

## Report

# Dunsfold Parish Housing Needs Survey October 2013

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**Commissioned by** 

## **DUNSFOLD PARISH COUNCIL**

With the support of



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#### **Report Background**

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

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

Housing need is this context is defined as follows:

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

#### Sources of land for affordable housing

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

- Public Authority land (often land that belongs to the Local Authority)
- Private Estate land (land gifted or disposed of at low cost by charitable landowners)
- As the Council's standard policy for affordable housing attached to open market housing development: The Subsidised Affordable Housing within Settlements Policy (Policy H5) sets minimum thresholds for market housing development sites that will require the inclusion of affordable housing. In areas of less than 3,000 inhabitants this threshold is 5 or more dwellings or sites of 0.2 hectare or more (irrespective of the number of dwellings). In settlements of more than 3,000 inhabitants, this threshold is 15 or more dwellings or sites of 0.5 ha or larger. The Council requires the level of provision to be at least 30%. However, the actual number and form of provision will be negotiated on a site by site basis.
- Rural Exception Sites: sites that would not normally qualify for planning permission may be given exceptional planning permission provided the development meets a proven local demand and is small-scale. Only households with an agreed local connection defined by a Section 106 Agreement would be eligible for affordable housing on a Rural Exception Site and any dwellings must remain low-cost in perpetuity. 1 Local need is proven by means of a current Housing Need Survey which can be undertaken by the Rural Housing Enabler in partnership with the relevant Parish Council.

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<sup>&</sup>lt;sup>1</sup> As per the Statutory Instruments 1997/625, The Housing (Right to Acquire or Enfranchise) (Designated Rural Areas in the South East), in designated rural areas such as Dunsfold, dwellings cannot be 'lost' to the open market because of a limit to the right to acquire and the right to enfranchise, thus ensuring that these homes remain affordable in perpetuity.

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

#### **Housing Need in Dunsfold Parish - Report Summary**

A Housing Needs Survey of Dunsfold Parish took place during September 2013. A brief summary of the findings follows.

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

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

From the responses the following can be determined:

- Attitudes towards the principle of development of affordable housing for local people are supportive, with 89% in support of a local needs scheme and 10% against;
- From the survey results, 30 local households were identified as being in housing need. The need is for:

Rented accommodation which should ideally be charged at less than 'affordable rent' levels: 18 units:

7x 1 bedroom units

6x 2 bedroom units

4x 3 bedroom units

1x 4 bedroom units

Shared Ownership: 8 units:

1 x 1 bedroom units

4 x 2 bedroom units

1 x 3 bedroom units

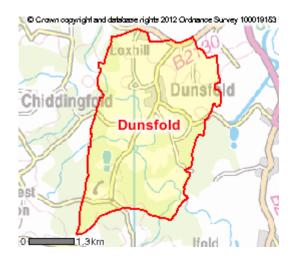
3 x 4 bedroom units

Rented accommodation charged at 'affordable rent' levels: 4 units:

4 x 1 bedroom units

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

### **Dunsfold Background**



Dunsfold is a small village located on the Surrey/Sussex border with about 1240 people, in 417 households.<sup>2</sup> The village has two churches, one shop (with a post office), a village hall, a sports & social club and a public house. There is one Nursery school - Chestnut Tree Nursery School and a weekly Toddler group - Puddleducks. There is a wealth of local groups and organisations such as the local Dramatics Society, a Football Club, Cricket club, a Yoga group and a Horticultural society.

Two services run by Arriva link Dunsfold with Cranleigh and Guidford by bus. The service is approximately hourly Monday to Friday, and two-hourly on Saturdays. There is no service on Sundays and Public Holidays. Dunsfold is served by a number of nearby stations on the London (Waterloo) - Portsmouth line, as follows:

- Milford (6 miles)
- Godalming (6½ miles)
- Farncombe (7 miles)
- Guildford (10 miles)

## Household Characteristics of Dunsfold parish<sup>3</sup>

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

Detached houses						
79						
52.7% of dwellings (England average = 22.3%)						
Flats (purpose built)						
04						
2.7% of dwellings (England average = 16.7%)						

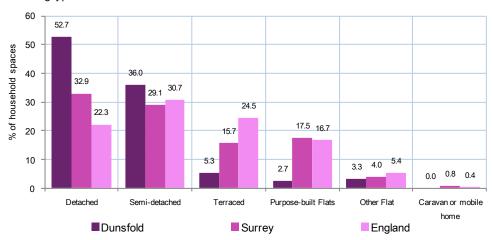
Semi-detached houses						
54						
36.0% of dwellings (England average = 30.7%)						
Flats (other)						
05						
3.3% of dwellings (England average = 5.4%)						

Terraced houses					
08					
5.3% of dwellings (England average = 24.5%)					
Caravan or other temporary					
accommodation					
00					
0.0% of dwellings (England average = 0.4%)					

<sup>&</sup>lt;sup>2</sup> This is based on the 2012/13 electoral roll, from October 2012

<sup>&</sup>lt;sup>3</sup> This and all other statistical information (unless otherwise stated) obtained from 2011 Census Data – available on: www.neighbourhoodstatistic.gov.uk

#### Dwelling type breakdowns



#### Housing characteristics of Dunsfold

Affordability ratio (median house prices as ratio of median incomes)	Dwellings in Council Tax Band A	Dwellings in Council Tax Band B	Dwellings in Council Tax Band C
25.1	07	07 05	
England average = 15.4	4.8% of dwellings (England average = 24.8%)	3.4% of dwellings (England average = 19.6%)	9.5% of dwellings (England average = 21.8%)
Median house price: Detached houses	Median house price: Semi-detached houses	Median house price: Terraced houses	Median house price: Flats
£507,000	£293,000	£275,000	£175,000
England average = £320,268	England average = £211,043	England average = £174,653	England average = £131,110

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

Tenure	Number	Percentage
Owner Occupiers	309	70%
Shared Ownership	12	2%
Social Rented – WBC	45	10%
Social Rented – HA	18	5%
Private rented	39	9%
Living rent free	18	4%
Total	441	100%

Land Registry figures for the whole of Waverley Borough for April-June 2012<sup>4</sup> provide an overview of prices for different property prices across the Borough. Rural areas such as Dunsfold tend to be more expensive than the average price across the Borough, as indicated by the data above suggesting that the affordability ratio in Dunsfold is 25.1.

