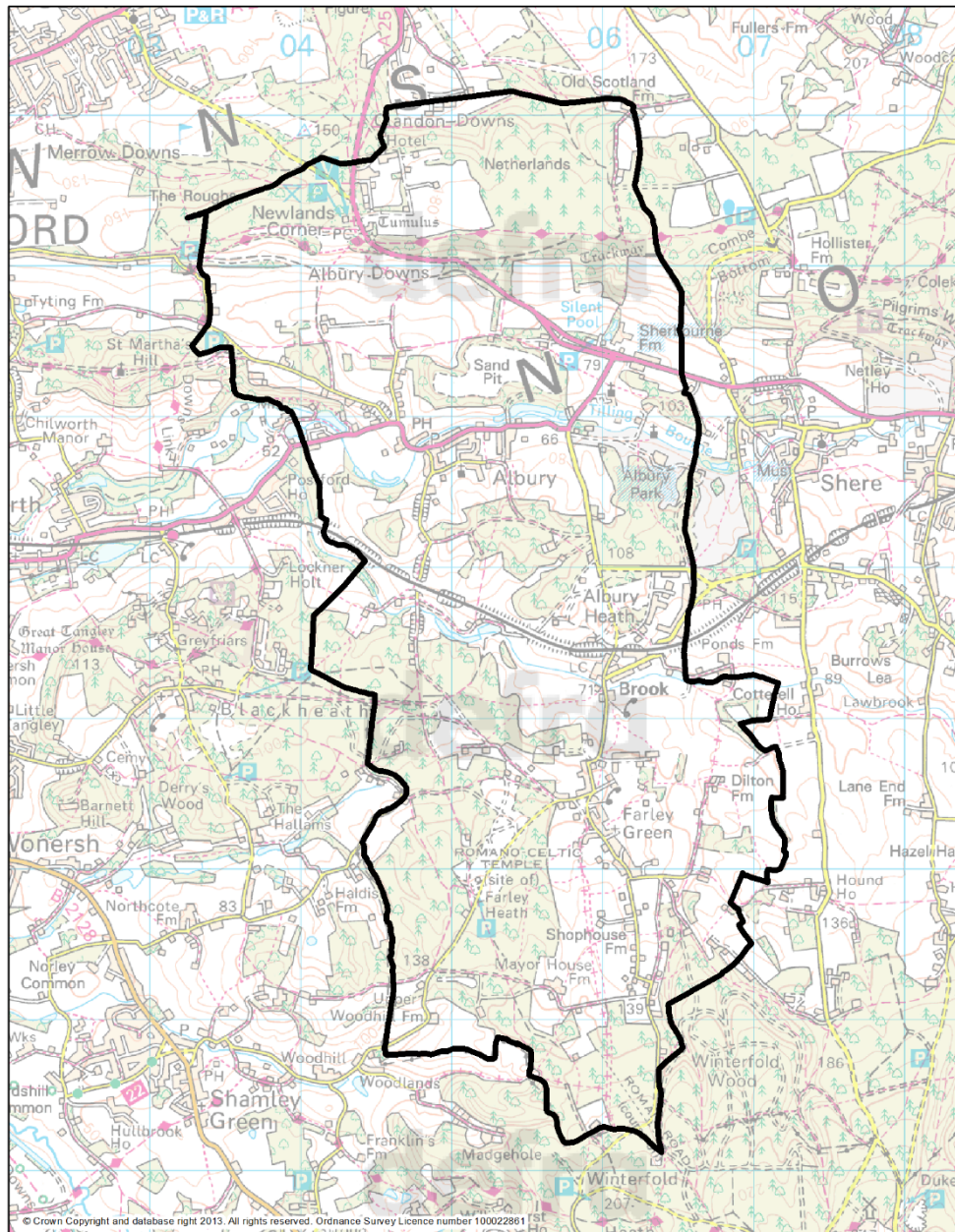
Key Issues and Comments

- Overall average house prices exceed £800,000 in Albury
- There are currently 23 households on Guildford Borough Council's Housing Register
- The cost of renting privately is seen as very high
- No further development around the Westonfields and Church Lane areas Is this one person's comment and if not how many people said this?
- Concerns around traffic and transport Again how many people and where?
- The number of smaller homes extended, making them unaffordable to many How many people said this?
- No further development of Edgeley Park

Introduction

The Albury Neighbourhood Plan area was approved on 22nd February 2017 and covers the same area as the Parish boundary as indicated in the map below. This Housing Needs survey was designed to gather opinion on the future development of housing and to assess the level of 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.

Albury Parish



Source: 2011 Census Output Area boundaries. Crown Copyright.
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Produced by Oxford Consultants for Social Inclusion, www.oci.co.uk, April 2013

Albury Background

The Parish of Albury consists of Albury 'New' Village and the hamlets of Farley Green, Little London, Brook and Newlands Corner. The parish is quite small with a population of approximately 1200 people, in 480 properties, it lies just over 4 miles from Guildford and sits within the Green Belt and the Surrey Hills Area of Outstanding Natural Beauty and is also an Area of Great Landscape Value. The original Albury Village lies within the grounds of Albury Park, an estate of 150 Acres owned by the Duke of Northumberland which is listed on the Register of Historic Parks and Gardens. In total there are 54 listed buildings, walls and other items in the Parish, including the telephone kiosk. The village has a distinctive architectural design, with many properties having tile hung upper floors, ornate chimneys and a flint brickwork lower half.



It's a vibrant village that has retained its village shops, post office, Village Hall and several pubs in the immediate area. Community groups and activities include cricket and football, bowls, history society, art classes and pilates allotments, recreation ground to name a few. The Tillingbourne flows through the village and land owned by the Parish Council provides residents with a beautiful setting in which to relax.



Development in the village is limited with few opportunities. In the past 5 years there have been large numbers of extensions to buildings, 2 barn conversions and applications for 11 new homes have been approved in Shophouse Lane, Church Lane and Little London. Not all of these have been completed. Can we identify how many have yet to be completed and what type of accommodation they represent?

Edgeley Park, a development of holiday lodges, set in 23 acres at Farley Green, whilst in the parish is not considered to be permanent accommodation, despite some permanent residents and has not been included in the survey.

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 makes it 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 definition¹ 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

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, 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.

Louise can you clarify if this type of housing is generally provided by a Housing Association and if there are other options?

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 you purchase a % of the property and rent the remaining %, 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'² 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

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

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.

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.

Again can you advise who the house builder/provider might be?

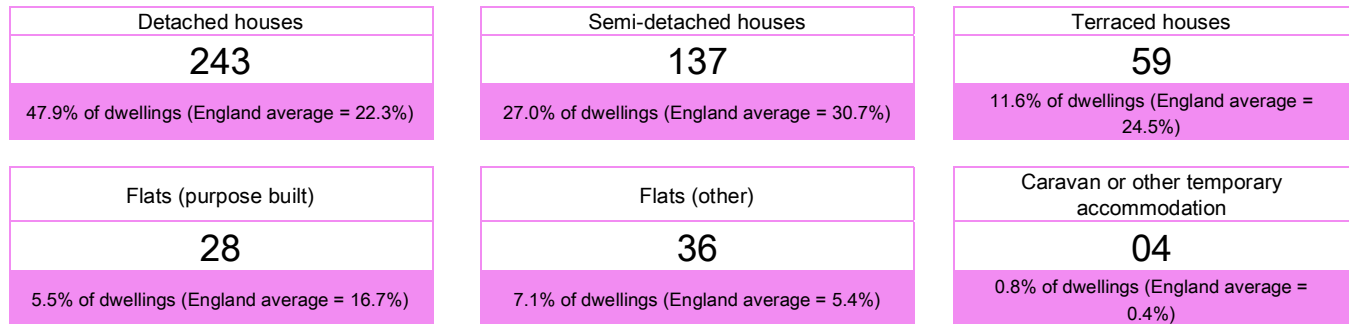
Help to Buy

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.

Local Housing Demographics³

Like so many other rural areas in Surrey, Albury is dominated by detached properties with the percentage of detached homes being double that of the England average and the number flats falling well below the England average.

Fig 1. Housing stock in Albury Parish from 2011 Census



With regards to tenure, Albury sits just below the average for England, this is unusual for Surrey but is explained by the large number of properties owned and rented out by the Albury Estate. When you look at the breakdown of the rented stock, just 8% is social rent (which is half the England average) whilst private rent sits at just over 21% which is 6% higher than the England average. The number of 'other rented accommodation' is also high and this in large will refer to properties such as tied accommodation.

