



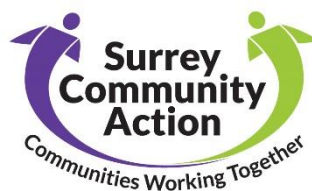
Albury Parish Neighbourhood Plan

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



Housing Needs Survey Report April 2024

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If you require this document in an alternative format, such as large print or a coloured background, please contact Surrey Community Action

Report Summary

This report sets out the results of the housing development survey conducted for the Albury Neighbourhood Plan which took place in January 2024 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:

- Surveys were sent to 513 households. A total of 128 responses were received giving a return rate of 25%.
- 78% of all respondents indicated they were well housed.
- 81% of respondents were homeowners (including Shared Ownership).
- 67% of respondents were not looking to move to alternative accommodation in the Parish.
- 57% of respondents expressed a need for small family homes (two-three bedrooms).
- 42% of respondents expressed a need for starter homes.
- 28% of respondents expressed a need for retirement housing.
- 54% of respondents favoured open market sale for future new housing development.
- 31% of respondents favoured Shared Ownership.
- 29% of respondents were in favour of affordable rent.
- 22% of households were looking to move within the Parish in the next five years, a further 18% were unsure.
- 40 households went on to complete part two of the survey (Those looking to move to alternative accommodation in the Parish in the next five years).
- Downsizing (due to accommodation or garden size) and unaffordable rent, closely followed by the need to be nearer to village facilities and to start a first home, were the most cited reasons to move within the Parish.
- The survey identified 17 households with a local connection in need of alternative accommodation, as shown below.

Housing Association Rent (eight)

- 4 x 1 bed bungalow*
- 2 x 1 bed flat*
- **1 x 2 bed house**
- 1 x 3 bed house

- **Housing Association Shared Ownership (four)**

- 1 x 2 bed house at 17% share
- 1 x 2 bed house at 32% share
- 1 x 2 bed house at 34% share
- 1 x 3 bed house at 23% share

Open Market (five)

- 1 x 1 bed bungalow
- 3 x 2 bed bungalow
- 1 x 1 bed sheltered housing bungalow or ground floor flat

- Consideration should also be given to the 19 households registered on the Housing Register with Guildford Borough Council with a local connection to Albury Parish.

Rent (nineteen)

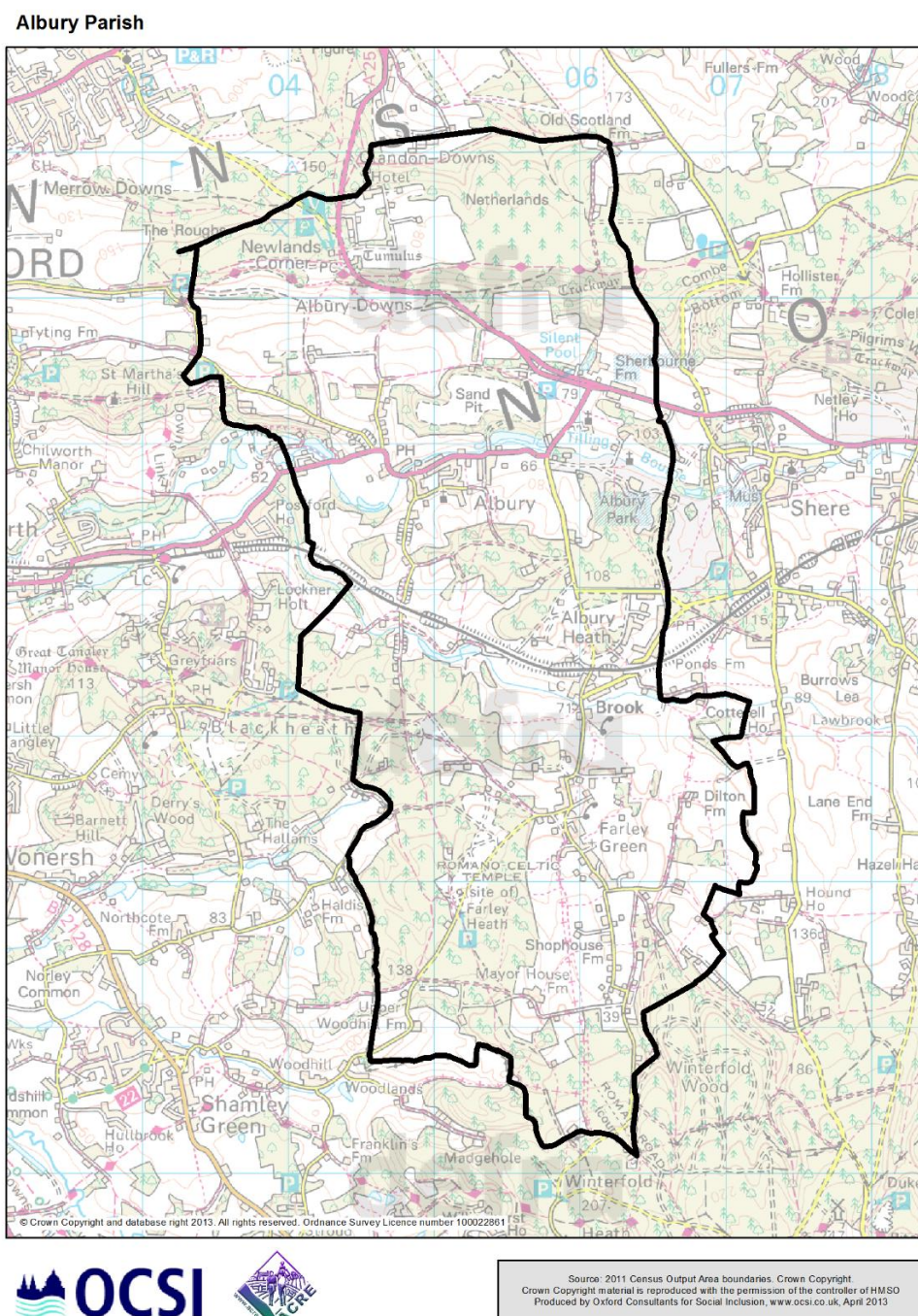
- 17 x 1 bed property*
- 2 x 2 bed property

(A household assessed as in need of a **two-bed house** to rent indicated that they were on the local Housing Register. If homes were brought forward as a result of this survey work overall numbers should be discounted by one to prevent double counting.)

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 opinions 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.

Figure 1. Albury Parish map, ONS Census 2021



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 500 households, it lies just over 5 miles from Guildford and sits within the Green Belt, it is regarded as a National Landscape 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 46 Listed buildings in the Parish, including 2 scheduled monuments and Grade I and Grade II Listings. The village has a distinctive architectural design, with many properties having tile hung upper floors, ornate Pugin designed chimneys and a flint brickwork lower half.

It is 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, football, bowls, history society, art classes, pilates classes, allotments and a recreation ground to name a few. The Tillingbourne River flows through the village and land managed by the Parish Council provides residents with a beautiful setting in which to relax.

Development in the village is limited, with few opportunities to develop within the settlement



boundary. In the past five years there have been a number of extensions to buildings, a barn conversion, a change of use from an office to two two-bedroom apartments on The Street, a sub-division of a three-bed flat to two one-bed flats in Church Lane, a replaced bungalow in Church Lane with a terrace of four two-bedroom houses, and a pair of three-bedroom houses and a four-bedroom house have been built in Little London.

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

Local and National Picture

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 National Landscapes, 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 three to four 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 this makes it very difficult for families to be able to afford to live in 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.

Defining 'Affordable' Housing

In recent years it has become more difficult to agree exactly what is defined as affordable housing. The most referred to definition of affordable housing is set out in Annex two to the National Planning Policy Framework (NPPF).

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

This is the definition that local planning authorities apply when making provision within their areas to meet local demand/need for affordable housing. The most recent version of the NPPF was updated in September 2023. The NPPF definition includes social rent, as well as a range of intermediate rent and for-sale products.

The Affordable Housing Commission (2020) concluded that “*many*” of these products “*are clearly unaffordable to those on mid to lower incomes.*”

Tenure Types

Open Market

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

Affordable Housing tenures

Discounted Market Sale

The product is discounted by a minimum of 20% and up to 50%, usually in perpetuity, to those with a defined need. The discount is applied at each point of sale, following valuation. The defined need may be financial and/or geographical or linked to local salary levels, for example. In high value areas such as Guildford a 20% discount may still be unaffordable to those on average incomes and where the discounts will often need to be greater than the minimum 20% discount. Local connection criteria are applied to such schemes and eligibility criteria is set by the Local Authority.

For example, 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.

Shared Ownership

A portion of the property is purchased, and the remaining portion is rented, typically from a housing association. This housing tenure can offer a suitable alternative for those with very small deposits as it offers the opportunity to gain a foot on the housing ladder, whilst building up some equity in the property. Recent changes by the government to the Shared Ownership Scheme mean that purchasers can now buy shares as low as 10% of the property cost. However, this does mean that the rental percentage will be higher too.

When a property has been built on a Rural Exception Site the maximum percentage that can be owned is 80%. This ensures the property always remains available as affordable housing within the Parish and is not available to be sold on the open market.

In some cases, it can be possible for the total rent and shared ownership mortgage payments to be more than typical mortgage repayments, although some shared owners would not have been able to access a high street mortgage for the whole of the property price. Problems have also arisen on re-sale, where a homeowner has 'staircased'¹ by buying a higher proportion of their home. The re-sale price has been unaffordable for those looking to purchase such a property type, particularly because to be eligible the income level for this tenure type is currently capped by the government at £80,000 per annum.

First Homes

Seen as a replacement to the discontinued Starter Homes, First Homes are the Government's preferred discounted market tenure and should account for at least 25% of all affordable housing units delivered by developers through a planning obligation on qualifying sites. There is not a First Homes requirement on Rural Exception sites or schemes for 100% affordable housing.

Guildford's First Homes Approach key points are listed below:

- Available to local first-time buyers
- They will be sold with a minimum discount of 30% against the open market value.
- The discount will be passed on to future buyers when First Homes are resold.
- Purchaser/s should have a combined annual household income not exceeding £80,000 in the tax year immediately preceding the year of purchase.
- After the discount has been applied, the first sale must be at a price no higher than £250,000.
- For the first three months they will be sold to people who live in or have a work connection to Guildford and who want to stay in the community but are struggling to purchase a home at market prices.
- After three months the developer can sell the property to someone with no local connection, provided that they still qualify as a first-time buyer and are within the household income limit. The same local connection criteria will be applied in Guildford as are used in the Council's published Housing Allocation Scheme. Discount levels and price caps do not change.
- If there is no sale after six months in total, the developer will be able to switch the First Home into a normal market sale home (with what would have been the value of the discount returned to the Council post sale) or for the Council to purchase and use as other affordable housing.

Affordable Rent and Social Rent

Historically the guide to what is affordable has been 30-35% of a household's net income. For some people even these 'affordable rents' in high value areas such as Guildford can now be unaffordable to people in housing need. Affordable Rents are defined in the NPPF as a maximum of 80% of open market rents.