The table below provides a snapshot of the housing market in Waverley Borough as a whole during quarter two in 2012:

<sup>&</sup>lt;sup>4</sup> Land Registry Residential Property price Report, Quarter 2 2012

Indicators	Waverley
Average house price (data.gov.uk) Q2 2012	£422,155
Based on the following number of sales Q2 2012	474
Average price for a terraced house Q2 2012	£299,749
Lower quartile house price Q2 2012 (Land Registry)	£250,000
2012 ratio of lower quartile house price to lower quartile earnings	11.7
2011 ratio of lower quartile house price to lower quartile earnings	11.03

Open market housing for sale in the parish is characterised by semi-detached and detached properties. A search for properties for sale was undertaken 3 October 2013 on www.rightmove.com which suggested that 21 homes were available for sale in the parish.5

Prices and availability ranged from:

Size Property		Asking Price (£)
1-bedroom	(semi-detached	225,000
house)		
2 bedrooms		279,950
		375,000
3 bedrooms		249,950
		275,000
		370,000
		429,950
		500,000
		600,000
		750,000
		750,000
		950,000
4 bedrooms		375,000
		665,000
		725,000
		900,000
		2,400,000
5 bedrooms		1,150,000
		1,350,000
		1,700,000
7 bedrooms		8,250,000

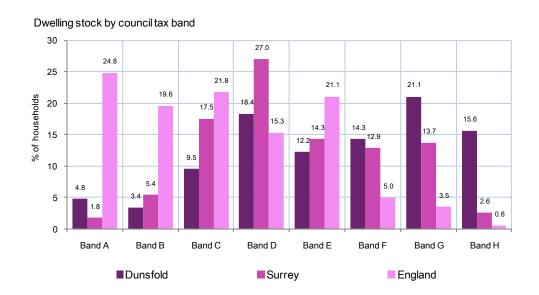
For a single person to access the cheapest property (the 1-bedroom property for £225,000) a gross annual income of £64,285 would be needed. For a couple, the same property would require a joint gross annual income of £75,000).6 A minimum deposit of 10% (£22,500) would also usually be required by mortgage lenders (unless the household was able to access Help to Buy which would require a 5% deposit).

<sup>&</sup>lt;sup>5</sup> www.rightmove.com search undertaken on 8<sup>th</sup> November 2012

<sup>&</sup>lt;sup>6</sup> This is based on a mortgage x3.5 for a single income and x3 for a joint income

A Zoopla search undertaken on 8 October 2013 shows that since 2008, Land Registry figures have recorded sale prices ranging between £185,000 to £355,000 for terraced houses in Dunsfold. 7 terraced properties in total were sold during this period. As such £225,000 for a one-bedroom home would seem representative of local house prices for entry-level properties.

Data on Council Tax bands show the number (and proportion) of houses in bands A, B or C (the lowest price bands) locally. These price bands are set nationally, so can help show how the cost of all local property (not just those properties that have recently been sold) compares with other areas. As can be seen for Dunsfold, in 2011, the parish had a lower number of properties in tax bands A-C than the country as a whole:



#### Private rented sector

As of October 2013, there were no private rented properties on the market in Dunsfold.

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

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

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

http://www.zoopla.co.uk/house-prices/dunsfold/?sold\_price\_types=T&sold\_price\_years=5&so=date&sd=desc

## Affordable Housing

Affordable Housing in Dunsfold as at 1 <sup>st</sup> July 2013								
	Sheltered 1 Bed	Needs Needs Needs Other						
WBC (RENTED)	0	0	0	32	2	11	0	45
Housing assoc (RENTED)	0	0	0	0	9	9	0	18
Housing assoc (S/OWNERSHIP)	0	0	0	1	7	4	0	12

The turnover over the last 5 years for Waverley Borough Council's own housing stock is shown below:

	1 Bed	2 Bed	3 Bed	4 Bed	1 Bed Over 50	1 Bed Elderly	2 Bed Elderly	TOTAL
Rehoused in Dunsfold 2012-13 in WBC dwellings	2	0	0	0	0	0	0	2
Rehoused in Dunsfold 2011-12 in WBC dwellings	2	0	0	0	1	1	0	4
Rehoused in Dunsfold 2010-11 in WBC dwellings	1	0	0	0	0	0	0	1
Rehoused in Dunsfold 2009-10 in WBC dwellings	0	1	0	0	1	0	0	2

Rehoused in Dunsfold 2008-09 in WBC dwellings	0	0	0	3	3	0	6
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The turnover of housing association stock is shown below. As can be seen, there were no re-lets of the existing stock in the past 5 years, but 7 new rented homes were let to new tenants from the new homes built by English Rural HA at Arnold Close, in 2009-10, which were 4 x 2-beds and 3 x 3-beds.

	1 Bed	2 Bed	3 Bed	4 Bed	1 Bed Over 50	1 Bed Elderly	2 Bed Elderly	TOTAL
Rehoused in Dunsfold 2012-13 in RP dwellings	0	0	0	0	0	0	0	0
Rehoused in Dunsfold 2011-12 in RP dwellings	0	0	0	0	0	0	0	0
Rehoused in Dunsfold 2010-11 in RP dwellings	0	0	0	0	0	0	0	0
Rehoused in Dunsfold 2009-10 in RP dwellings	0	4	3	0	0	0	0	7

Rehoused in Dunsfold 2008-09 in RP dwellings	0	0	0	0	0	0	0	0	
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The numbers of Housing Register applicants living in Dunsfold parish as of October 2013, were as follows:

Bedroom requirement	1bed	2bed	3bed	Total
No of applicants	7	0	3	10

As can be seen, the number of local lettings over a year and the number of local households waiting for accommodation on the Housing Register, do not match up, as the local demand far exceeds the supply. Thus, applicants in housing need are likely to wait a long time for suitable affordable, existing, properties in the parish to become available.

#### Strategic context

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

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

The West Surrey Strategic Housing Market Assessment found that the lack of affordable housing was more acute than ever in the Borough of Waverley and that rural areas have a higher prevalence of households at the higher end of the financial capacity spectrum, with high incidences of owner occupation. The report concluded that "the implication of this is that more affordable housing may be required to enable less well-off households to reside in the area and thus contribute to the creation of 'mixed and balanced' communities".