Fig 2. Household Tenure Type – 2011 Census

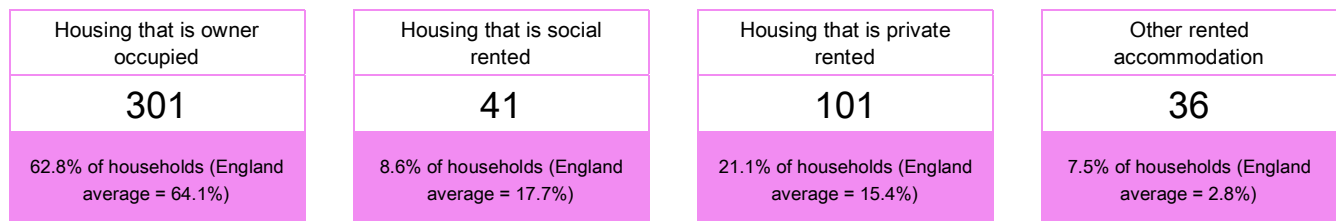
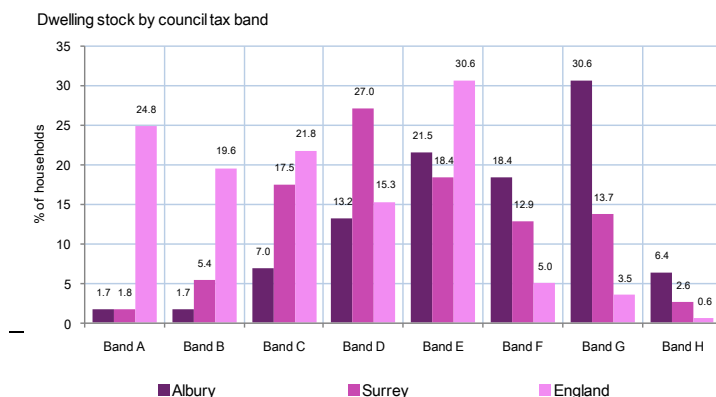


Fig 3. Council Tax Banding

Fig 3 illustrates the proportion of properties in each council tax band, Albury has a significantly higher percentage of properties in Bands F and G. 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.



³ Source: Census 2011 (table KS401EW)

Figure 4 shows data from the land registry office. It illustrates all sold prices in the GU5 9 postcode area between 2015-2018. During this period a total of 159 properties were sold and whilst the overall average is just over £800,000, 20% of all sold properties were in excess of £1,000,000. Louise is this the average sold price? Surely there must have been some houses that sold for more than £1.2m in this period? So far this year house prices appear to have dipped slightly for detached properties and show a significant decrease for apartments/flats. Since 2013 just 7 new properties have been sold on the open market, all of which were terraced (Can you advise where these are?) No sorry not able to. Sold prices for these properties ranged from £577,000 - £625,000.

Fig 4.

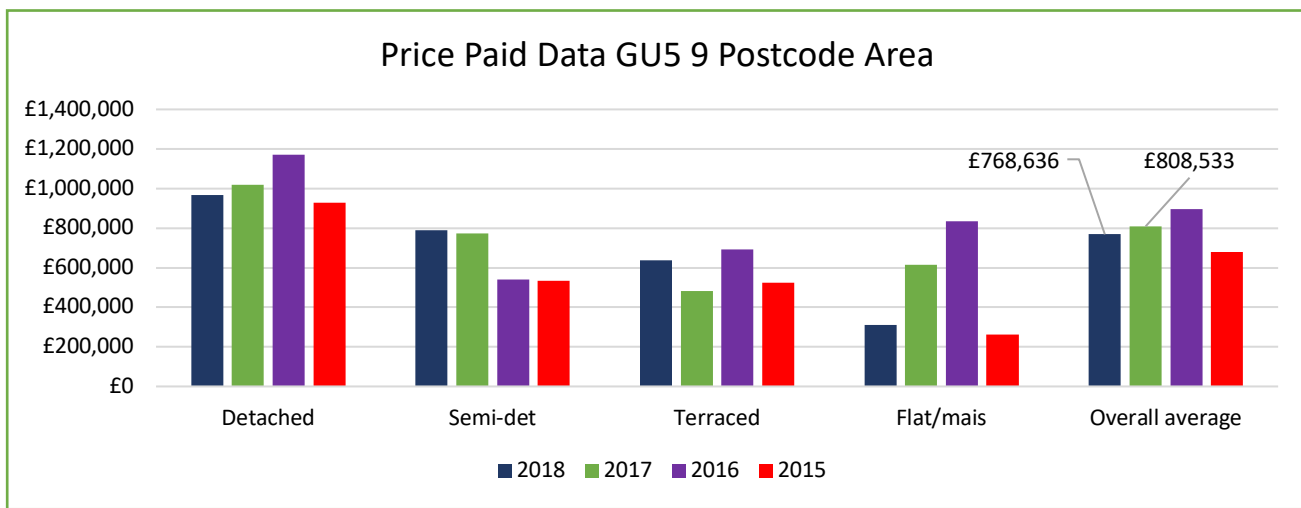
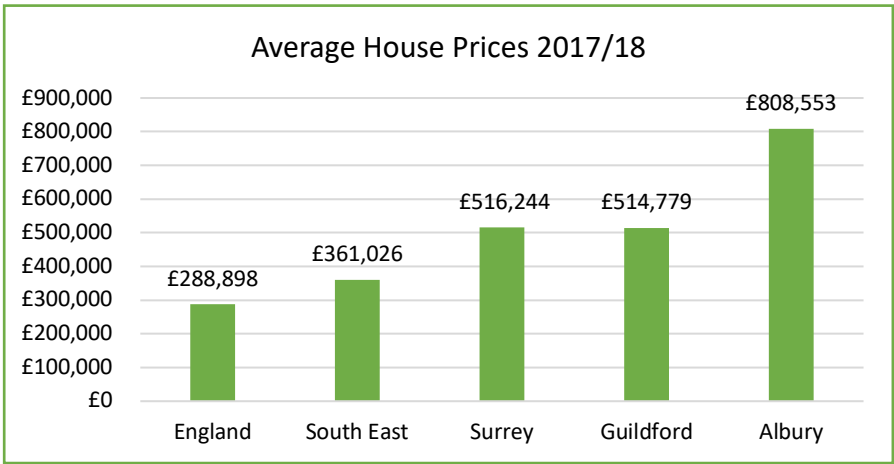


Figure 5 illustrates how Albury compares nationally, regionally and locally, as you can see the average house price in Albury is almost £520,000 more expensive than the England average, just under £300,000 more expensive than the Surrey and Guildford average.

Fig 5.



For the period January 2017 to September 2018 Land Registry data for the postcode area of GU5 9 shows that 48 homes were sold in this period with an overall average of £808,553.

Fig 6

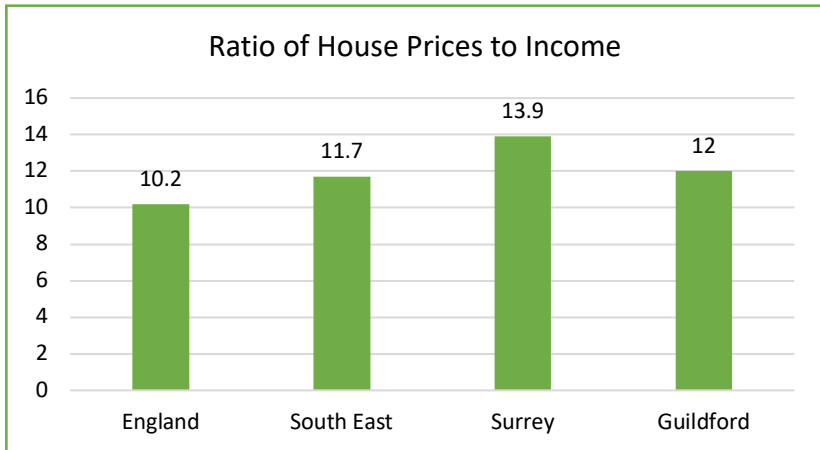


Fig 6 shows illustrates the ratio of house prices to income. For Guildford the average house price is now 12 x the average salary. Nationally, In rural areas incomes are, on average £7,000 less than in an urban area and house prices are at least 20% more expensive.

Fig 7 shows the income required for an 80% mortgage, based on average incomes and house prices for that area.

Even if you were to take the cheapest property on the market in Albury, a one bed apartment for £445,000 you would need an income of £101,714 for an 80% mortgage at x 3.5.