¹ This term refers to the act of increasing the percentage of ownership.

In 2017 the Government re-introduced social rented properties as being eligible for grant funding. In general, social rents are around 55% of market rent. Social rents are regulated by the Government. There is a formula for setting the rent levels. Guildford Borough Council social rent levels are obtainable from Core Lettings Data Social Housing at [Statistical Data Return details social housing rent levels - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/statistics/statistical-data-return-details-social-housing-rent-levels).

There are maximum income and savings eligibility criteria applied to those wishing to join the Council's Housing Register, which is the primary route to accessing properties at affordable or social rent levels. Those with a gross income of over £70,000 for families, £60,000 for couples and £40,000 for a single household income, and or savings/assets more than £30,000 will not qualify. Further details on these criteria can be found in GBC's Housing Allocation Scheme available on their website. 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.

Local Housing Demographics

Census data

Housing statistics from the 2021 Census have been published for national and district level. However, the figures for Parishes have not yet been published in full. Currently, only the percentages for Parish level have been published. Furthermore, it is important to note that caution needs to be used when comparing 2011 and 2021 statistics as the categories have been grouped together differently.

In 2021, the current census data publication grouped detached, semi-detached and terraced houses together (figure 3). In 2021, there is a change in the definition regarding caravan or other temporary accommodation.

The 2021 Census took place during the COVID-19 pandemic which led to some census challenges as more people than normal were living away from their usual address. While every effort was made by the ONS to account for this, there may be a small residual impact.

Housing stock

Like so many other rural areas in Surrey, Albury is dominated by detached properties with the percentage of detached homes, 47.9%, being more than double that of the England average, 22.3% (figure 2) in the 2011 Census figures.

The number of flats/maisonettes or apartments, 9.4%, in the 2021 Census (figure 3) falls well below the England average, 22.2%.

Figure 2. Housing stock in Albury Parish in 2011 Census in England²

Whole houses or bungalows- detached houses	Whole houses or bungalows- semi-detached houses	Terraced houses
243	137	59
47.9% of dwellings (England average = 22.3%)	27.0% of dwellings (England average = 30.7%)	11.6% of dwellings (England average = 24.5%)
Flats (purpose built)	Flats (part or converted, shared house & in a commercial building)	Caravan or other temporary accommodation
28	36	04
5.5% of dwellings (England average = 16.7%)	7.1% of dwellings (England average = 5.4%)	0.8% of dwellings (England average = 0.4%)

Figure 3. Housing stock in Albury Parish in 2021 Census in England³

Whole houses or bungalows- detached houses, semi-detached or terraced	Flats, maisonettes, or apartments	A caravan, mobile or other temporary structure
84.1% of dwellings	9.4% of dwellings	6.6 % of dwellings
England average = 77.4%	England average = 22.2%	England average = 0.4%

Property household tenure

Figure 4. Property household tenure in Albury 2021 Census, percentages, in contrast to England⁴

Whole houses or bungalows- detached houses, semi-detached or terraced	Flats, maisonettes, or apartments	A caravan, mobile or other temporary structure
84.1% of dwellings	9.4% of dwellings	6.6 % of dwellings
England average = 77.4%	England average = 22.2%	England average = 0.4%

Housing that is owner occupied (Owned outright or with a mortgage or shared ownership)	Housing that is social rented	Housing that is private rented or lives rent-free
64.5%	8.8%	26.7%
England average = 62.3%	England average = 17.1%	England average = 20.6%

² Source. ONS, Census 2011 (Table KS401EW)

³ Source. ONS, Census 2021-Build a custom area profile.

⁴ Source. ONS, Census 2021-Build a custom area profile.

Figure 5. Property household tenure in Albury 2011 Census, percentages, in contrast to England⁵

Housing that is owner occupied	Housing that is social rented	Housing that is private rented	Other rented accommodation-including rent free
301	41	101	36
62.8 % of households (England average = 64.1%)	8.6 % of households (England average = 17.7%)	21.1% of households (England average = 15.4%)	7.5% of households (England average = 2.8%)

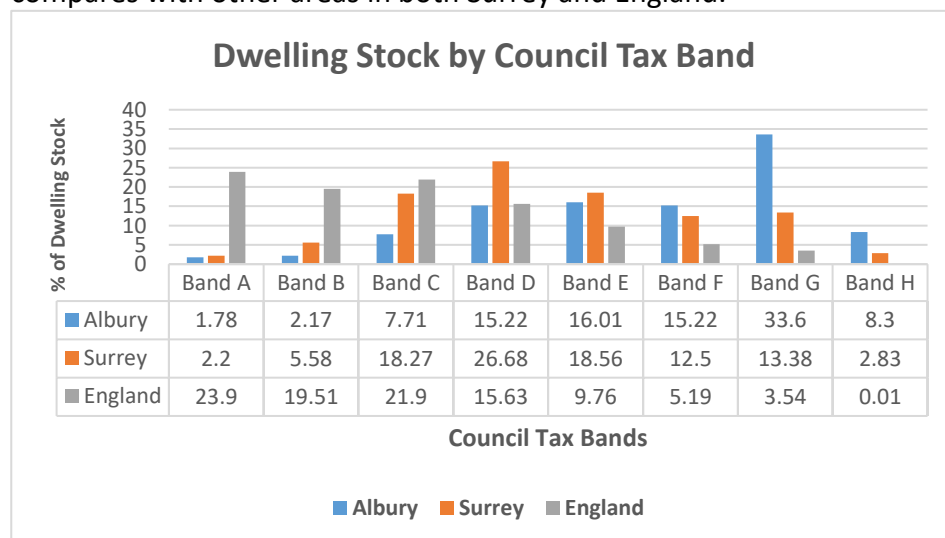
With regards to property tenure, in Albury (Figure 4 & 5):

- Albury sits just below the average for England in the 2011 Census and just above in the 2021 Census, for the proportion of households that own their own accommodation. 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 8.8%, 2021 Census, is social rent (which is almost half the England average) whilst private rent sits at 26.7% which is 6.1% higher than the England average.
- 26.7% of the household tenure, in 2021, is privately rented, or is living rent free.

Council Tax banding

Figure 6. Council Tax Banding in Albury, Surrey and England, 31st March 2023⁶

Figure 6 illustrates the proportion of properties in each council tax band. Albury has a significantly higher percentage of properties in Bands G and H. These price bands are set nationally, so can help show how the cost of all local property (not just those properties that have recently been sold) compares with other areas in both Surrey and England.



⁵ Source. ONS, Census 2011 (Table QS405EW)

⁶ Source. Valuation Office Agency, Albury/UK Government-Council Tax: stock of properties, 2023 ,England- Table CTSOP1.0, Surrey-Table CTSOP1

Local housing market

Property prices and affordability

A search was undertaken in March 2024, when seven properties were on the market in **Albury Parish**, and these ranged from £495,000 for a two-bedroom apartment to £2,000,000 for a five-bed detached property.

Figure 7. Current Property for Sale in Albury Parish⁷

Type	No of Beds	Sale Price
Apartment/Flat		
	2	£495,000
	2	£565,000
	3	£1,600,000
Terrace		
	2	£650,000
	3	£675,000
Detached	4	£1,350,000
	5	£2,000,000

A search was undertaken in March 2024, when 17 properties were on the market in the **GU5 9 postcode area**, and these ranged from £479,000 for a two-bedroom apartment to £2,000,000 for a five-bed detached property.

Figure 8. Current Property for Sale, GU5 9⁸

Type	No of Beds	Sale Price
Apartment/Flat		
	2	£479,000(spacing)
	2	£495,000
	2	£565,000
	2	£495,000
	2	£565,000
	3	£1,600,000
Terrace	2	£560,000
	2	£600,000
	2	£650,000
	3	£675,000
Semi-detached	2	£799,950

⁷ Source. Zoopla, February 2024, taken from HM Land Registry

⁸ Source. Zoopla, February 2024, taken from HM Land Registry

	3	£899,950
	4	£795,000
Detached	4	£1,350,000
	4	£1,350,000
	5	£2,000,000

Figure 9, below, shows data from the land registry office. It illustrates the average price paid in the GU5 9 postcode area between 2020-2023. As the table shows, there is a range of prices for the differing types of property.

Figure 9. Average Price Paid Data 2020-2023⁹

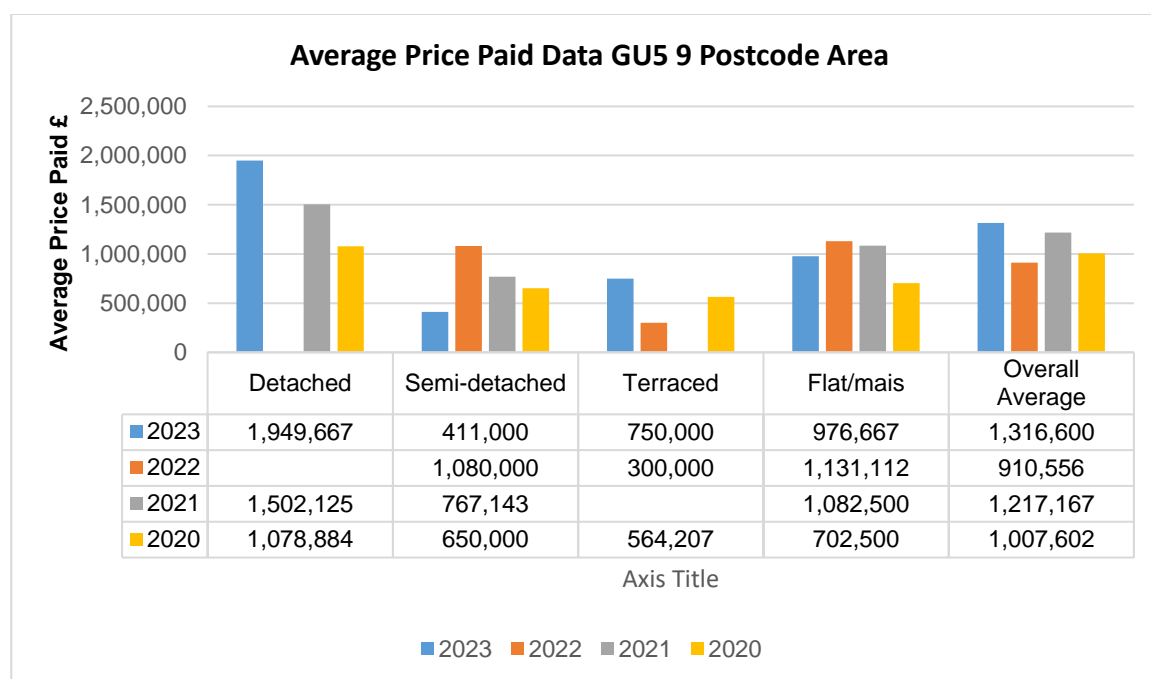
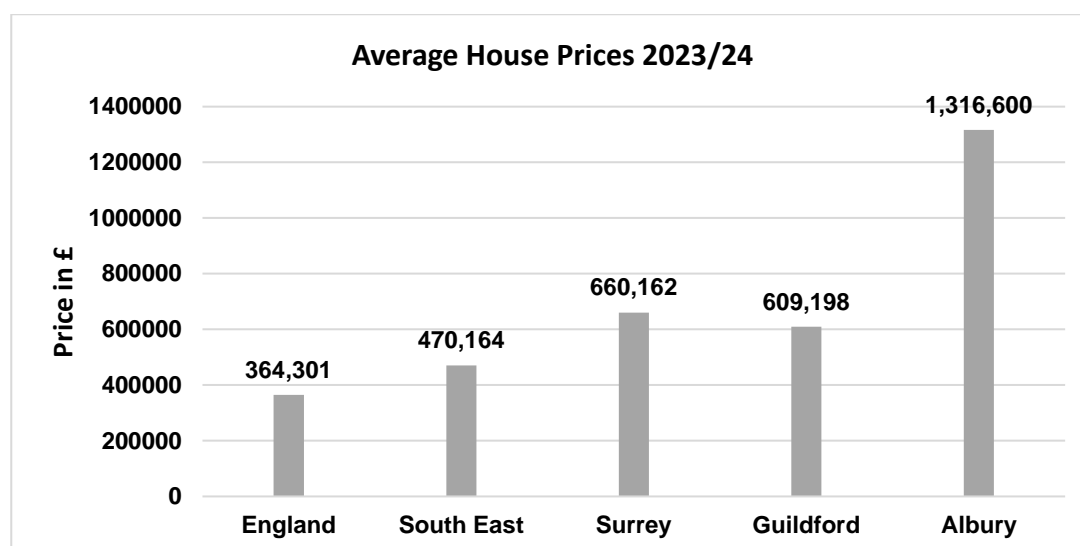