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

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

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

In the experience of the Rural Housing Enabler, the majority of responses in any survey of this kind come from:

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

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

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

Surrey Community Action contacted Dunsfold Parish Council with an offer of undertaking a new housing needs survey for the parish in 2012. The Parish Council was interested in having the survey undertaken, because they wanted to find out whether there was still a local need for affordable housing in the parish, given that the parish had seen 31 homes built for local people since 1999. They asked Surrey Community Action to undertake the survey in September 2013.

The aim of this survey was twofold:

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

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

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

Whilst the questionnaires were sent to all households in the parish, the survey results do not purport to be representative of all residents; no information is available on non-respondents and it is not possible to gross up results to the entire population. Nor does the survey purport to assess the entirety of housing need in the area. Further information on general housing needs is also available through from Waverley Borough Council's Housing Advice Service.

The forms were also sent out to 240 households registered with Waverley Borough Council, that had ticked Dunsfold as their preferred location, as a means of attempting to capture local housing need of people with a local connection but currently not living in the parish.

The forms were hand delivered by local volunteers to all 467 households in the parish in September 2013. In total, 143 forms were returned.

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

### **Survey Findings**

Total Forms Distributed: 417

Total Returns: 143 (NB 30 of these are people with a local connection but living elsewhere)

% Returns: 34% (or 29% if the 20 HHs above are discounted)

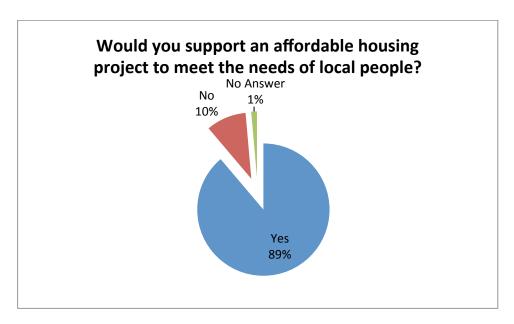
#### PART 1 – ATTITUDES TOWARDS HOUSING

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

As can be seen, the responses were overwhelmingly supportive of the concept of local needs affordable housing with just under 90% in favour.

Yes: 127 No: 14

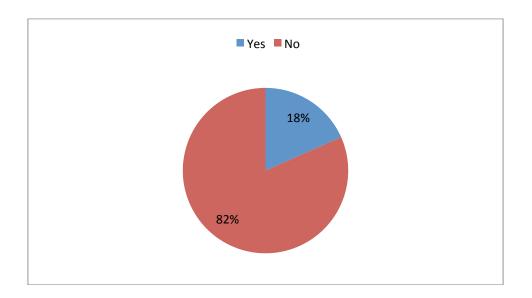
No answer: 2 Total: 143



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

As can be expected, most respondents answered 'no' to this question, but 25 households also stated that this had been the case.

Yes: 111 No: 25 Total: 136



### **Additional Comments:**

107 comments were made. These are listed in the appendix 2.

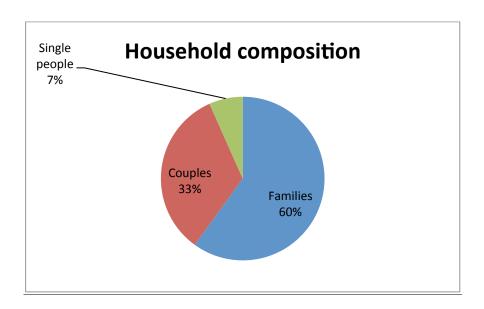
#### **PART 2 – HOUSING NEED**

42 households filled out section 2 or parts of it. 12 of these were not in need of local needs affordable housing, as they either did not have a local connection (6), were owner occupiers able to meet their own housing needs (2), or existing social tenants whose accommodation did meet their needs (2). 2 households also completed the form by accident and were not looking for alternative, affordable accommodation.

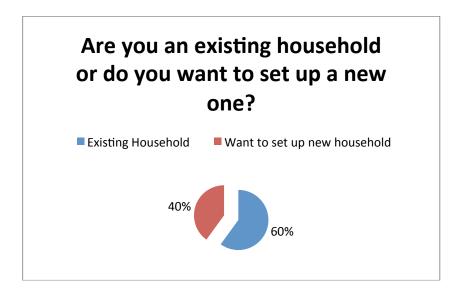
The details of the above households with a local connection have been saved so as to ensure that they can be contacted at a later date should a scheme be built, and their circumstances may have changed.

#### Who is in housing need?

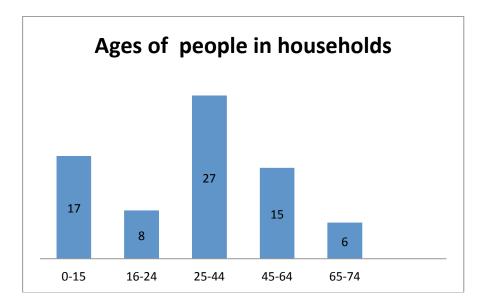
There are 18 families, 10 couples and 2 single people.

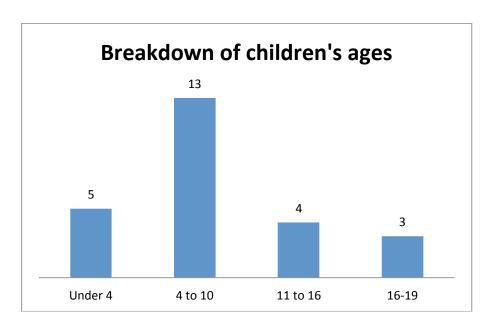


12 of the households are currently living with family, or wish to set up a new household for other reasons. 18 households are existing ones.



A total of 73 people form part of the households in need. Out of these, 25 are children under 18 years old. In total, 36 adults are currently not living in the parish, and 9 of the children are currently not living in the parish – thus, in total, 45 people are looking to return to the parish.

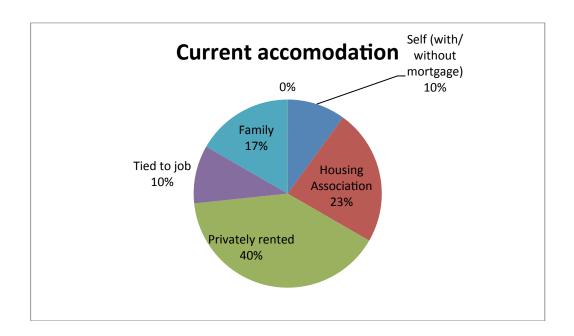




#### **Current accommodation**

A large number of households in need live in privately rented accommodation which is unaffordable to them (12). Just under ¼ of households live in stock owned by Waverley BC or a housing association – the majority of these (8) are local households wishing to return to the parish.