A search was undertaken in September 2018, 12 properties were on the market and these ranged from £475,000 for a one-bedroom apartment to £1,795,950 for a 4-bed detached property.

Fig 7

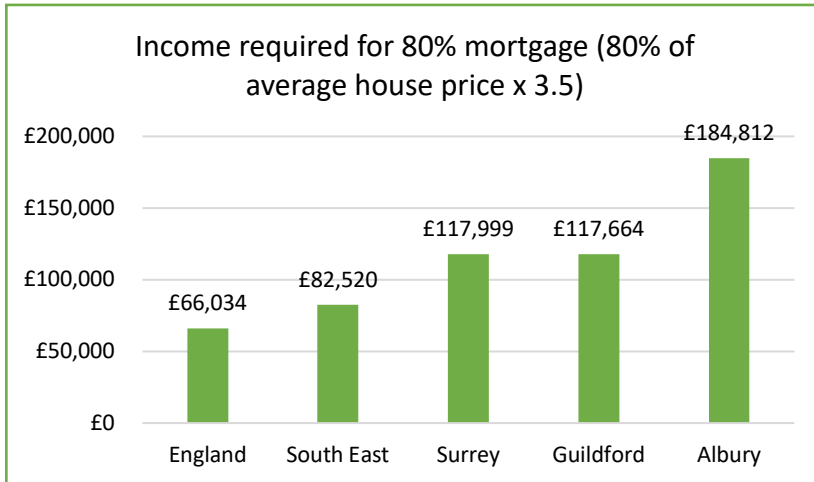


Fig 8 Current Property for Sale

| Type | No of Beds | Sale Price |
|---------------|------------|------------|
| Apartment | 1 | £475,000 |
| | 3 | £1,245,000 |
| Terrace | 2 | £525,000 |
| | 3 | £625,000 |
| Semi-detached | 2 | £675,000 |
| Detached | 4 | £1,195,000 |
| | 4 | £1,250,000 |
| | 4 | £1,795,000 |

Private Rental Market

There were just three properties currently available or recently let, although the latest data from the National Housing Federation gives the average monthly private sector rent as £1,148 the properties available in Albury ranged from £950 for a 1 bed flat/annex, £895 for a 2 bed-terrace and £1,495 for a 3-bed barn conversion. However, it is difficult to explore what would be typical rental figures for the area because of the wide variety in the type of property available, some of which are unique.

The Albury Estate has 90 properties which it rents out privately, rents for these homes range from xxx to xxxx.

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 LHA⁴ rates for 2018/19 in the Guildford area are as follows:
Fig 11.

| Local Housing Allowance rates (1 April 2018 – 31 March 2019) | | |
|---|--------------------|---------------------|
| Number of Bedrooms | Weekly Rate | Monthly Rate |
| Shared | £86.56 | £376.12 |
| One | £170.67 | £741.60 |
| Two | £222.96 | £968.81 |
| Three | £276.07 | £1,199.59 |
| Four | £355.57 | £1,545.04 |

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.

⁴ Source. Guildford Borough Council

Current Affordable Housing

Guildford Borough Council currently owns 24 properties in the parish.

Fig 12. Social Housing Stock – Guildford Borough Council – Albury

| Property Type | No of units |
|-----------------|-------------|
| 1 bed bungalow | 1 |
| 1 bed flat | 7 |
| 2 bed bungalows | 1 |
| 2 bed flat | 7 |
| 2 bed house | 4 |
| 3 bed house | 3 |
| 4 bed house | 1 |
| Total | 24 |

In addition, English Rural Housing Association own 14 properties, 9 affordable rent and 5 shared ownership.

As of September 2018, there were 23 households on the Housing Register who are currently living in Albury. Their need is broken down as follows:

- 15 x 1 bed property
- 6 x 2 bed property
- 2 x 3 bed property

The number of people on the Housing Register at the time of the last housing need survey was also 23 although the bedroom need was slightly different:

- 17 x 1 bed property
- 3 x 2 bed property
- 3 x 3 bed property

Fig 14. 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 a 3-bed house privately, in Albury will cost you about **£899** a month **more** than if you rented from the local authority. Many households find themselves in the 'private rent trap' of being unable to save towards any alternative. Housing association rents in the village are broadly in line with those of the local authority.*

Housing and Development Survey – Purpose

The purpose of the survey was to provide a more detailed understanding of the views of local people towards development, 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.

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 March 2018 (is this electoral role? No, I believe it is the council tax register (this includes all annexes and caravans but excluded Edgeley Park) and householders were supplied with reply paid envelopes, there was also an option to complete the survey online. A total of 126 responses were received giving an overall response rate of 25% which is quite acceptable for a survey of this kind.

The 2012 survey had a response rate of 33%.

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

| | | Completed Online | Hard Copy |
|-------------------|-----|------------------|-----------|
| Total distributed | 502 | | |
| Total returned | 126 | 26 | 100 |
| Return rate | 25% | | |

Please note that findings are based on 126 responses but not everyone responded to every question and percentages have been rounded up/down so may not total 100%.

Survey Findings

Q1. Where in the parish do you live?

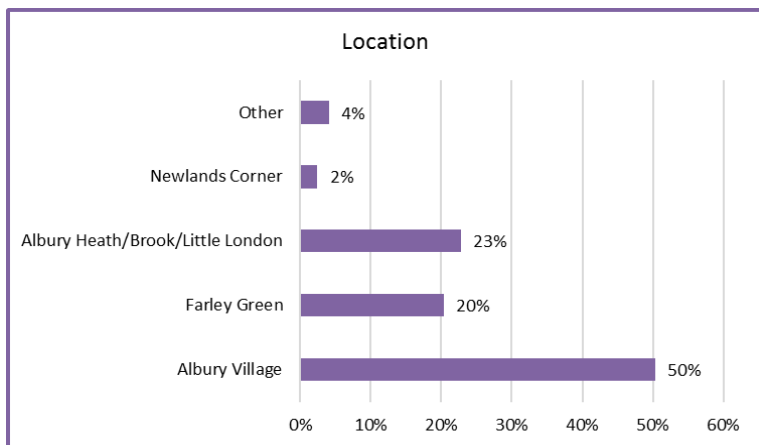


Fig 1.1 – Base: 123 respondents

Q2. How would you describe your current housing situation?

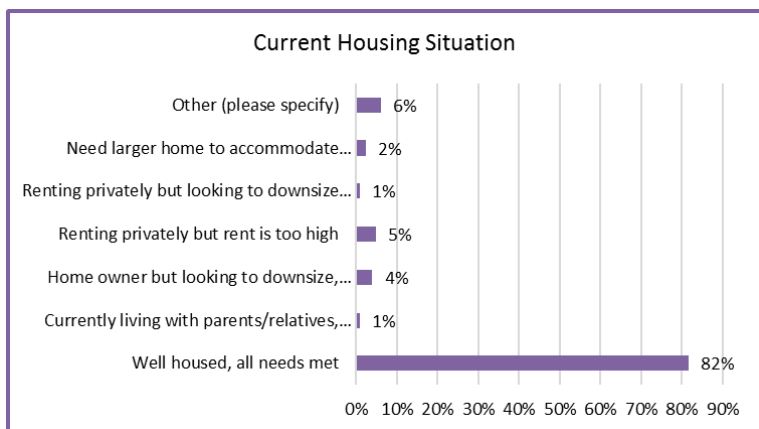


Fig 1.2 – Base 126 respondents

Q3. How many people in each age group are living in your home?

50% of all respondents reside in Albury Village, 23% in Albury Heath, Brook, Little London and 21% in Farley Green.

82% considered themselves well housed, 4% (5 households) were renting privately but felt it was too expensive and 4% were homeowners looking to downsize. Under 'other' were 2 homeowners looking for larger accommodation and 1 person in tied accommodation.

The largest representation was from those aged 60+, closely followed by the 45-59 age group.