Figure 10, below, illustrates how expensive house prices are in Albury Parish locally in contrast to regional, national and local data figures.

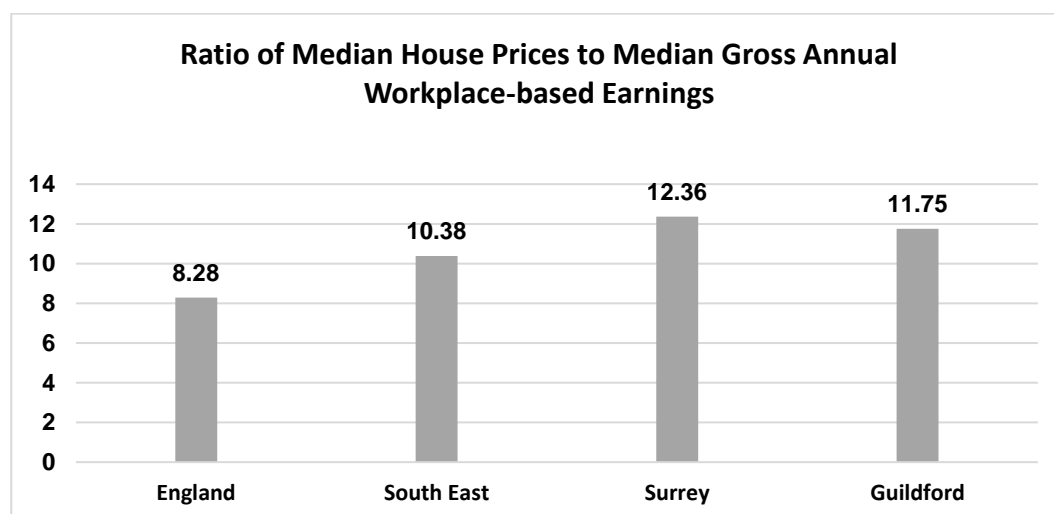
⁹ Source. Zoopla, February 2024, taken from HM Land Registry

Figure 10. Average House Prices 2023-2024¹⁰



Figures 11 and 12 illustrate the house prices to gross annual earnings ratios. The County of Surrey has the highest median house price ratio in England at 12.36. This is also the case in regard to the lower house price affordability ratio of 12.24.

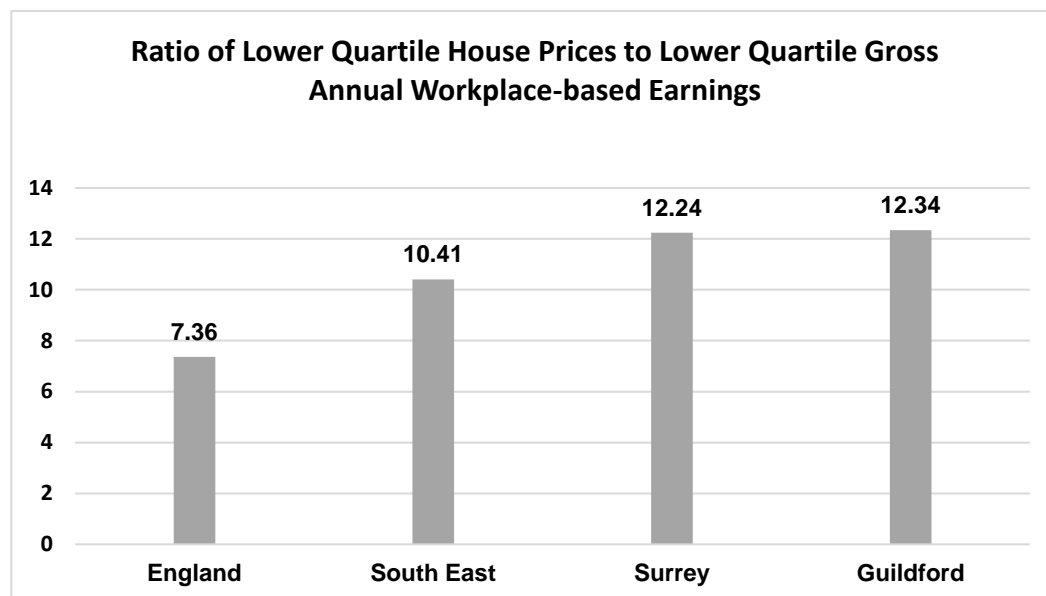
**Figure 11. House Price to Earnings Ratio 2020-2022¹¹
(median affordability ratio)**



¹⁰ Source. Zoopla, February 2024, taken from HM Land Registry

¹¹ Source. ONS, 2023, Figure 5, House price to earnings Ratio, Table 1c- 6c

Figure 12. House Price to Earnings Ratio 2020-2022¹²
(lower affordability ratio)



For Guildford, the median house price is now 11.75 times the median salary and the lower quartile house price is 12.35 times the lower quartile salary.

Figure 13 illustrates the lower quartile and median gross annual workplace-based income. This helps to demonstrate how unaffordable properties in Albury Parish are for median and lower quartile earners.

Figure 13. Lower Quartile and Median Gross Annual Workplace-based (full time) Income¹³

Median gross annual workplace-based income	2022 £
England	33,208
Southeast	35,658
Surrey	40,459
Guildford	42,969
Lower quartile gross annual workplace-based earning	2022
England	24,443
Southeast	25,923
Surrey	29,011
Guildford	30,396

¹² Source. ONS, 2023, Figure 5, House price to earnings Ratio, Table 1c- 6c

¹³ Source. ONS, 2023, Figure 6. Lower quartile and Median gross Income, Table 1b-6b

The following table illustrates a range of the lowest sold prices for Albury Parish in the last 12 months, and the necessary income levels assuming a range of loan rate values and 10% deposit. There were no semi-detached houses sold in the last 12 months.

Affordability calculations for Albury Parish

Figure 14. Houses, Sold in the last 12 Months (cheapest by type)¹⁴

Property Type	Flat	Terrace	Semi-detached	Detached
Value	£460,000	£750,000	0	£1,084,000
10% deposit	£46,000	£75,000		£108,400
Income to loan rate x 3	£138,000	£225,000		£325,200
Income to loan rate x 3.5	£118,286	£192,857		£278,743
Income to loan rate x 4	£103,500	£168,750		£243,900

Even if you were to take the cheapest property on the market in Albury, a one bed flat that sold for £460,000 you would need an income of £118,286 for a mortgage at x 3.5.

Private rental market and affordability

There were no properties available to rent, in Albury Parish, in March 2024.

A one-mile radius search of Albury showed 13 properties:

Figure 15. Private rental properties¹⁵

(1 mile radius from Albury)

Type	No of beds	Monthly rent
Flat	2	£1,995
	2	£2,250
Semi - detached	3	£3,750
Detached	3	£2,600
	3	£6,000
	4	£3,550
	5	£12,000
	6	£10,000

The properties available within a one-mile radius of Albury ranged from £1,995 for a two-bed flat, £3,750 for a three-bed semi-detached house and £12,000 for a five-bed detached house.

¹⁴ Source.Rightmove, taken from HM Land Registry, March 2024, Albury Parish, Houses sold in the last 12 months.

¹⁵ Source. Rightmove, March 2024, Houses for rent in a 1 mile radius from Albury

It is difficult to research rental figures for the area due to the wide variety of types of property available, some of which are unique.

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

In Guildford, the LHA¹⁶ rates for 2024/25 in the Guildford area are as follows:

Figure 16. Local Housing Allowance rates (1 April 2024 – 31 March 2025)¹⁷

Local Housing Allowance rates (1 April 2024 – 31 March 2025)		
Number of Bedrooms	Maximum Weekly Rate	Maximum Monthly Rate
Shared	£118.52	£515.00
One	£218.65	£950.00
Two	£281.92	£1,225.01
Three	£340.60	£1,479.99
Four	£455.21	£1,978.00

Current Affordable Housing

Guildford Borough Council currently owns 24 properties in the Parish.

Figure 17. Social Housing Stock – Albury¹⁸

Property Type	No of units
1 bed bungalow	1
1 bed flat	6
2 bed bungalows	1
2 bed flat	8
2 bed houses	3
3 bed houses	4
4 bed houses	1
Total	24

In addition, English Rural Housing Association own 15 properties, 10 affordable rent and 5 Shared Ownership.

¹⁶ Source. Guildford Borough Council

¹⁷ Source. Guildford Borough Council

¹⁸ Source. Guildford Borough Council

As of April 2024, there were 19 households on the Housing Register who have a local connection to Albury Parish. Their need is broken down as follows:

17 x 1 bed property
2 x 2 bed property

The number of people on the Housing Register at the time of the last housing need survey was 23:
15 x 1 bed property
6 x 2 bed property
2 x 3 bed property

Figure 18. Average weekly net social rents rates in Guildford

Property size	Weekly
1 Bed Bedsit	£91.72
1 Bed	£100.49
2 Bed	£120.05
3 Bed	£136.24
4 Bed	£146.96
5 Bed	£156.66
6+ Bed	£180.86

Housing and Development Survey- Method

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 ranges 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. Nor does the survey purport to assess the entirety of housing need in the area.