Self (with/without mortgage)	3
Housing Association	7
Privately rented	12
Tied to job	3
Family	5

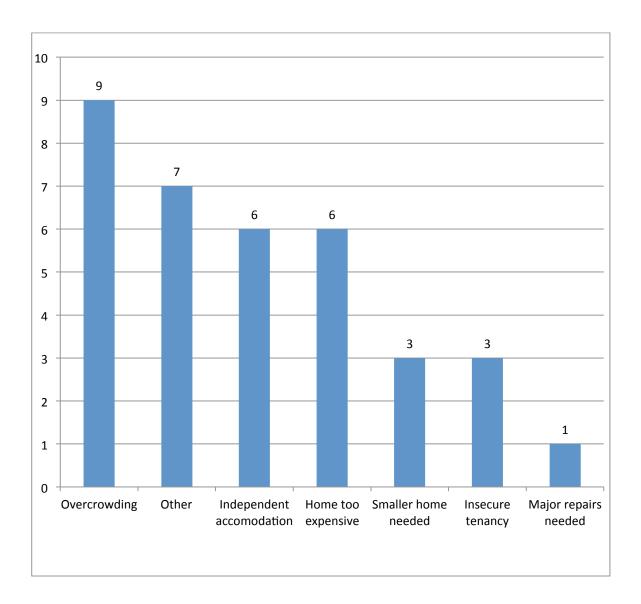


#### Reasons for housing need

The survey form asks for details of why respondents consider themselves to be in housing need, but these statements are self assessed and have not been verified in any other research. However, in the experience of the Rural Housing Enabler, these surveys are relatively accurate, as people do not reply if they feel they could satisfy their housing requirements in any other way.

The graph below illustrates the reasons given by the respondents. As can be seen, overcrowding is the reason selected by most respondents. 'Other' was also stated by a large number and this includes reasons such as divorce. Independent accommodation was stated by those wishing to leave their parent's home, and for those in privately rented accommodation, reducing the cost of your rent was the main reason for wishing to move.

Overcrowding	9
Other	7
Independent	
accommodation	6
Home too expensive	6
Smaller home needed	3
Insecure tenancy	3
Major repairs needed	1

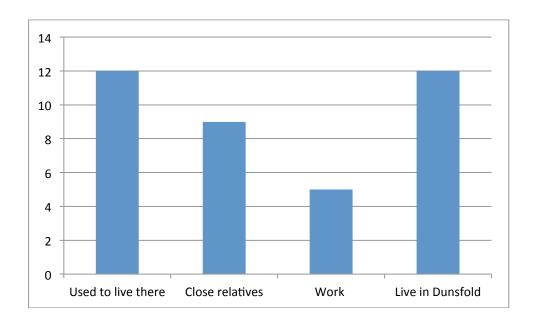


#### **Local Connection**

Respondents were asked to tick as many aspects of their local connection as applied to them, and the graph below shows the local connection of respondents. 12 households are currently living in the parish, which means that 18 households wish to return to the parish.

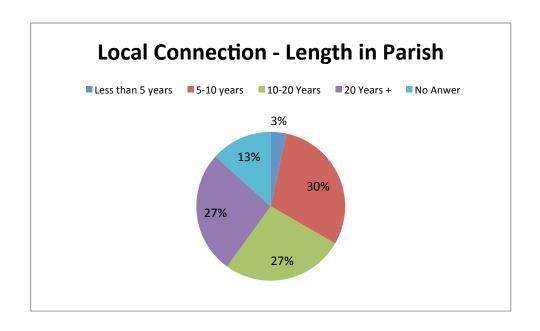
5 of the households currently living elsewhere stated that they had an employment connection to the parish, and 12 stated that they used to live in the parish, and 9 that close relatives were living in the parish currently – e.g. mother, father, sibling. As such all households wishing to return appear to have a genuine local connection to Dunsfold.

Used to live in Dunsfold	12
Close relatives	9
Work	5
Live in Dunsfold	12



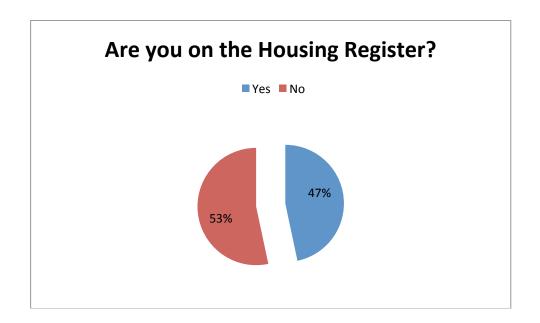
The table below shows the length of stay in the parish for all households. As can be seen, apart from 4 households that did not answer the question, most have a very long connection with the parish.

Less than 5 years	1
5-10 years	9
10-20 Years	8
20 Years +	8
No Answer	4



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

Out of the households in need, 14 indicated that they were on the housing register, which means that the housing needs survey revealed 16 households in housing need not previously known to the Borough Council.



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

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

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

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

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

Size household	Size home eligible for
One adult or couple	One bed
Couple or lone parent with one child	Two bed
Couple or lone parent with two children of the same sex under 16	Two bed
Couple or lone parent with two children of opposite sex under 10	Two bed
Couple or lone parent with two children of	Three bed

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

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

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

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

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

- are living in the village or parish at present or
- are employed in the village or parish at present
- were born and brought up in the village or parish but now live elsewhere or
- have close family within the village or parish e.g. mother, father, brother, sister" 10

"Length of residence or employment is taken into account and priority given to those with the greatest connection. If there are no suitable applicants in the village or parish then applicants from the next neighbouring parish or parishes can be considered on a concentric circle basis. In some cases, whilst other households will still be eligible to be offered the property, preference may be given to applicants with a local connection to a village or parish where a vacancy in the Council's existing stock occurs in that village or parish". 11

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

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

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

#### Size bed wanted

1 bed	3
2 bed	13
3 bed	11
4 bed	1
No Answer	2

11

<sup>&</sup>lt;sup>10</sup> P.39

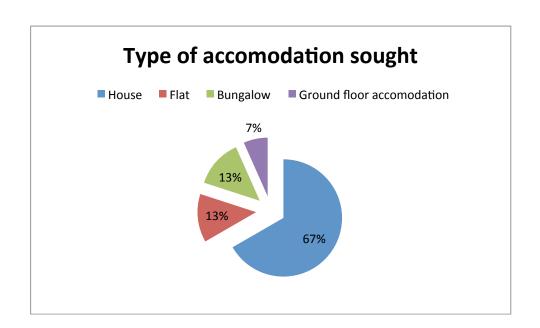
<sup>&</sup>lt;sup>11</sup> Ibid. p.36

As can be seen, the greatest stated need is for 2 and 3 bedroom houses.