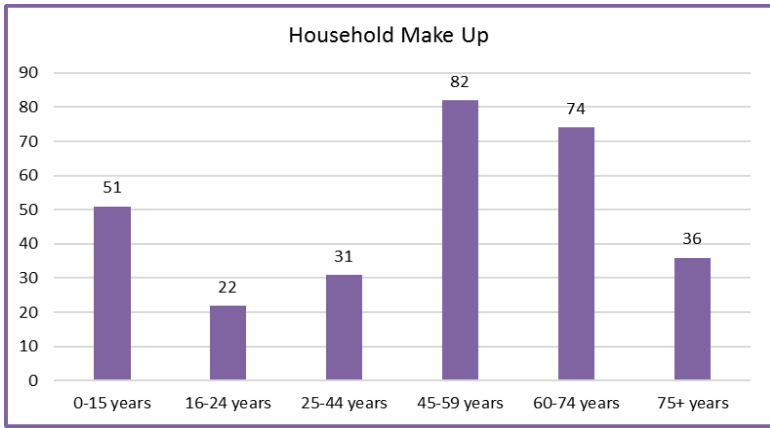


Fig 1.3 – Base 122 respondents

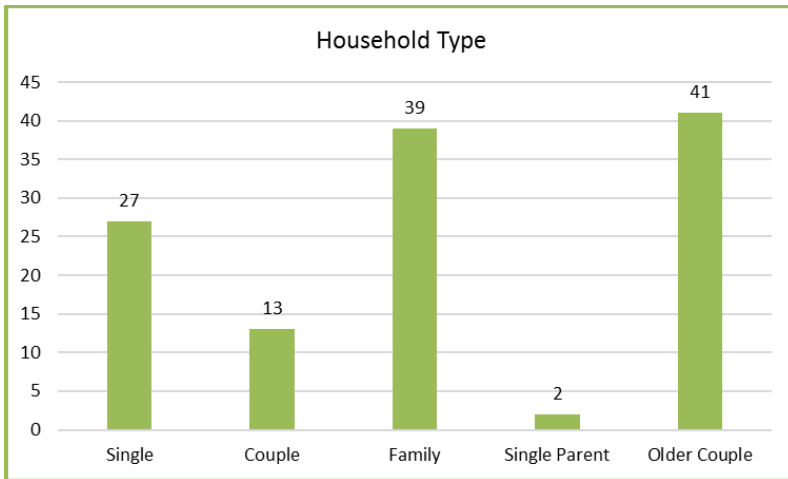


Fig 1.4 – Base: 122 respondents

44% of those responding were couples, of which 75% were aged 60+.

Q4. How would you describe your current home?

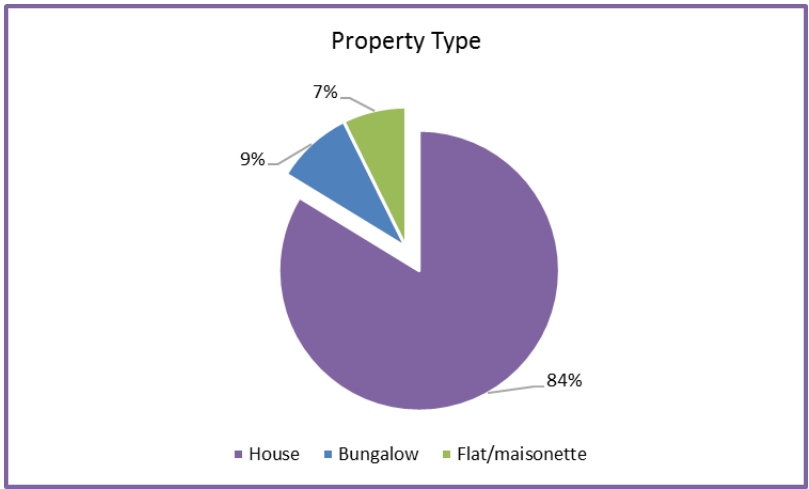


Fig 1.5 - Base 123 respondents

Q5. What is the tenure of your current home?

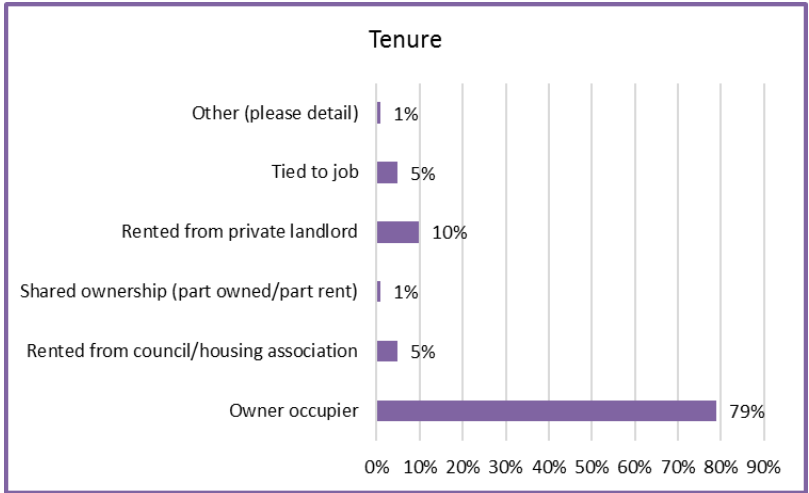


Fig 1.6 – Base 124 respondents

Q6. How many bedrooms does your home have?

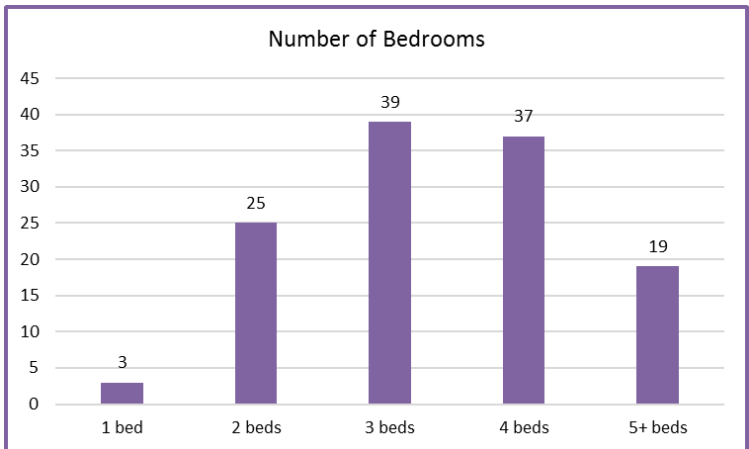


Fig 1.7 – Base 123 respondents

The responses to question 4 and 5 about the type and tenure of the respondent's current home were broadly in line with the data collected from the 2011 census.

84% of respondents lived in a house with just 7% living in a flat.

79% of respondents were owner occupiers, with 10% renting privately and 5% renting from a housing association or council.

Q7 and 8. Has anyone in your family moved away from the parish in the last 5 years, due to difficulty in finding a home locally? If so what was the main reason for this?

9 confirmed this to be the case of which 8 stated this was because they could not afford to buy/rent.

Q9. In terms of housing what type of new housing do you think is needed? Please tick as many options as you agree with.

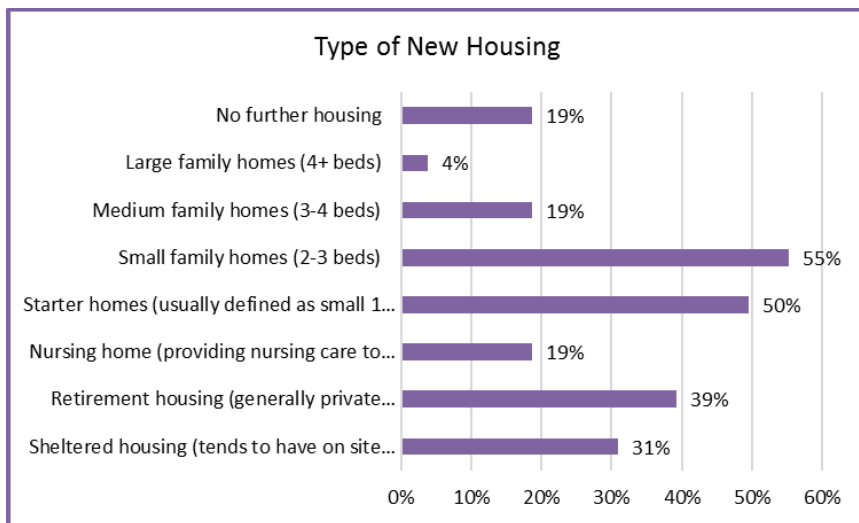


Fig 1.8 - Base 107 respondents

55% gave a preference for small family homes, 50% for starter homes followed by 39% in favour of retirement housing. Only 4% wished to see larger family homes and 19% were in favour of no further development

93% gave a preference for open market homes, 77% for affordable homes and 68% for shared ownership. There was still a strong support (37%) for private rental properties, such as those provided by the Albury Estate with 26% supporting private leasehold.