A household may comprise a family, a single person or a couple, and a dwelling may contain more than one household in housing need.

The forms were posted to all households who were listed with the local authority in January 2024 and householders were supplied with reply paid envelopes. There was also an option to complete the survey online. A total of 128 responses were received giving an overall response rate of 25% which is quite acceptable for a survey of this kind. The 2018 survey also had a response rate of 25%.

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

Figure 19. Survey data

		Completed Online	Hard Copy
Total distributed	513		
Total returned	128	35	93
Return rate	25%		

Please note that findings are based on 128 responses but not everyone responded to every question and percentages have been rounded up/down so may not total 100%.

A copy of the cover letter and survey form can be seen at Appendix A. Individual responses have been anonymised and are not shared with any third party. Please note that the numbering on the online and paper-based survey differed.

The Parish Council approached some local community hubs and asked them to advertise the survey. These included for example the Village School, Post Office, Local Hall, Public Houses and St Peter and Paul's Church in Albury and St Michael's Church in Farley Green. A copy of the poster displayed can be seen at Appendix B. They also contacted local social groups to inform them and ask if they would publicise the survey. The Parish newsletter and social media (Facebook and the Parish website) drew attention to the survey.

It should be noted that although housing needs surveys are only ever a snapshot in time it is accepted practice that the resulting data is considered to have a 'shelf-life' of five years.

Analysing need

Confidential information was provided by households in response to Part two, to aid the analysis of need. This is confidential and is not reproduced herein. Respondents preferences do not necessarily match with the analysed need. When analysing need the most suitable accommodation is matched to the financial ability of a household and its household composition.

For example, a couple with a young child, a joint income of £30,000, no savings or equity, and seeking a three-bed owner occupier home would be analysed as requiring a two-bed house to rent from a housing association.

In assessing the preferred need, income levels and potential property prices are considered to ensure that any proposed future housing development would meet the needs of those to be housed. Mortgage lenders use a multiplier of annual income to determine how much can be borrowed, either solely or jointly. Although there are no specific rules around mortgage income multiples, 4 - or 4.5 - times annual salary (for a single applicant or 3.5 or 4 if you are applying jointly) is often used as the basis of initial calculations. The size of deposit relative to the value of the property can impact how much can be borrowed as a bigger deposit mitigates risk for lenders, though the average minimum deposit requirement is generally 10%. Where a respondent indicates a preference for shared ownership their ability to enter into such an arrangement is assessed using the information provided. The mortgage and deposit that the respondent could raise is compared against a comparable owner-occupied property in the local area. If it appears that the respondent could not enter into a shared ownership arrangement as they have a limited, or no, deposit they are re-classified as being in need of rented accommodation.

Similarly, where a respondent indicates a preference for a market home their ability to enter into a mortgage, where it is required, is assessed including the ability to raise a deposit. Having assessed whether the respondent could reasonably acquire a suitable mortgage if they could not do so they are re-classified as needing either a shared ownership property (with a suitable deposit) or rented

property (without a suitable deposit). Mortgages of 35 years rather than the traditional 25 years are becoming more common, particularly amongst first-time buyers.

Guildford Borough Council Housing Bedroom Allocation Policy for those looking for affordable housing. Is based on several factors. The number of bedrooms that a household is entitled to is based on several factors such as the number of children, their ages and gender. In elderly or disabled households, allowances can be made for carers. The Housing Allocation Policy for Guildford Borough Council outlines who is eligible for what size property. See Appendix C.

Survey Results

Part 1

Q1. Where in the Parish do you live?

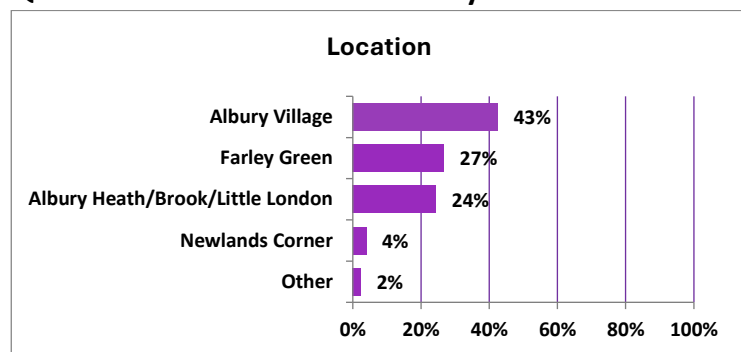


Figure 20. Base: 127 respondents

43% of all respondents reside in Albury Village, 24% in Albury Heath, Brook, Little London and 27% in Farley Green.

Q2. How would you describe your current housing situation?

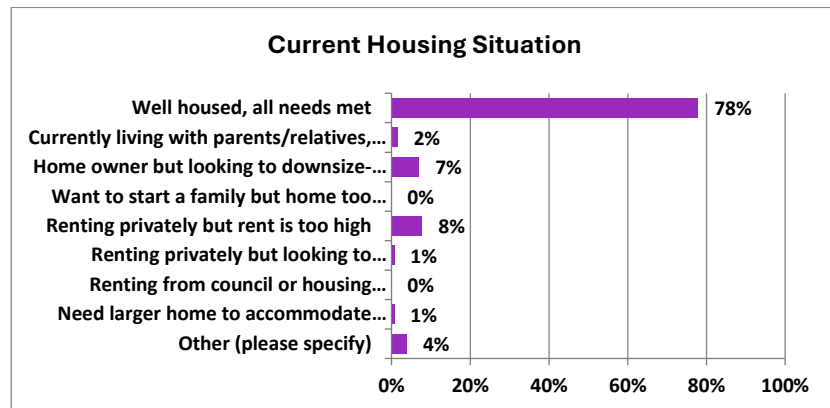


Figure 21. Base: 127 respondents

78% considered themselves well housed, 8% (10 households) were renting privately but felt it was too expensive and 7% were homeowners looking to downsize. Under 'other' two respondents were in tied accommodation and one respondent was waiting for planning permission for redevelopment.

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

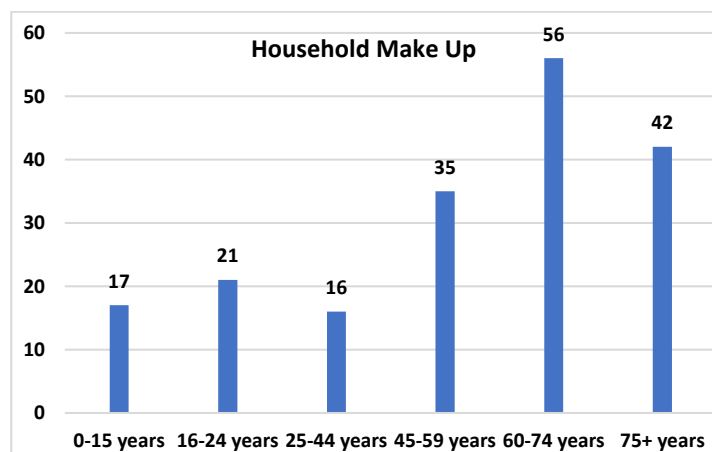
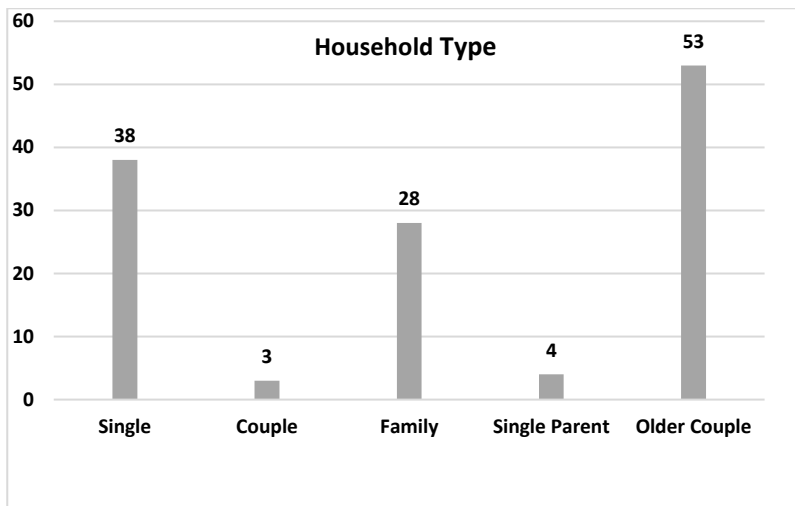


Figure 22. Base: 126 respondents

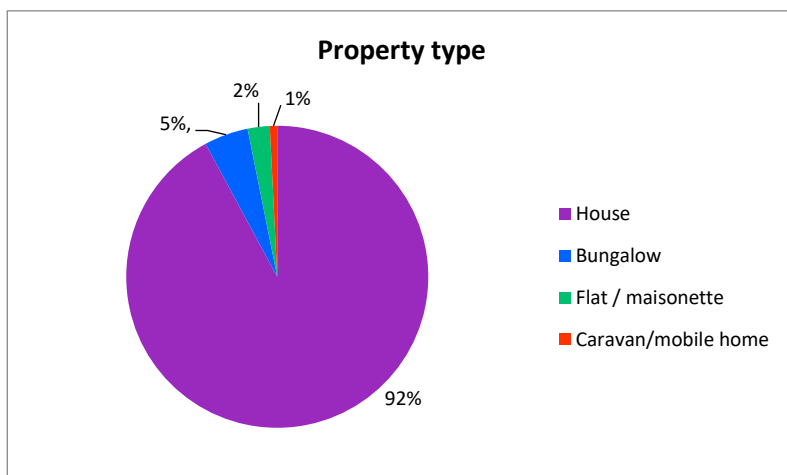
The largest representation was from those aged 60+, followed by the 45-59 age group.



44% of those responding were couples, of which 80% were aged 60+.

Figure 23. Base: 126 respondents

Q4. How would you describe your home?



92% of respondents lived in a house with just 2% living in a flat.

81% of respondents were owner occupiers, with 13% renting privately and 1% renting from a housing association or council.

Figure 24. Base: 127 respondents

Q5. How would you describe the tenure of your home?

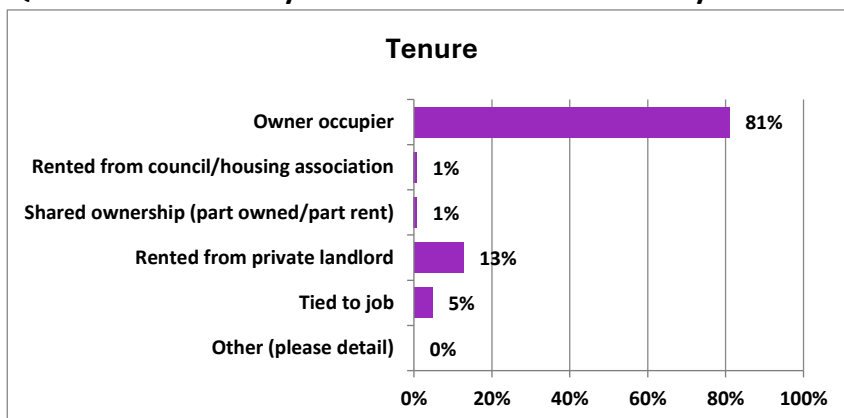


Figure 25. Base: 126 respondents

Q6. How many bedrooms does your home have?