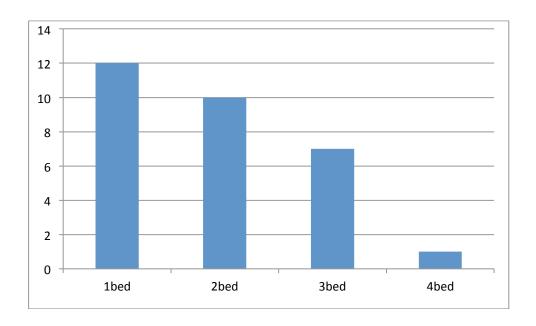


It is also apparent that the majority of households – 20 households – would prefer a house.

House	20
Flat	4
Bungalow	4
Ground floor accommodation	2

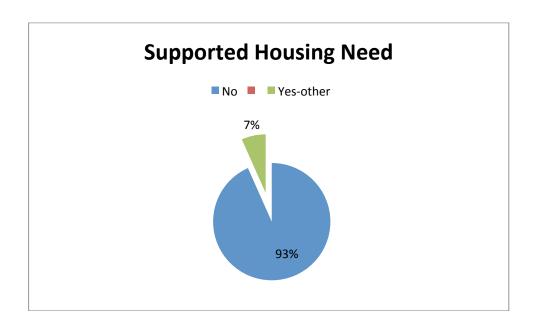


When the *stated* housing need is analysed against Waverley Borough Council's actual allocations criteria, it is apparent that there is a greater actual need for one bedroom properties than stated. This is because there are 10 couples and 2 single people, and as such, given the short supply of affordable housing and the changes to housing benefit, they would normally qualify for a one-bedroom property.

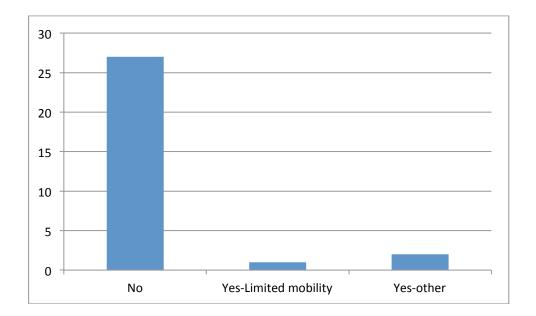


### Supported housing need

Two households indicated that they would need supported housing.

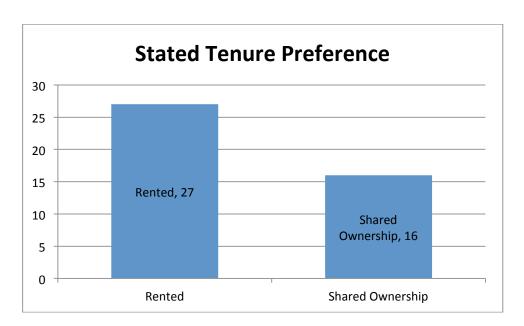


Question 14 also asked whether there was anything that might affect the home needed. One household stated that they had limited mobility, and two households ticked the 'other' box.



#### **Tenure**

Respondents were asked which tenure they would prefer: Rented from a housing association or Shared Ownership. Several households ticked both, but as can be seen, the largest number are looking for a rented home.



## Affordability Calculations 12

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

Shared ownership affordability was based on the price of the existing one bedroom house in Dunsfold that was available for sale in October 2013 for £225,000. This is because this price appears to bear a good correlation with both the cost of an entry level home in Waverley Borough

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<sup>&</sup>lt;sup>12</sup> As per the recommendations by the Department for Communities and Local Government, a household is considered able to afford to buy a home if it costs 3.5 times the gross household income for a single earner household, or three times the household income for dual income households.

as a whole in 2012 (£250,000), but more importantly, it reflects the cost of such a home in Dunsfold itself well for the past five years. This information was used along with the stated information on household income.

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

Potential for shared ownership mortgages was calculated as follows:

40% of £225,000 = £90,000 (Mortgage x 1 income = £25,714 / annum gross income) (Mortgage x 2 incomes = £30,000 / annum gross income)

(Minimum deposit 10%: £9,000)

Affordable Rents per month for Waverley are as follows:

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

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

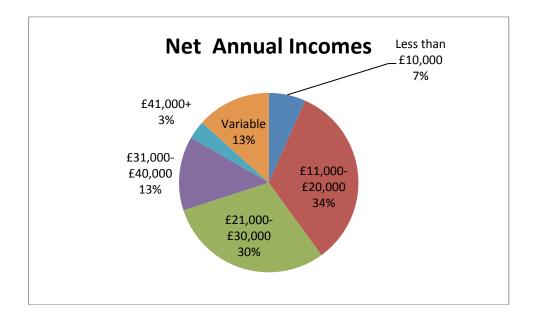
If the rents above were found to cost 25% or less of a households' gross annual income (or 35% of the household's net annual income), they were able to be classified as being able to afford affordable rent. 13

The pie chart below shows a breakdown of the gross annual income of the households in need. As can be seen, 64% of the households earn less than £30,000 net/annum. Four households stated that they income varied.