Q10. What tenure would you like these homes? (more than 1 answer allowed)

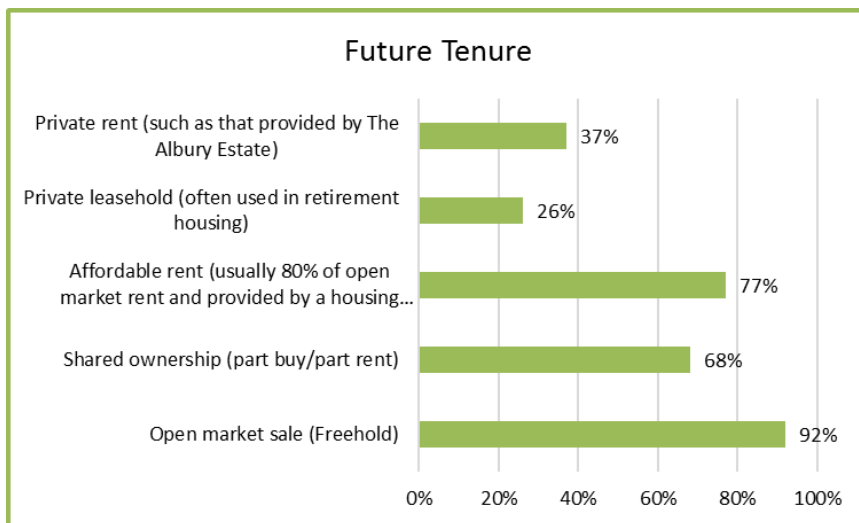


Fig 1.9 - Base 62 respondents

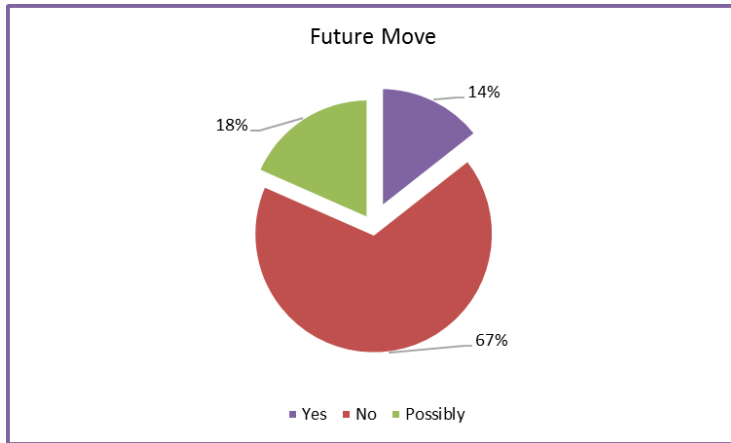
Q11. Do you have any further comments to make? I assume these are individual responses but if more than one person made them it would be helpful to know numbers only 13 people made comments so they are listed here in their entirety.

| | |
|-----|--|
| 1. | Church Lane and Westonfields already have sufficient developments, Parking and Transport in said area is already a problem. |
| 2. | I have lived in this parish for the past 12 years and need more space as my children grow older. However, so many of the properties in Albury are either owned by the Albury Estate or are not adequate size wise. We will be very sad to leave our community next year |
| 3. | 1. Nobody gave me a cheap house - I had to pay the market price. 2. of course people want a cheap house - but there is a price? decided by the markets - see point 1. 3. Your proposal is naïve - you will just end up giving cheap houses to immigrants who will sell them at a profit |
| 4. | Preference given to those applicants with local connections |
| 5. | No further extensions to or building on Edgeley Park |
| 6. | Too many houses being built in this area the roads cannot cope. |
| 7. | We love living here and the community but pay extremely high rent |
| 8. | In Albury Parish over the last few years planning permission has been granted to transform many small family homes (affordable) to large family homes (expensive). This is scandalous and hypocritical when so much lip service is paid to the need for affordable housing. |
| 9. | Build at Farley Green for a change, don't build around Westonfields or in the playground |
| 10. | Both my sons left surrey 10 yrs. ago, unable to afford to live/commute here. Please do not presume all old people want to live with other old people in residential/retirement housing. the trend of enlarging/extending modest homes within the community affects downsizing opportunities for older residents who wish to remain in the village but independent. Single storey (not flats) lacking |
| 11. | Sometimes people don't need a new home - just the flexibility to make their existing home more suitable e.g. to accommodate home working, extend a kitchen for better use etc. Planning policy also needs to support people's ability to make their existing homes more suitable rather than assume that needs can only be met by people moving homes. |
| 12. | Greatly concerned about and would actively oppose any large plans as I live in Albury because of its size and peace. However, the village would benefit from updating older sites and starter homes/retirement homes. One these sites would be of genuine help to local people. Not large homes where someone is making a profit. Wary of terms like 'Albury moving forward' it's our homes not a business |

13. Daughter, husband and 2 children, aged 2 and 4 have bought an affordable house in central France as property unaffordable.

Part 2 – Future Need

Q12. Do you, or anyone living with you need and/or want to move to alternative accommodation on the next 5 years?



Across all areas there were a total of 41 households who thought they may need/want to move in the next 5 years.

Fig 2.1 - base 125 respondents

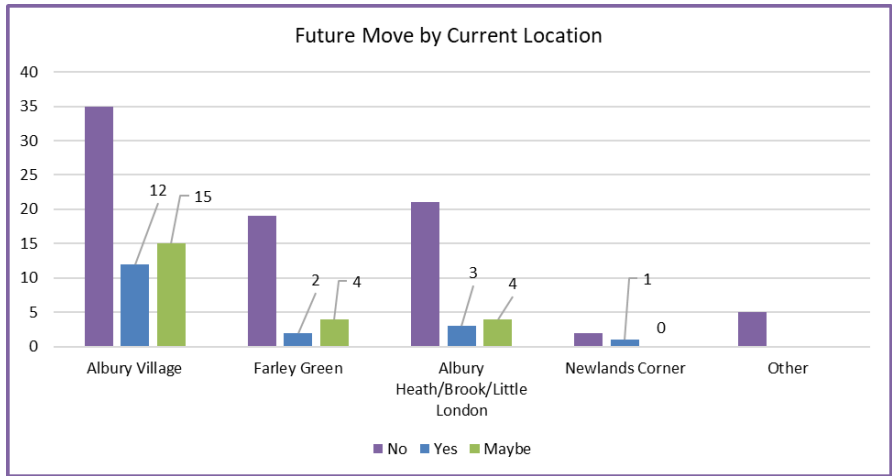


Fig 2.1a – base 125 respondents

Q13. When do those requiring accommodation need to move from this home?