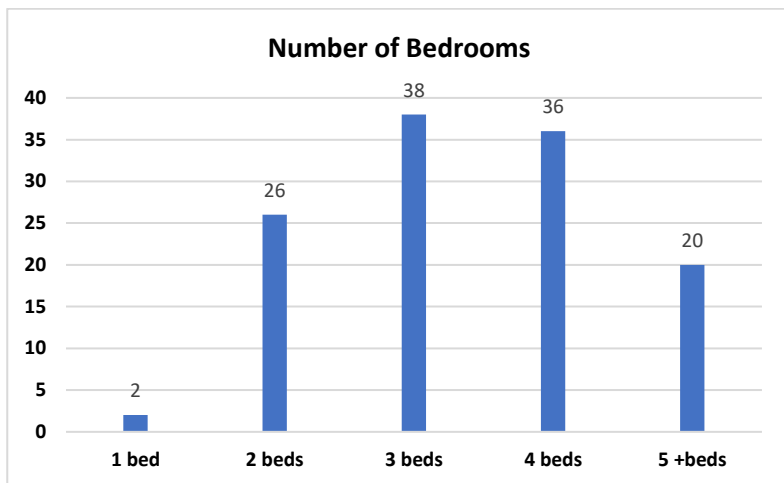


Figure 26. Base: 122 respondents

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?

10 confirmed this to be the case of which 6 stated this was because they could not afford to buy/rent.

Q9. Please see Part 2

Q10. In terms of housing what type of new housing do you think is needed? Please tick as many options as you agree with.

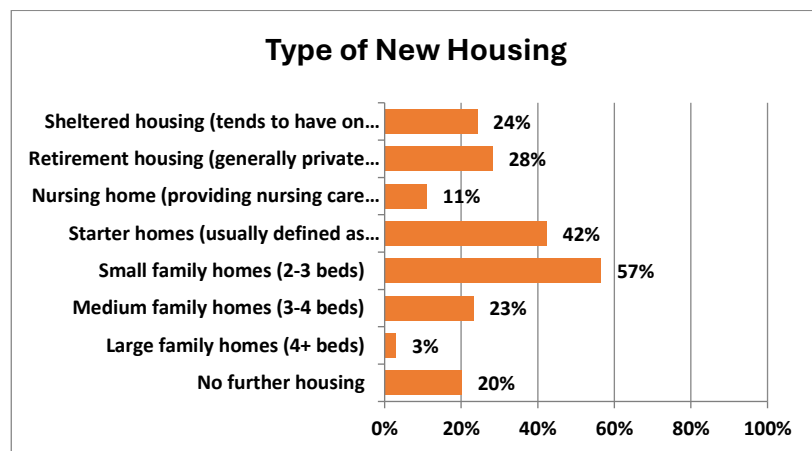


Figure 27. Base: 99 respondents

Q11. What tenure would you like these homes having? (more than 1 answer was allowed)

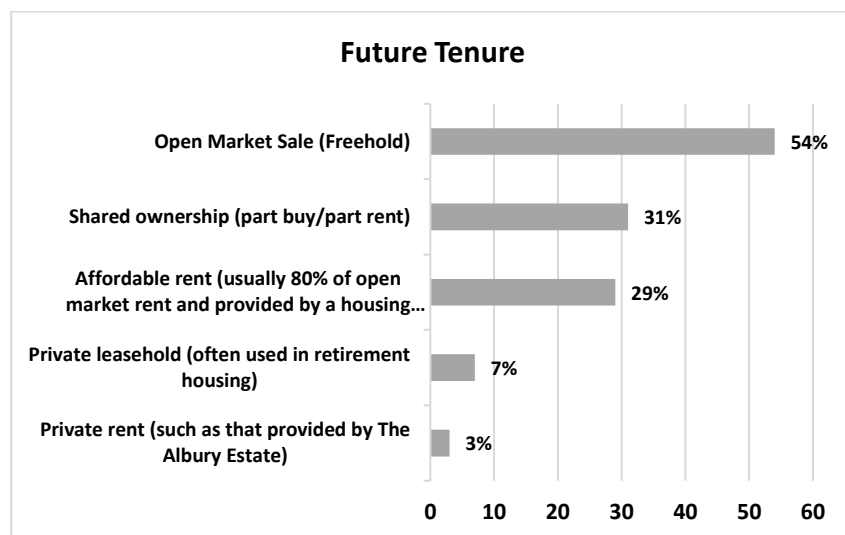


Figure 28. Base: 69 respondents

Respondents could tick as many options as they agreed with.

57% gave a preference for small family homes, 42% for starter homes followed by 28% in favour of retirement housing. Only 3% wished to see larger family homes and 20% were in favour of no further development.

54% gave a preference for open market homes, 31% for shared ownership and 29% for affordable rented homes.

Q12. Do you have any further comments to make?

1.	My daughter suffers migraines/ill health. They tried Wales but need to live near us, her parents, so we can help with the children. Rents around here are astronomical. My daughter works from home, her husband has a successful landscaping business but getting on the housing ladder is proving impossible, even when my daughter was in her twenties getting the requisite deposit was difficult.
2.	I would support building of properties in the village providing it is not on the children's play area, which always seems a favourite for any proposed plans. Building property for our aging population will free up properties in the village for the expanding families.
3.	When one of us dies we will not be able to afford our current level of rent (Albury Estate) we would have to move (family lives here) but we like Albury. Also, we have close family in Albury who would be able to help us in our later life. Tuppens Court -this was not replaced. Lots of older people in Albury have had to move to Chilworth and Merrow when Albury is their home.
4.	Affordable medium family homes are needed but we also don't want to see any new build developments around Albury.
5.	82 and still driving. Unable to drive in the dark. X (X) had to leave family home (X). She tried to buy locally but could not afford anything. The X family have lived in X since cottages built in the 1800's.
6.	Ideally, we are looking for a smaller property in a rural situation, but they are so rare and therefore expensive... so we stay put!
7.	Ideally a bungalow or row of, would be good, so others can downsize.
8.	Children currently renting in London but would eventually like to buy locally if finances allow given property prices.
9.	I am in the process of moving house to be closer to family living in Surrey and currently rent whilst my house sale in Manchester is completed. I am renting and although three beds, the house it is very small and very very expensive.
10	As we are in our 70's now ,we may need to move to sheltered housing in the next 10 years or so.
11	Houses should be built with schools and doctors' surgery. I'm still unable to get a doctor's appointment at Shere Surgery.
12	Houses that don't go into the housing market. i.e. what was council housing that wasn't for sale.

13	Do not need large scale developments . Will ruin the beauty/ tranquillity of green belt/AONB/Surrey Hills.
14	We need to protect the green space in the village (Albury) like the recreation ground and the horse field by the Bowls club.
15	It isn't easy to complete this survey without any knowledge of the proposed sites for development. In an AONB there should be little development. Maybe the planning committee should stop passing applications to increase the size of the few smaller houses there are.
16	I would love to stay in the area but rents way too high for pensioners.
17	Great need for bungalows-for more mature residents or those with mobility issues; with modest garden/outside space: Not all older people want to live with other old people ! Many continue to enjoy gardening , which keeps them fit and gives easy access to vitamin D source.
18	Why are you considering building on green belt?
19	Some open market would be an advantage too.

Part 2 – Future Need

Q9. Do you, or anyone living with you need and/or want to move to alternative accommodation in the next 5 years?

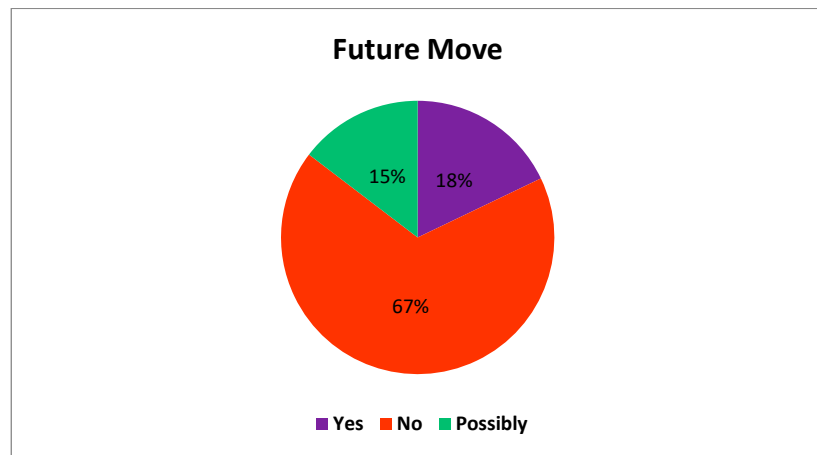


Figure 29. Base: 123 respondents

Across all areas there were a total of 40 households who may need to move in the next five years.

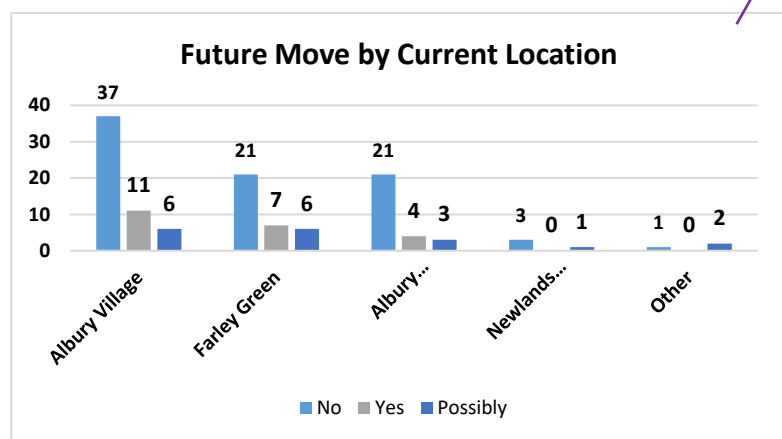


Figure 30. Base: 123 respondents

Q1. When do those requiring accommodation need to move from this home?

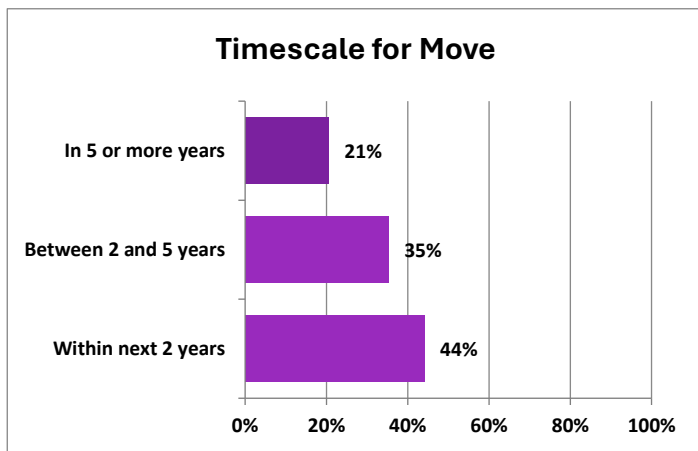


Figure 31. Base: 34 respondents

Q2. Where in the Parish would you prefer to be?