Less than £10,000	2
£11,000-£20,000	10
£21,000-£30,000	9
£31,000-£40,000	4
£41,000+	1
Variable	4

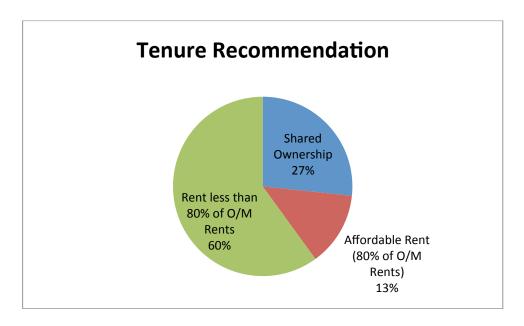
<sup>&</sup>lt;sup>13</sup> the Department for Communities and Local Government Strategic Housing Market Assessment Guide 2007 suggests that a threshold level of 25% of the households' gross annual income to be considered affordable: http://www.communities.gov.uk/publications/planningandbuilding/strategichousingmarket

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



In order to make the stated income information as useful as possible, the figures have been analysed against the existing **affordable rents**<sup>14</sup> in Waverley Borough Council – that is, rents at 80% of open market rates, which is the rent the government asks housing associations to charge as a condition of a grant for developing affordable housing. This information is particularly useful given that there is a growing concern that affordable housing rents are often not affordable in high value areas (such as Dunsfold) even when households are working full-time. As can be seen below, the figures from the Dunsfold survey appear to support this concern.

In terms of the household's capacity to take on a shared ownership mortgage, 8 household would be able to afford to do so and have sufficient savings in order for this to be possible. 4 households would be able to afford 'affordable rent' and a further 18 households should ideally be charged rent which costs less than affordable rent<sup>15</sup>.



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

<sup>5</sup> This figure includes the 4 households which states that their income varied.

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<sup>&</sup>lt;sup>14</sup> The figures are the same as that on p.8 and 25 regarding local housing allowance rates – this is because affordable rents are not allowed to be higher than the local housing allowance rate.

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

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

# Rented accommodation which should ideally be charged at less than 'affordable rent' levels: 18 units

7x 1 bedroom units

6x 2 bedroom units

4x 3 bedroom units

1x 4 bedroom units

#### **Shared Ownership: 8 units**

1 x 1 bedroom units

4 x 2 bedroom units

1 x 3 bedroom units

3 x 4 bedroom units

#### Rented accommodation charged at 'affordable rent' levels: 4 units

4 x 1 bedroom units

#### Recommendations

The survey found that there is a local need for affordable housing in Dunsfold parish (30 households) and from the responses to the survey, it would seem that there is a good level of support from the community for the concept of a local needs scheme. As such, considering a small scheme of homes for local people would seem appropriate.

While the survey indicates that there is a level of housing need equating to 30 units it must be taken into consideration that at such a time as units become available many of those with a registered need may have had their needs met elsewhere. In addition, it is possible that some of those registered will not actually qualify for housing and do not represent a genuine need.

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

#### **Suggested Actions**

#### **Dunsfold Parish Council**

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

#### **Rural Housing Enabler**

- Make the report available to Waverley Borough Council
- o In conjunction with the Parish Council, agree on best way to progress results
- o If the Parish Council wishes to pursue a rural exception site to meet the local need for affordable housing, the Rural Housing Enabler will support Dunsfold Parish Council to undertake a site search exercise to establish the most suitable rural exception site in the parish

#### For queries please contact:

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Email: catherineh:@surreyca.org.uk

# APPENDIX ONE WAVERLEY BOROUGH COUNCIL LOCAL PLAN 2002

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

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

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

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

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

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

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

# WAVERLEY BOROUGH COUNCIL'S PROPOSED CORE STRATEGY SUBMITTED JANUARY 2013 - WITHDRAWN OCTOBER 2013 - UPDATE TBC

#### **Policy CS6: Rural Exception Sites**

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

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

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

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

# APPENDIX TWO ADDITIONAL COMMENTS:

<u>Please note:</u> all comments listed below are those made by households responding to the survey. No attempt has been made by Surrey Community Action to censor or amend these comments, unless0 they identify a particular person or persons, or are of a very offensive or abusive nature. Surrey Community Action and Dunsfold parish council cannot be held accountable for any of the views expressed.

- 1. Any new houses must be given to local people. Dunsfold is a quaint village and must cater for families only not singles. Houses must be affordable, that means around £120,000 mortgage. Anybody moving into the village must be vetted first as to where they came from. Unfortunately the more houses you build the more trouble you are likely to cause. People who have never lived in the village do not understand the village and how quaint it is
- 2. Any extra housing for people who cannot afford to buy their own homes surely must be a positive rather than negative. Family is all important if they can stay close if benefits the old and youngest.
- 3. Village is already over developed.
- 4. Without affordable housing, local communities are breaking down and I would have not been able to move back to the village. Although we are adequately housed in a two bedroom flat, we ideally required three bedrooms as the youngest has sleeping issues and I would like to separate them. Their bedroom is also fairly small and cramped.
- 5. I would rather see more planes at airport than see more houses. The amount of businesses shutting in towns, put houses there not in countryside. The standard of tenant is lower, more antisocial behaviour and no police or stations or council addressing current problems. You don't have resources at current levels, so NO more housing.
- 6. I am not sure there is a need of affordable housing.
- 7. I am in favour of an affordable housing, but this has only got to be for people who live in the village.
- 8. Dunsfold has enough houses, we don't need any more.
- 9. It is of benefit to the entire village to provide "LOCAL" housing to stabilize the population. The village would be infinitely more attractive for younger residents and their families if proper mobile coverage were made available. This would assist residents old + new and their visitors and deliveries.
- 10. Seems reasonable to try and accommodate such people. Any affordable housing must be in keeping with the village such as ones near the village hall.
- 11. Providing the need is there + the site is central.
- 12. A range of housing in terms of cost is required for the village.
- 13. It is important to the vitality of the community to have new younger residents.
- 14.I agree with the affordable housing project, but I am aware that there are residents in Arnold Close who don't have any connections, as stated above, that live there because of who they work for. It seems that the candidates who should be in the affordable housing are not always considered.
- 15. A community needs young people to survive.
- 16. We need to keep local people within our community.
- 17. It would be right to do so.