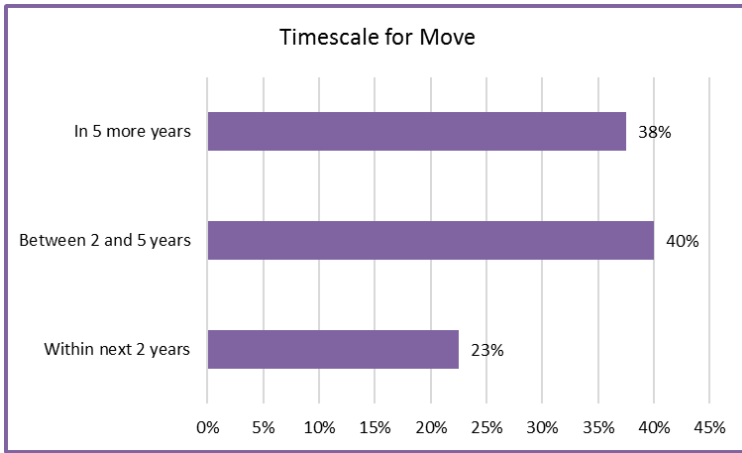
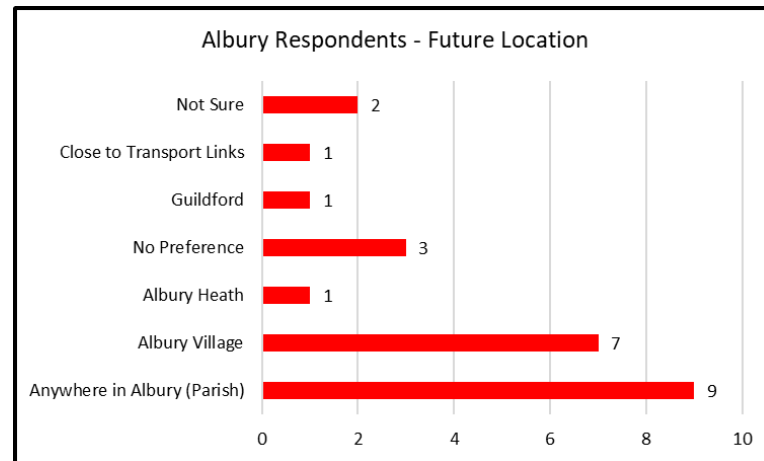
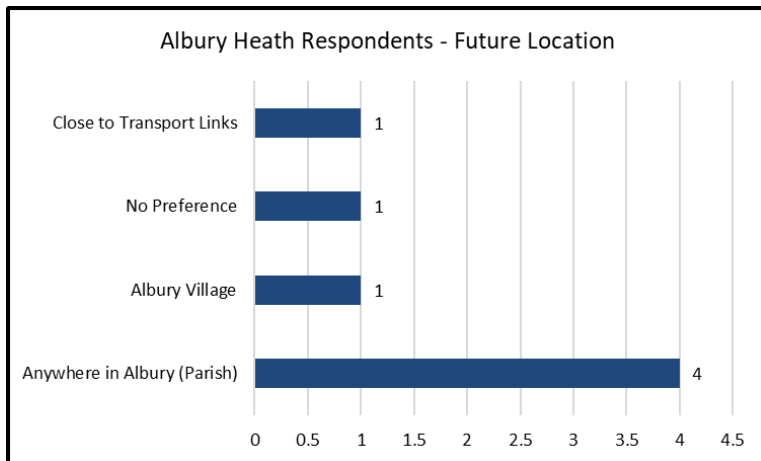
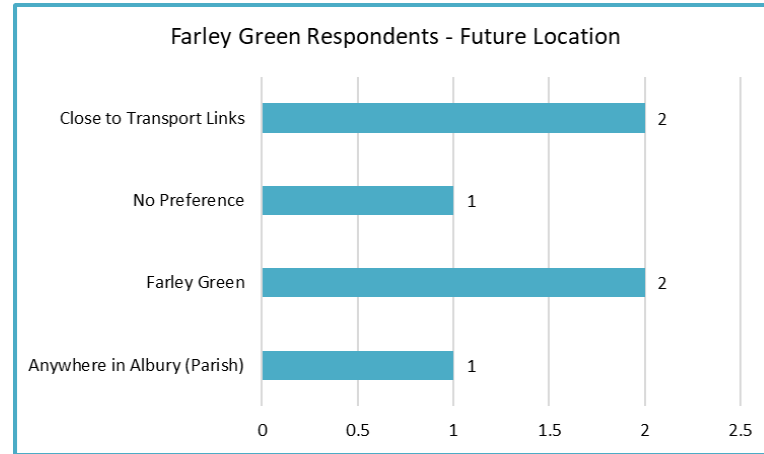
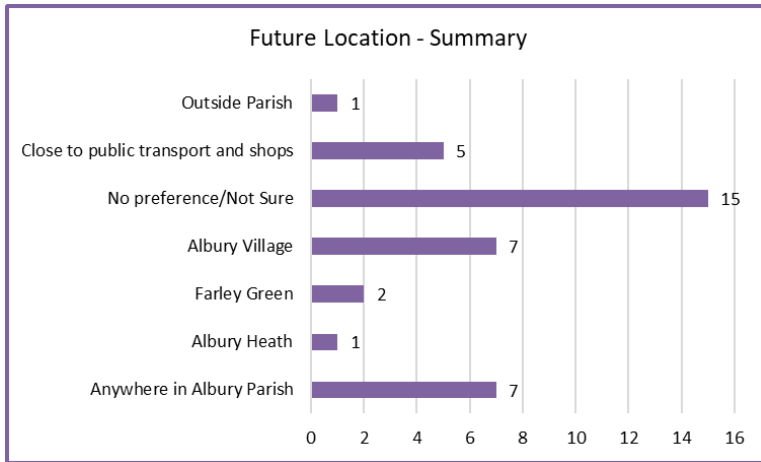


Fig 2.2 - base 40 respondents

Q14. Where in the parish would you prefer to be?



Only one household in Newlands Corner was looking to move and this was to outside the parish area.

Q15. What is the current tenure of your home?

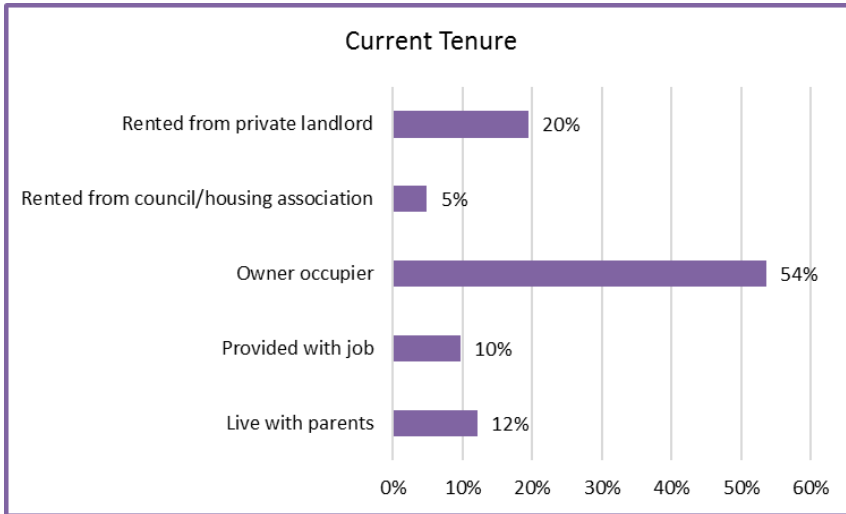


Fig 2.4 base: 41 respondents

Q16. Which tenure would you prefer your new home to be?

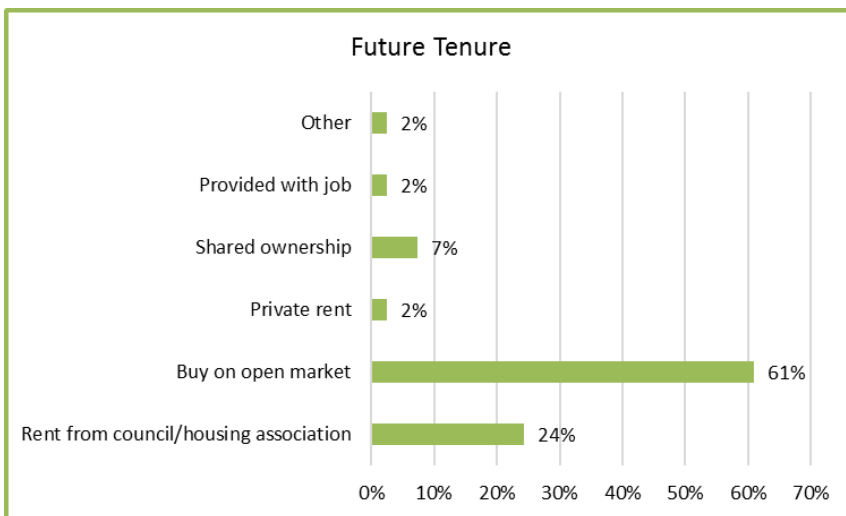
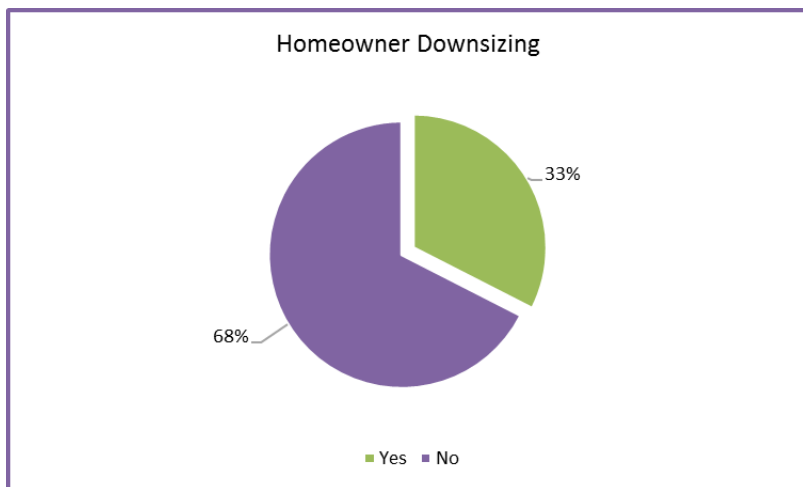


Fig 2.5 -base 41 respondents

Q17. Are you on the local council housing register or waiting list?