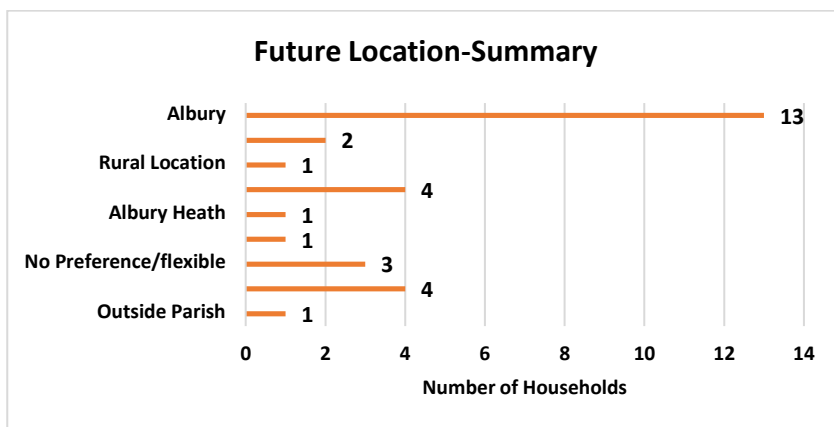


Figure 32. Base: 30 respondents

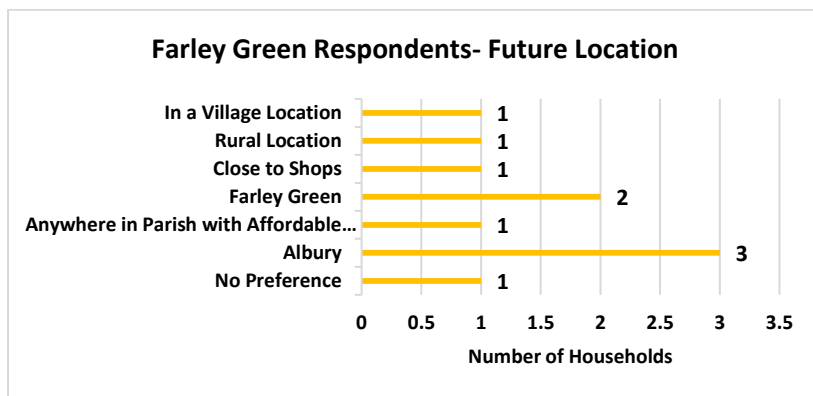


Figure 33. Base: 10 respondents

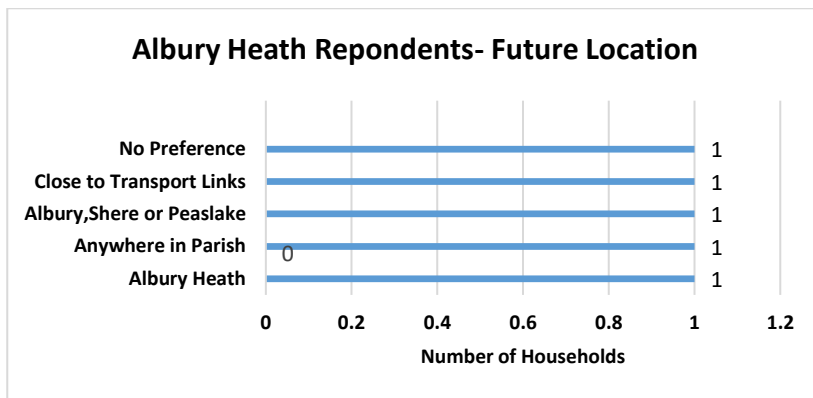


Figure 34.Base: 5 respondents

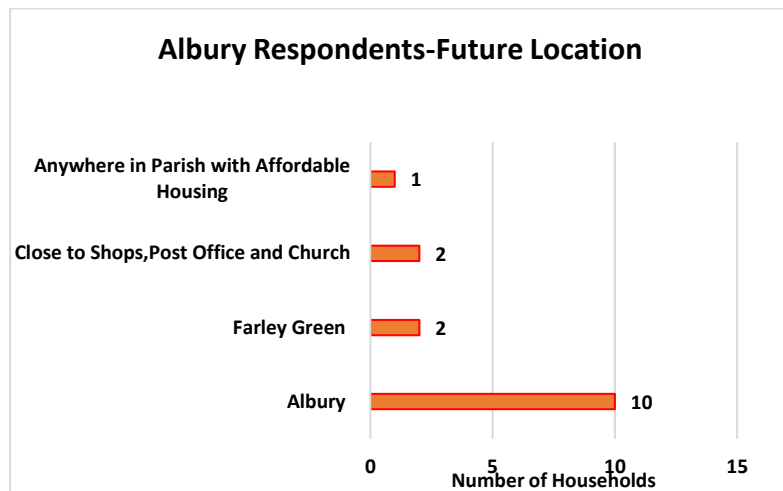


Figure 35. Base: 15 respondents

Only one household in Newlands Corner was looking to move and they wanted to move within five miles of Newlands Corner.

Q3. Who owns your current home?

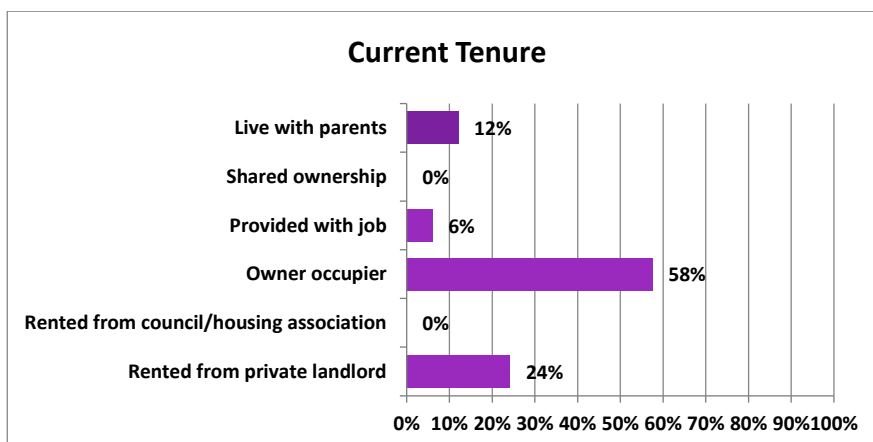


Figure 36. Base: 33 respondents

Q4. Which tenure would you prefer your new home to be?

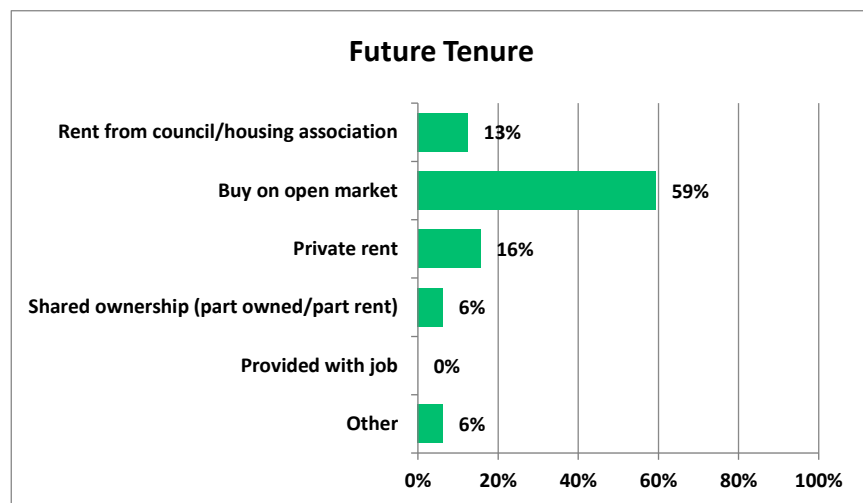


Figure 37. Base: 32 respondents

Q5. Are you on the local council housing register or waiting list?

Just one out of 40 respondents stated they were registered on Guildford's Housing Register.

Q6. Are you a homeowner looking to downsize but want to remain in the Parish?

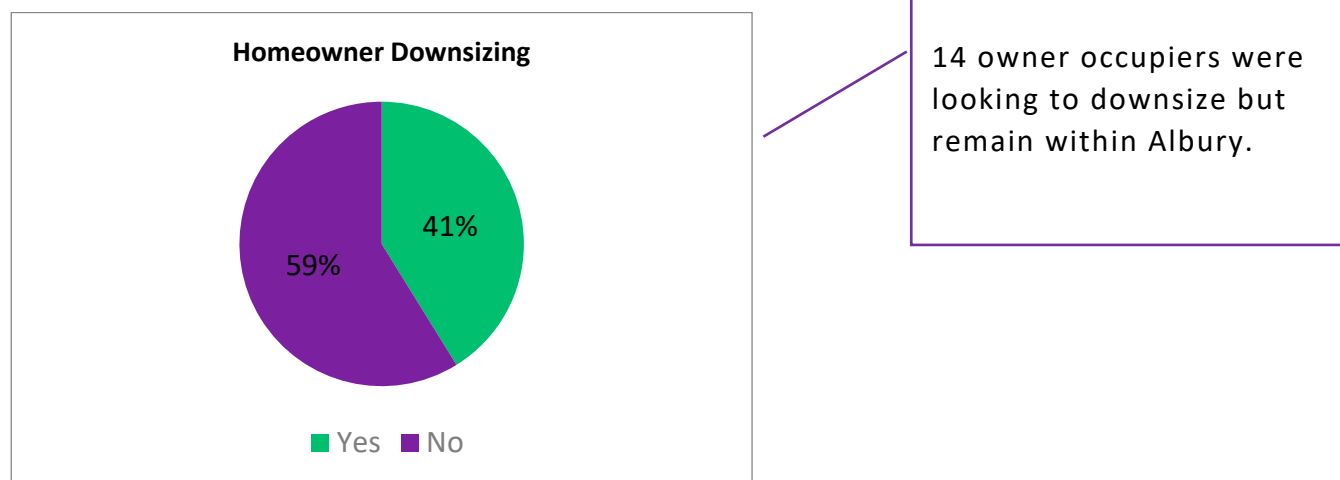
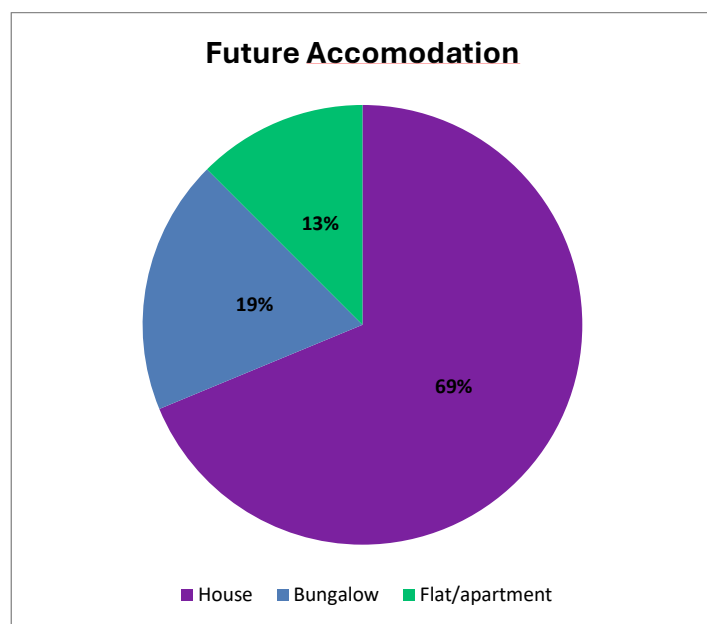


Figure 38. Base: 34 respondents

Q7. Are you renting privately but looking to downsize and want to remain in the Parish?