- 18. Many local residents/offspring of have been priced out of Dunsfold who lived/schooled or work in the locality. Any new housing should be similar to the surrounding older houses. No increase in light pollution should be allowed. Cars should have off road parking.
- 19.1 fully support affordable housing in Dunsfold, I currently live in affordable housing and would like others to be given the same opportunity.
- 20. Helps the young and fosters a community feeling. There are already so many young families in the village we really need to get the school back.
- 21. Dunsfold already has affordable housing; the village is already blighted with far too many monstrous building projects.
- 22. I think this would be good in theory but totally impractical in reality, most youngsters would probably need to move away for employment and most informers would not have a connection. So do not qualify.
- 23. Griggs Meadow was built in the late 70's for the above reasons. It is now full of outsiders from Guildford, Ash, etc. Nugents Close will be next. If the proposed affordable housing goes ahead anyone who is allocated one, should be made to sign that they cannot sell or swop with anyone for at least 10 years. Nugents Close has had problem and already in Arnold Close people have moved. Don't forget we have no school.
- 24. Local needs are central to village life.
- 25. Village has to be viable for shop, pub, and one day perhaps revive the school.
- 26. As long as it is in perpetuity and not cross-subsidised through private for sale or shared-ownership, shared ownership does not guarantee that the affordable housing will remain so in perpetuity, so your question is misleading if the shared-owner staircases the rise up to the max.
- 27. Need to keep the village alive and families together.
- 28. I think we now have support affordable housing provided by the developments.
- 29. More housing needed for the youngest.
- 30. House prices are beyond many of those in the community who would like to remain here.
- 31. There is a need to bring the younger element back to the village.
- 32. Not in favour, but feel any new development should be built where existing new homes are located.
- 33. We feel it is important to offer affordable housing to those who qualify and would like to live in Dunsfold.
- 34. It is important to keep community together in small villages.
- 35. To maintain the local population of the village.
- 36. To maintain local community spirit.
- 37. Good to have a strong base of people who have long association with the village through family history.
- 38. The houses would be built with section 106 and this makes the village insular and any outsiders moving into the village are treated very badly and some are forced to move. New developments like Nugent Close are labelled by locals because of them being owned by social landlords and the infrastructure would not be able to cope if any more houses were built in that particular close. If any more properties were added to Nugent Close or any other development in Dunsfold it would turn the area into a sub part of Dunsfold, these needs to be smaller developments spread apart to avoid stigma.
- 39. Bring younger people to village, village societies need support, support for shops, PO, public.

- 40. There would appear to be shortage of affordable accommodation in the village. I have seen over the years an increasing number of small cottages (more likely to be affordable by younger members of the community) being extended dramatically and then sold on for a profit. This has resulted in a significant shortage of smaller cottages in a lower price bracket. I believe this practice to be widespread and planners should limit the number of smaller properties developed in this way.
- 41. In this economic climate it is very hard to find affordable housing so more is desperately needed in Dunsfold/Cranleigh area.
- 42. Landowners are using the 106 to build; there is a house on this close that has been empty for seven months. The 106 is stopping people from exchanging social housing. If they wish to move out of the area, there is for the size of the village a great deal of social housing, some are on the exchange lists for several years, due to the s106 cannot move to their chosen area, or anyone else move here that hasn't a connection, which is a breach of human rights.
- 43. Yes subject to very small developments.
- 44. I believe it is important part of sustaining a cohesive community.
- 45. We already have one.
- 46. We need more houses for those with family connections or needs for working in the area. I would not object to infilling on land round the proximity of the village if it could be of a reasonable affordable housing.
- 47.I currently live in a shared ownership property and understand the benefits and appreciate the opportunity. I think small developments are the key to the right feel and generate a better community within Dunsfold; any extension of existing schemes needs very careful consideration as the second stage of Nugent Close seemed ill-conceived particularly with regard to parking, drainage, sewer connection and play areas.
- 48. It is reasonable to provide a small number of houses for rent for Dunsfold people. We believe that new houses such as this suggested should be built two or three per year. It would be quite wrong to build an "estate" for the obvious reasons that a gentle and continuous feel should be met. It can only be met by a "trickling of Houses".
- 49. We feel sorry for young people who have to move away from Dunsfold because of a lack of affordable housing.
- 50. The village needs to grow gradually and provide housing for those with a close village connections. I support additional affordable housing only if there is a clean local demand and the affordable housing remains available for those with a close village connections.
- 51. Yes to keep the younger generation in the village.
- 52. Think it is important for residents to live by family and have affordable housing available.
- 53. Dunsfold needs some generation otherwise it will loose what little it has left. What put more people off living here is the accessibility without transport especially on Sunday and Bank holidays and evenings.
- 54. My advice would be depended upon where the development would be located. I am aware that there is need for further housing, there is still scope for further development in the area of Nugent Close and it is centrally located for all village amenities. Other site that has been proposed simply do not comply regard location, drainage, accessibility, etc. This is a rural community; buses are limited as are local facilities. We have not local schools, all them are costs issues.
- 55. Evidence support that "in perpetuity" is no more than a myth.

- 56. Both young and older people (pensioners) dearly hope to be able to stay in the village. A small attractive settlement of flats would be good, or bungalows or small houses. It would be good to be able to offer a primary school as well as affordable housing. Is there any hope the church will allow the completion of the gift, see four wall of school re donation to the village, etc?
- 57. Current high cost of properties available in Dunsfold makes it difficult for both old and young families to settle in the village.
- 58. The village community needs a balance of age groups and needs replenishing. Dunsfold needs to make a contribution to the Waverley Housing requirement. The village settlement boundary stifles any development, other than exception sites.
- 59. Having lived in Dunsfold for 36 years I have seen many young people forced to leave due to lack of affordable housing. The village is at the risk of becoming a dormitory community for wealthy people commuting to London; it has already lost the garage, banks, a pub and two shops left around the school. Without a balanced community, the village will die. Affordable housing is critical to preserve an opportunity for the young to remain in the community, work locally and maintain family contact.
- 60. There is a need for selective affordable housing to encourage young families.
- 61. I emphasize strong connections. Employment at Dunsfold Park should not, alone, meet the desired criteria.
- 62. Houses needed at reasonable prices for young families.
- 63. Keep the village spirit and foundations alive and families together.
- 64. Some affordable in each community would go a long way to helping the housing issue without compromising infrastructure.
- 65. [Yes] because we have our home through the English Rural Housing Association. People already renting through the local scheme should be given the opportunity to progress to a shared ownership property within the scheme.
- 66. The village needs young people in it to keep it alive. Without affordable housing young people have to go elsewhere.
- 67. A living village needs to welcome young couples with a connection to the village.
- 68. My daughter was lucky enough to have obtained one of the shared ownership houses in [] although she has chosen to move after 6 years. It is important that children who grow up in the village should have the opportunity to stay in the village. A village should grow with its youth, providing the new housing is designed to be sympathetic with its surroundings.
- 69. Affordable housing for families.
- 70. Might need it ourselves as old age looms.
- 71. Too many people have been driven out of the area as the present affordable housing was not affordable for most normal people which led to more new people moving in without local connections.
- 72. Without previous affordable developments then we would not be able to live in Dunsfold-currently live at [].
- 73. In my view the cost of homes in Dunsfold has risen well above the count + average + denies young people's ability to buy. Dunsfold is strong integrated community at all levels + to deny young people the prospect of developing through the years to maintain ties with their friends and family...... [Impossible to read]. Many children of long serving residents of Dunsfold have been forced to find cheaper first type homes outside the village; their hope has been to move back when their financial circumstances permit.