Just 5 out of 42 respondents stated they were registered on Guildford's Housing Register. This means that 17 households who are currently registered with Guildford as being in housing need chose not to complete the survey.

Q18. Are you a homeowner looking to downsize but want to remain in the parish?



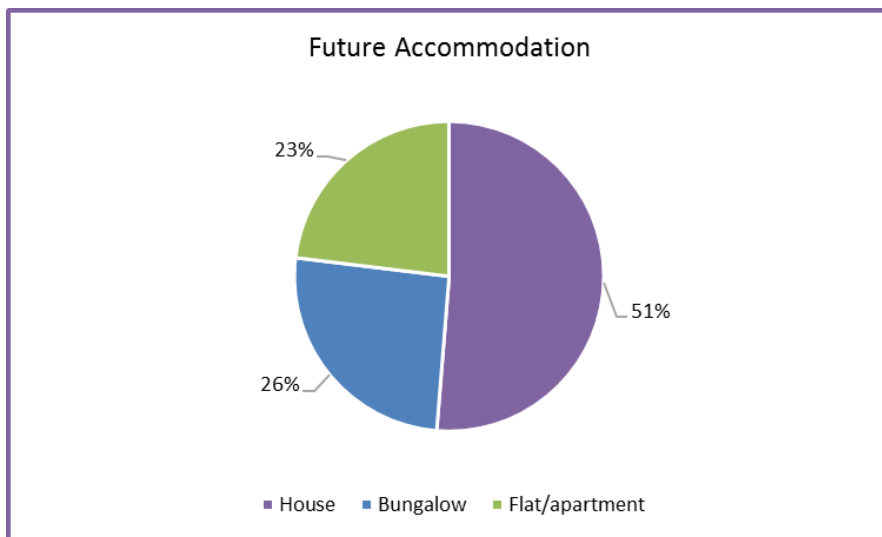
13 owner occupiers were looking to downsize but remain within Albury(village or parish?)

Fig 2.6 -base 40 respondents

Q19. Are you renting privately but looking to downsize and want to remain in the parish?

Four out of 34 respondents responded positively to this question, making a total of 17 households looking to downsize but remain within the parish.

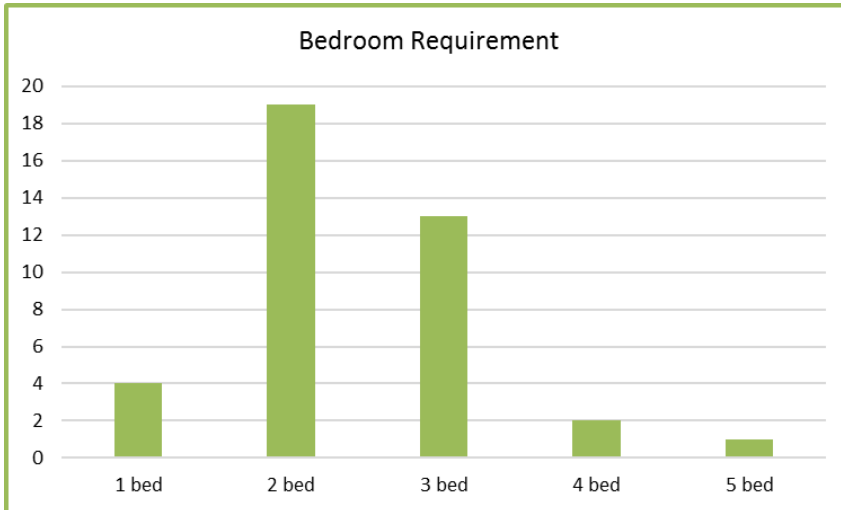
Q20. What type of accommodation would best meet your needs?



51% were looking for a house with 26% giving a preference for a bungalow.

Fig 2.7 - base 39 respondents

Q21. How many bedrooms do you require?



Given the number of households looking to downsize, along with those emerging households it is not surprising that many households are looking for a 2-bed property.

Fig 2.8 – base 40 respondents

Q22. Does anyone requiring alternative accommodation has specific housing needs? e.g. adapted for wheelchair access.

None currently required.

Q23. What is the main reason for this move?

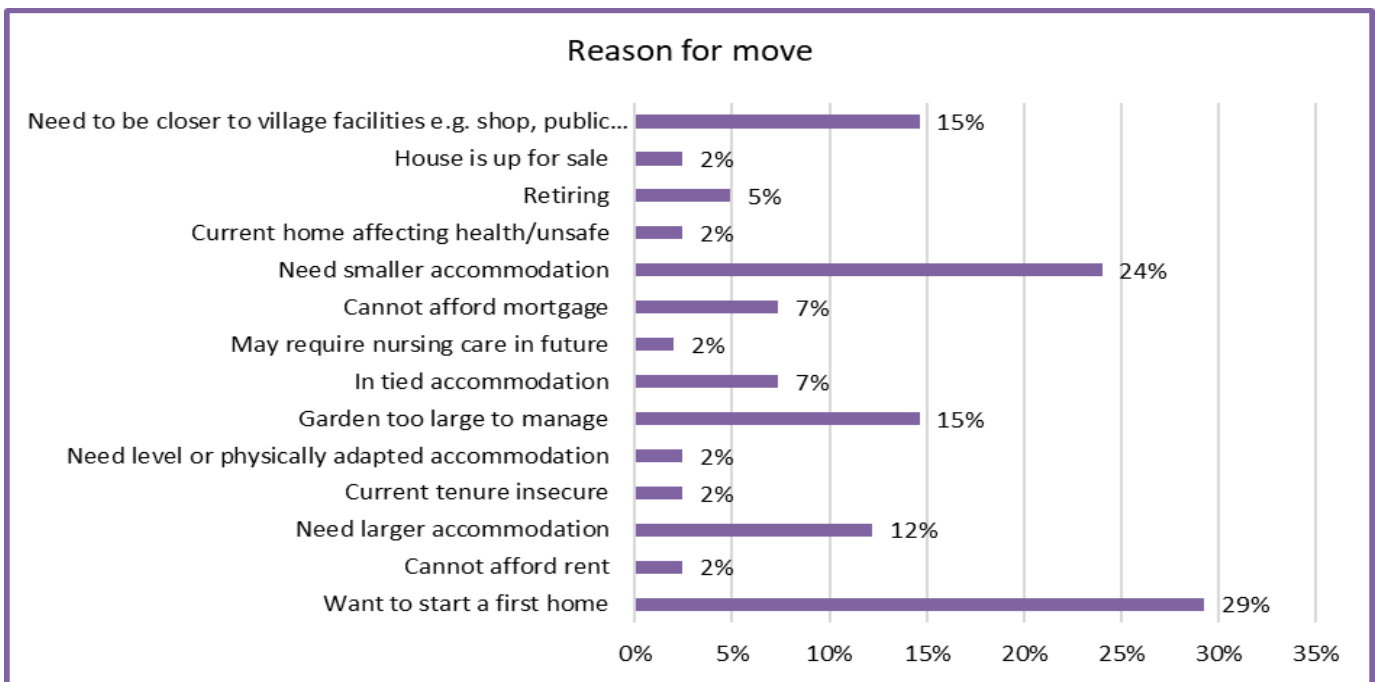


Fig 2.9 - base: 41 respondents

The single biggest reason for wanting to move was to start a first home, closely followed by those looking to downsize.

Q24. What is the makeup of the new household?

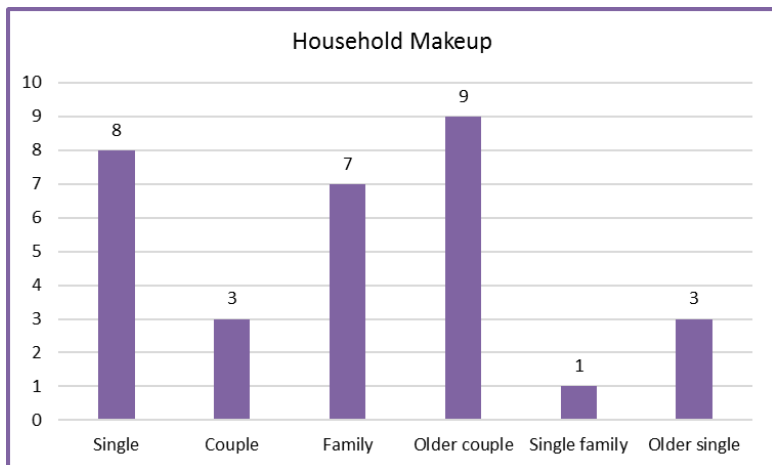


Fig 2.10 – base 31 respondents

There is an even spread in terms of the household makeup ranging from single people to families and older couples.