Six out of 33 respondents responded yes to this question.

Q8. What type of accommodation would best meet your needs?



69% were looking for a house with 19% giving a preference for a bungalow.

Figure 39. Base: 32 respondents

Q9. How many bedrooms do you need?



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

Figure 40. Base: 33 respondents

Q10. Does anyone requiring alternative accommodation have specific* housing needs?

***Layout and design adapted for access e.g. wheelchair access, ground floor etc.**

One respondent requested wheelchair and ground floor access.

Q11. What is your main reason for needing to move?

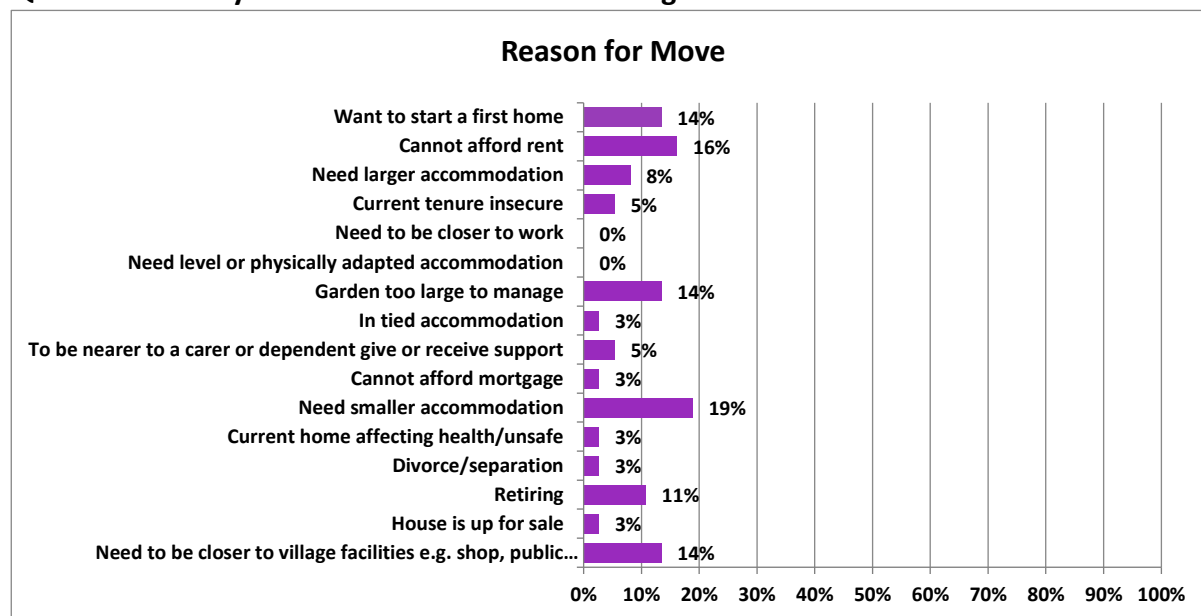


Figure 41. Base: 37 respondents

The single biggest reason for wanting to move was to downsize, followed by those the not being able to afford the rent.

Q12. Please indicate the age, gender and relationship of each person moving into the new household

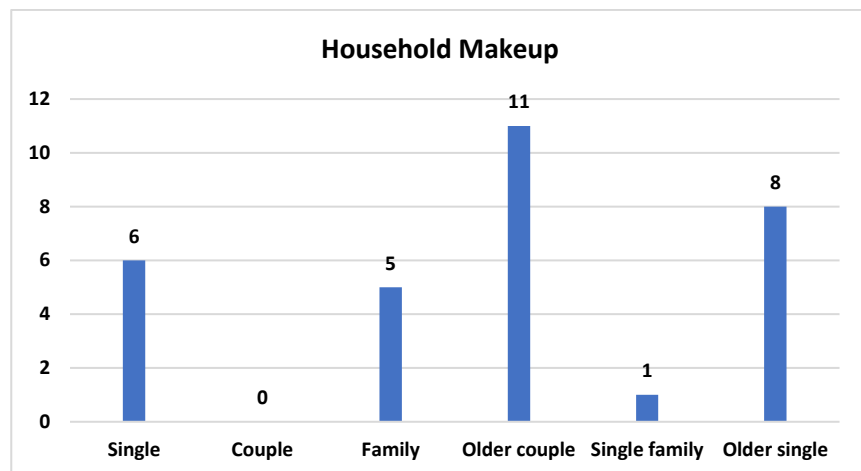


Figure 42. Base: 31 respondents

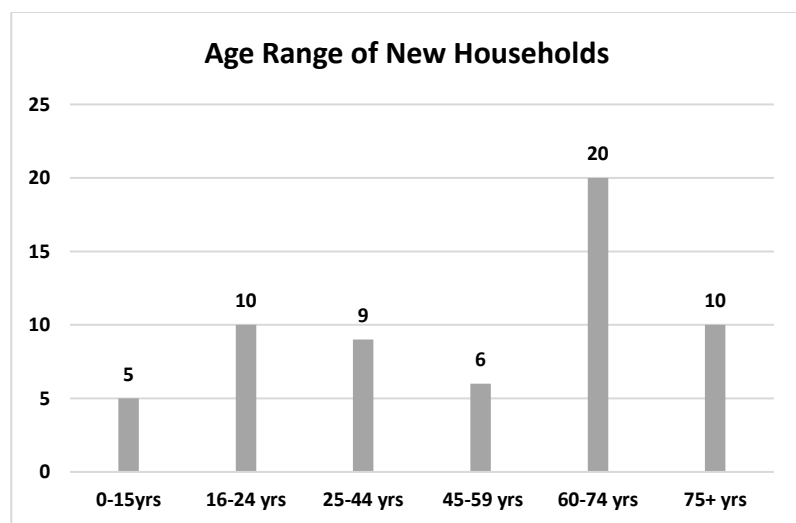


Figure 43. Base: 31 respondents

Based on 31 household respondents, 18 households are made up of an older couple or older single respondents.

With regards to the age range of households, the large majority of residents are over 60 years. This is based on the 31 households that responded.

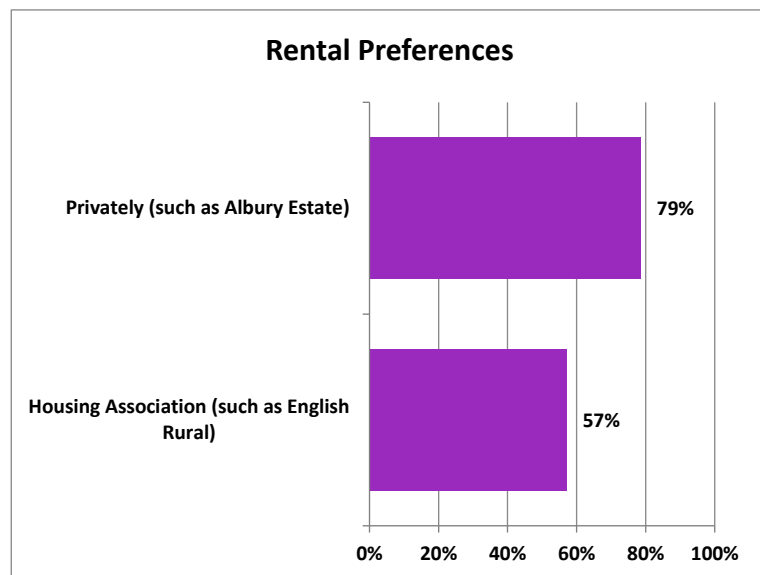
Q13. What is your local connection to the Parish?

Respondents could tick all the boxes that apply.

Used to live in the Parish	6%
Work in the Parish	13%
Currently live in Parish	97%
Close relative lives in Parish	13%

Figure 44. Base: 32 respondents

Q14. Would you prefer to rent?



Out of 14 respondents, 11 indicated a preference for renting privately.

Eight households expressed a preference for renting via the council or a housing association.

Some respondents ticked both options.

Figure 45. Base: 14 respondents

Q15. How much can you afford in rent per month?

Responses ranged from £400 per month up to £2,000. However, the average of the 12 people who provided a response was £1,188 per month.

Q16. If you are looking to buy, how much do you expect to pay for the property?

Respondents answer	Number of respondents
£300,000	2
£350,000	1
£380,000	1
£400,00-£500,00	1
£500,000	2
£500,000 +	1
£650,000	2
£750,000-£900,000	1
£1,000,000	1
£1,500,000	1
£1.5m-£2.5m	1

Figure 45. Base: 14 respondents

Q17 and Q18. Do you expect to take advantage of any Government Help to Buy Schemes? If yes which ones?

Four households confirmed they hoped to, three were interested in the First Homes Scheme and one in the Mortgage Guarantee Scheme.

Q19. Are you registered with any affordable providers for Shared Ownership Schemes?

No one was registered.

Q20. What is the gross annual income, including benefits, of those in the NEW household? (before deductions and if more than one person please include all income)

One respondent stated that they received the state pension only.



Figure 46. Base: 13 respondents

The gross household income ranged from £1,434 per annum to £200,000. Even if you were to take the cheapest property that sold on the market in the last 12 months in Albury Parish, a one bed flat that sold for £460,000, you would need an income of £118,286 for a mortgage at x 3.5 and a deposit of £46,000 (10%). See Figure 14.

Q21. How much do you hope to put down as a deposit?

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

Q22. How much do you think you would be able to obtain as a mortgage?

Six respondents provided an answer. These ranged from £100,000 to £500,000.



Figure 47. Base: 6 respondents

Conclusion

The 2012 and 2018 Housing Needs Surveys found that most respondents were well housed, the 2024 Survey also found this to be the case. However, when assessing need in small, rural areas such as Albury Parish even the smallest of needs can have an impact on the balance of a community.

After analysing the responses, it has been determined that 17 households with a local connection to Albury Parish require alternative homes, as shown below.