- 74. Dunsfold is a living, working village and should stay this way. Unfortunately housing for young families are in short supply; forcing young adults to move out of the area. The Arnold Close development has gone some way towards providing suitable housing, but more along these lines is needed to ensure Dunsfold remains a demographically and socially well balanced community.
- 75. [Yes] Because there are not affordable houses for the young in this village.
- 76. [Yes] But we need to ensure that those who come after the 1<sup>st</sup> occupant remain those with village connections, otherwise after 5-10 years, it will be just another housing estate.
- 77. Local youngsters/children of parents in village would be able to stay in village + if my tenancy collapses I would like the option to stay.
- 78. In reply to this question, while understanding the desire people have to stay near to relatives and live in the village /countryside it would be a great pity to see the village's character change. If many new houses are built at a faster rate than has occurred over the past 17 years, which is the length of time we have lived here, there would inevitably be significant changes no matter how carefully the projects were handled. The village would become altogether busier, with more traffic, more cars parked (\*), more people and so on. When we moved to the village we considered ourselves very fortunate and privileged. We had worked hard for a long time to arrive at a point when we could live in the peace of the countryside somewhere so placed that we could carry on with our work. Without going into long descriptive tracts on previous places we have lived. I feel terribly strongly that more changes to the village could easily take away its (almost) rural character, and that would be both sad and an affront. (\*) As residents of [] we already see a string on cars 'illegally' parked on the [] itself, looking unsightly and damaging the track which was not intended for random parking and was paid for by the Parish Council. The result of this is that we are finding it impossible to keep it intact and looking as it should. Potholes are appearing, gravel is spread onto the Common, people park either of the track, partly or completely on the Common making the ground messy and rutted and destroying the kerb. With more housing this sort of spread would happen all over the place, no matter what assurances are made.
- 79. Schemes like this can help to prevent a "forced migration" where young people more simply to avoid financial demands in an expensive area. With children growing older in our family, it is impossible to see how they would be able to extend on the property ladder without help. My own generation (I am 38) often are unable to do this and the future does not look good.
- 80. [Yes] So younger people can stay in the village.
- 81.[No] The village works so well, shops, pub, etc. It would be a shame to have even more people and new houses.
- 82. Houses in the open market are extremely expensive and not affordable by the young people, who are very important in the village.
- 83. Important to keep family and communities together.
- 84. How can it be in "perpetuity" without constantly having new pressure for more homes? It ends in urbanizations. The affordable housing agenda is a rocket designed to enable developers and landowners to build houses in previously protected areas. This area cannot sustain more houses without unleashing an inexorable mark to urbanization. We owe it to future generations to protect what's left of rural England. The alternative is urban sprawl.
- 85. Dunsfold is an expensive area for property and this would enable younger people, who are important in forming a well balanced community to remain in Dunsfold.

- 86. To contribute to the establishment of a more stable longer term community. Subject to location and appropriateness.
- 87. There are many young people wanting to stay in Dunsfold.
- 88. A lot of village youngsters are growing up, and will need somewhere to live.
- 89. Too nimby to say no. Of course would like them not to interfere with the beauty of the whole Common/Green area, (that is quite nimby I suppose)
- 90. It is important that younger family members can stay in the village. As much control should be exercised to ensure any housing is taken up by villagers, not by outsiders, and when properties becomes available if is not exchanged with others from other areas.
- 91. The third paragraph of Alan Ground's introductory letter says it all.
- 92. To have a thriving community we need people of all ages, we also need appropriate housing for elderly villagers who wish to stay in the village. We need more affordable housing for young families and then consider reopening the school; we need to build communities in Surrey.
- 93. Future development of the village means new housing is essential.
- 94. To live in Dunsfold again would place us near our daughter should anything happen to me. Being back in Dunsfold near our family would give my wife and I some peace of mind in case something happened to me. This would be less of a burden on the council and state in our later years as a family we are close and our daughter would be a good and efficient carer.
- 95. My girlfriend and I are going to get married and would like to move to Dunsfold and start a family there. My dad and granddad lived in Dunsfold for many years.
- 96.I would not be able to afford to buy or privately rent in Dunsfold. I will be enrolling on Waverley Housing list this month.
- 97. Inflated house prices in Dunsfold deem it impossible for young residents to remain in the village. Would need to get a loan/mortgage for a deposit (if able to).
- 98.I know that newly built one level accommodation is required in the village for many elderly widows and widowers, but not necessarily affordable. This survey is about affordable homes but there are many elderly who can afford the properties they need, but no suitable properties are available in the village, i.e. bungalows, attractive low level apartments and so I have attempted to state my views. I am sure that affordable accommodation is required in the village but I know that more owner occupied flats, (low rise) & bungalows are also needed. I can think of 13 widows in the village who might well prefer to downsize into a good quality, spacious more suitable accommodation and would refer you to the Orchard Gardens development at Storrington by Beechcroft as an example of combining affordable and privately owned homes.
- 99. It provides community continuity, family connections and young residents to the village
- 100. Should be a mixed age group development
- 101. The need to keep young families in the village and prevent village 'dying'. It would be nice to see the old school used for accommodation
- 102. The affordable house scheme is open to all therefore not local. We do not need any more houses in Dunsfold lack of infrastructure. There is no need for more affordable housing in Dunsfold. The term affordable is wrong £180K to attain £49% share is very hard to raise, difficult to get a mortgage. The poorer gets rich
- 103. I think all areas should meet young people's affordable housing needs who is going to teach, nurse and work locally otherwise?
- 104. People need a place to live

- 105. A wonderful place to group up, spent several years living there, forced to move away for financial reasons
- 106. Grew up in Dunsfold, would like to move back if financially viable
- 107. It is a desirable area, it seems unfair that those with connections to the village are forced to live elsewhere