This remains true in terms of age ranges with a fairly even spread throughout.

This is not typical as in many rural areas in Surrey there is often a bias towards an older and ageing population.

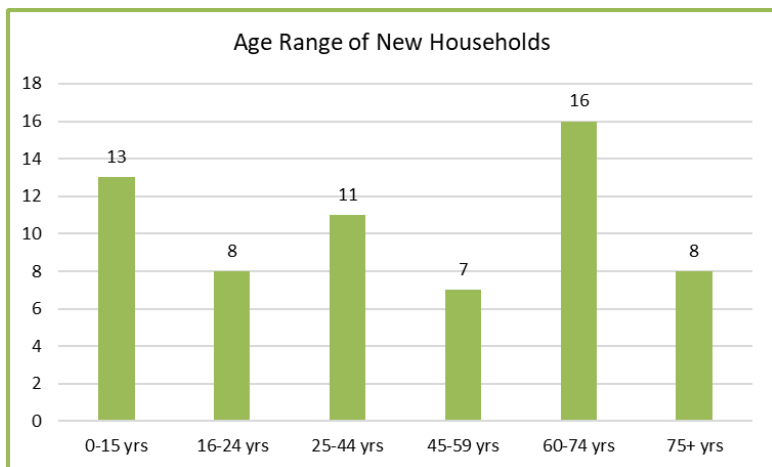


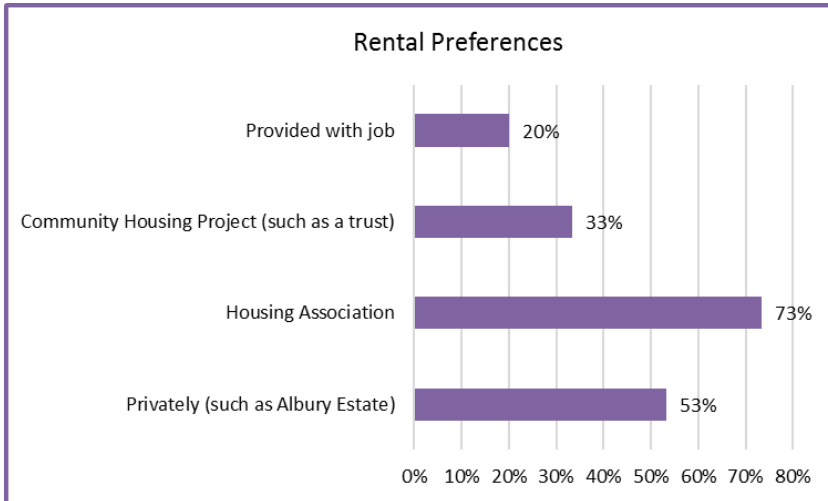
Fig 2.11 – base 31 respondents

Q25. What is your local connection to the parish?

| | |
|--------------------------------|-----|
| Used to live in the parish | 8% |
| Work in the parish | 8% |
| Currently live in parish | 89% |
| Close relative lives in parish | 8% |

Fig 2.12 - base 37 respondents

Q26. Would you prefer to rent?



Out of 37 respondents, 8 indicated a preference for renting privately. This figure is quite high but is likely to reflect the trust placed in the Albury Estate as a landlord. Such trust in private landlords is not usually so high.

11 households expressed a preference for renting via the council or a housing association. 5 households expressed an interest in a community housing project.

Fig 2.13 – base 37 respondents

Q27. How much can you afford in rent each month?

Responses ranged from £500 per month up to £1250. However, the average of the 8 people who provided a response was £756 per month.

Q28. 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.

| | |
|-------------|---|
| | |
| up to £250K | 2 |
| £300K | 2 |
| £400K | 3 |
| £450K | 1 |
| £550K | 1 |
| £600K | 1 |

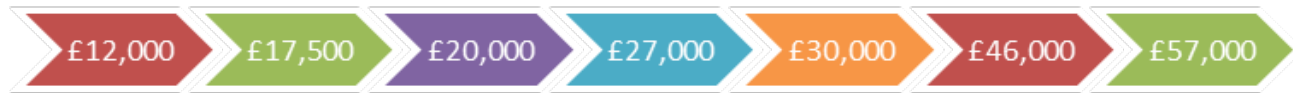
Q30 and 31. Do you expect to take advantage of any Government Help to Buy Schemes? If so Which ones?

6 households confirmed they hoped to, two were interested in the Mortgage Guarantee Scheme, one in an Equity Loan and one in the Right to Buy.

Q32. Are you registered with bpha, the partner organisation for low cost home ownership in Guildford?

No one was registered but one household stated they would look to do so.

Q33. 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)



The gross income ranged from £12,000 per annum to £57,000. As a household would require in the region of £101,000 for an 80% mortgage to be able to afford the cheapest property currently for sale (a 1 bedroom flat) you can see the disparity between aspiration and reality. For a household with an income of £40,000, the most they could expect to borrow is £140,000, even if they were purchasing a flat in Albury they would need a deposit of more than £300,000.

Q34. How much do you think you will be able to place as a deposit?

7 households responded to this question, the values ranged from 10% to outright purchase.

Q35. How much do you think you would be able to obtain as a mortgage?

Only two respondents provided an answer, both expected to obtain a mortgage in the region of £300,000.

Conclusions and Recommendations

The 2012 Housing Needs Survey found that most respondents were well housed, the 2018 survey also found this to be the case. However, when assessing need in small, rural areas such as Albury even the smallest of needs can have an impact on the balance of a community.

In 2012 a recommendation was made for 11 new affordable homes, this was broken down into 9 rented units (8 of which to be at less than 80% of the open market) and 2 shared ownership units. There was a general consensus via the 2012 survey that 20 new homes in the parish would be an appropriate level of growth. Since then planning consent has been granted for 1 new homes but none of these are designated affordable homes. Can you give us some breakdown re what these are e.g. 3 bed open market etc. All 11 are open market properties:

4 x 2 bed – semi detached in Church Lane

2 x 3 bed - semi-detached in Little London

1 x 4 bed – detached in Little London

2 x 3 bed – semi detached in Shophouse Lane

2 x 2 bed – semi detached in Shophouse Lane

The 2018 survey found that within the next 5 years 40 households would be seeking new accommodation.

This can be broken down as:

25 open market homes

12 rental properties (of which 10 are affordable rent)

3 shared ownership

In assessing the open market homes, the greatest call is for 2 and 3-bedroom homes and whilst it would be expected that normal market conditions would meet this need the biggest barrier will be for emerging households and whether they would be able to afford to buy.

In terms of affordable rent, the *expressed* need was for:

3 x1 bed

5 x 2 bed

2 x 3 bed

Only eight respondents gave enough information for their need to be explored further and given the household makeup the *actual* need is for:

6 x 1 bed

2 x 2 bed

Shared Ownership allows more flexibility on bedroom allocation and the expressed need was for:

2 x 2 bed

1 x 3 bed

Given that consent has already been granted for 11 new open market homes in the parish and considering that previous sales of new homes (which were terraced houses) sold for an average of £600,000 the following recommendations are suggested:

- That consideration be given to identifying a suitable area(s) for the development of a small number of affordable homes. (of up to 10 units, either in one development or two) Presume these homes can include flats? Anyone express need to gardens/amenity space?
- That the tenure of these homes reflects the broader needs of the community and allow for affordable rent, shared ownership and discount market sale. This is to meet the existing need for affordable rent and also an emerging need for home ownership whilst recognizing that affordability will be a barrier.
- That the affordability be 'locked' in in perpetuity so that future generations may also benefit.
- That the community be further consulted on whether such homes should be invested in a local trust to ensure that the local community remain the beneficiaries. Can you provide us with more detail on the Trusts and how they work? There are a number of ways in which this can be achieved, the most common would be a Housing or Community Land Trust which enable the local community to have a greater say in who is eligible for the homes, how the homes are managed and in setting the rent levels. It is too big a subject to explain here but an information sheet could be inserted as an appendix.
- Can you give us any guide on location in the summary e.g village or anywhere in parish? This is covered earlier but would be useful to have in the summary Amongst those looking to move the majority of people simply stated Albury or anywhere in the parish, 8 of the 38 respondents specifically stated Albury Village.