Housing Association Rent (eight)

- 4 x 1 bed bungalow*
- 2 x 1 bed flat*
- **1 x 2 bed house**
- 1 x 3 bed house

Housing Association Shared Ownership (four)

- 1 x 2 bed house at 17% share
- 1 x 2 bed house at 32% share
- 1 x 2 bed house at 34% share
- 1 x 3 bed house at 23% share

Open Market (five)

- 1 x 1 bed bungalow
- 3 x 2 bed bungalow
- 1 x 1 bed sheltered housing bungalow or ground floor flat

Consideration should also be given to the 19 households registered on the Housing Register with Guildford Borough Council with a local connection to Albury Parish.

Rent (19)

- 17 x 1 bed property*
- 2 x 2 bed property

The household assessed as in need of a **2-bed house** to rent indicated that they were on the local housing register. If homes were brought forward as a result of this survey work overall numbers should be discounted by one to prevent double counting.

In assessing the open market homes, the greatest call is for two and three-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. There was also a demand for one and two-bedroom bungalows for those wishing to downsize.

Consideration needs to be taken regarding affordability being 'locked' in in perpetuity so that future generations may also benefit.

It should be noted that although housing needs surveys are only ever a snapshot in time it is accepted practice that the resulting data is considered to have a 'shelf-life' of five years.

- **Appendix A** - Sample cover letter and survey



8th January 2024

Dear Albury Parish Resident,

Housing Needs Survey

Work is continuing with the Albury Parish Neighbourhood Plan. A crucial step is to update our current and future levels of housing need in the Parish. We have asked Surrey Community Action, a local independent charity, to conduct an independent Housing Needs Survey for us (enclosed) and **we urge every household in the Parish to respond** as the data collected will be used to guide the policies within the Neighbourhood Plan.

There are two ways to participate in the survey. You can either fill in the paper copy and return it to Surrey Community Action in the pre-paid envelope provided; or you can complete the survey online at <https://www.surveymonkey.com/r/CYJX8LK>.

You do not need to be a homeowner to participate but you must live or work in the Parish. If you have family members who have recently moved away because they were unable to find suitable accommodation in the Parish, then we would like to hear from them. Please ask them to get in touch with Nicola at Surrey Community Action (see details below).

Surrey Community Action will analyse the survey results on our behalf and will produce a report. All personal information, including contact details, will be kept strictly confidential. You do not have to provide your contact details, but if you would like us to keep you up to date with the development of the Neighbourhood Plan then please provide your name and email address and we will add you to our mailing list.

If you have any queries relating to this survey, please call Nicola Davidson at Surrey Community Action on 07874 857638 or email her at nicolad@surreyca.org.uk.

Please return this Housing Needs Survey by 7th February.

Thanking you in advance for your assistance.

The Albury Parish Neighbourhood Plan Steering Group

www.alburyParishneighbourhoodplan.org www.surreyca.org.uk

1 – You and Your Household

1. Where in the Parish do you live?

Albury Village	
Farley Green	
Albury Heath/Brook/Little London	
Newlands Corner	
Other	

2. How would you describe your current housing situation?

Well housed, all needs met	
Currently living with parents/relatives, looking to move out	
Homeowner but looking to downsize – property or garden too large	
Want to start a family but home too small	
Renting privately but rent is too high	
Renting privately but looking to downsize – property or garden too large	
Renting from council or housing association but accommodation does not meet need	
Need larger home to accommodate children or elderly relative	
Other – please specify	

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

0-15 years		16-24 years	
25-44 years		45-59 years	
60-74 years		75+ years	

4. How would you describe your home?

House		Bungalow	
Flat/maisonette		Caravan/mobile home	

5. How would you describe the tenure of your home?

Owner occupier		Rented from council/housing association	
Shared ownership (part owned/part rent)		Rented from private landlord	
Tied to job		Other (please detail)	

6. How many bedrooms does your home have?

1		2		3		4		5+	
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7. Has anyone in your family* moved away from the Parish in the last 5 years, due to difficulty in finding a home locally? * Family means your children, parents, brothers, or sisters.

Yes		No	
-----	--	----	--

8. What was the main reason for this move?

Couldn't afford to buy/rent	
Unable to remain living independently	
Travel restrictions	
Unable to obtain home care	
Unable to find paid employment	
Property no longer suitable	
Other – please specify	

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

Yes	
-----	--

No	
----	--

Possibly	
----------	--

If you answered yes or possibly to question 9 and are looking to remain within the Parish then please complete Part 2 of this survey, which collects information on your housing needs.

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

Sheltered housing (tends to have on site staff providing support to residents often rented accommodation)	
Retirement housing (generally private leasehold apartments with visiting staff who manage the complex with some shared facilities such as communal lounge, gardens and guest room)	
Nursing home (providing nursing care to those no longer able to cope at home)	
Starter homes (usually defined as small 1 or 2-bedroom properties)	
Small family homes (2-3 beds)	
Medium family homes (3-4 beds)	
Large family homes (4+ beds)	
No further housing	

11. What tenure would you like to see these homes having?

Open market sale (Freehold)	
Shared ownership (part buy/part rent)	
Affordable rent (usually 80% of open market rent and provided by a housing association)	
Private leasehold (often used in retirement housing)	
Private rent (such as that provided by The Albury Estate)	
Other – please specify	

12. If you have any further comments you would like to make, please do so in the box below.

--

If you answered 'No' to question 9, (i.e., no-one in your household is likely to have a housing need in the next few years) then you do not need to complete parts 2, 3 or 4 – please go straight to the bottom of page 6.

Part 2 – Future Need

ONLY COMPLETE THIS SECTION IF SOMEONE IN YOUR HOUSEHOLD HAS A HOUSING NEED. If you answered yes or possibly to question 9, then please complete this section. Please provide as much detailed information as possible for those who need to move, for example a son/daughter. If more than one house is needed, please request extra form(s) from Nicola Davidson at Surrey Community Action.

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

Within next 2 years		Between 2 and 5 years		In 5 or more years	
---------------------	--	-----------------------	--	--------------------	--

2. Where in the Parish would they prefer to live?

--

3. Who owns your current home?

Live with parents		Owner occupier	
Shared ownership		Rented from council/housing association	
Provided with job		Rented from private landlord	

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

Rent from Council/housing association		Shared Ownership (part owned/part rent)	
Buy on open market		Provided with job	
Private rent		Other	

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

Yes		No	
-----	--	----	--

6. Are you a **homeowner** looking to downsize but want to remain in the Parish?

Yes		No	
-----	--	----	--

7. Are you **renting privately** but looking to downsize and want to remain in the Parish?

Yes		No	
-----	--	----	--

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

House		Bungalow	
Flat/apartment			

9. How many bedrooms do you need?

1		2		3		4	
---	--	---	--	---	--	---	--

10. Does anyone requiring alternative accommodation have specific* housing needs?

*Layout and design adapted for access e.g. wheelchair access, ground floor etc.

Please detail.

11. What is your main reason for needing to move? (tick one only)

Want to start first home		To be near to a carer or dependent to give or receive support	
Cannot afford rent		Cannot afford mortgage	
Need larger accommodation		Need smaller accommodation	
Current tenure insecure		Current home affecting health/unsafe	
Need to be closer to work		Divorce/separation	
Need level or physically adapted home		Retiring	
Garden too large to manage		House is up for sale	
In tied accommodation		Need to be closer to village facilities e.g., shop, public transport	
Other (please specify)			

12. Please indicate the age, gender and relationship of each person moving into the new household

	Age	Gender	Relationship to person 1 (e.g., son, daughter, partner, husband etc.)
Person 1			
Person 2			
Person 3			
Person 4			
Person 5			
Person 6			

13. What is your local connection to the Parish? (please tick all that apply)

Used to live in the Parish		How long for?	
Currently work in the Parish		How long for?	
Currently live in Parish		How long for?	
Close relative lives in Parish		How long for?	

Part 3 - Rented Accommodation (optional) For those who may be looking to rent

Would you prefer to rent?

Privately (such as Albury Estate)	
Housing Association (such as English Rural)	

14. Are you on Guildford Borough Council's housing register?

Yes		No	
-----	--	----	--

15. How much do you think you can afford in rent per month?

--

Part 4 - Financial Information (optional)

It would be very helpful if you could provide some limited information on your financial status, to help us to understand how likely housing aspirations are to be afforded. This information is not shared with any other organisation; it is used purely to calculate the likelihood that someone is able to afford a particular type of tenure. If you are already a homeowner or will be a cash buyer, you do not need to respond to these questions.

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

--

17. Do you expect to take advantage of any Government 'Help to Buy' schemes?

Yes		No	
-----	--	----	--

18. If yes which ones?

Help to Buy – First Homes	
Help to Buy – Mortgage Guarantee	
Shared Ownership	
Right to Buy/Acquire	

19. Are you registered with any affordable providers for Shared Ownership Schemes?

Yes		No		No, but I will look to do so	
-----	--	----	--	------------------------------	--

20. 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)

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21. How much do you hope to put down as a deposit?

22. How much do you think you will be able to obtain as a mortgage?

Thank you for taking the time to complete this survey.

Please return it in the Freepost envelope provided no later than 7th February 2023 or complete it online at <https://www.surveymonkey.com/r/CYJX8LK>

Your contact details (optional) This information does not form part of your response to this survey. However, we may need to contact you to obtain further information. Furthermore, if you would like to follow the progress of the Albury Neighbourhood Plan then please do complete the form below.

Your details will be kept strictly confidential and will not be retained by Surrey Community Action

Name:	Address:
Tel:	Email:
<input type="checkbox"/> Please add me to your mailing list.	
<input type="checkbox"/> Please contact me. I would like to help with the Albury Parish Neighbourhood Plan.	

Data Protection

Data is collected by Surrey Community Action for the purpose of assessing housing needs in your area. Any information collected as part of this survey will be visible to the Rural Housing Enabler only. All data will be kept strictly confidential, and any reports detailing the results will have all the information that can identify an individual removed. More details on Surrey Community Action's privacy policy including your rights under GDPR can be found on our [website](#).

Surrey Community Action is a registered charity No.1056527 and a Company Limited by Guarantee in England No.3203003

Find out more at www.surreyca.org.uk.

- **Appendix B - Copy of the poster**



Albury Parish Neighbourhood Plan

Housing Needs Survey

We must assess housing need in the Parish, and we need your help.

Are you a first-time buyer?

Are you struggling to find a home that you can afford to buy or rent?

Do you live or work in Albury Parish?

Do you want to downsize?

A survey has been sent out. Please complete it now or scan the QR code and tell us your housing needs.

You don't need to be a homeowner to participate.



Or contact Nicola Davidson for more information nicolad@surreyca.org.uk

www.surreyca.org.uk

- **Appendix C - Guildford Borough Council Allocations Procedure**

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.

Guildford Borough Council's Housing Allocation Scheme (August 2014, amended 2019) states that:

'The maximum number of bedrooms for which applicants are eligible is determined by the size of their household. There is a shortage of larger homes, particularly those with four bedrooms. Where a property has two living rooms and one can reasonably be used as a bedroom, it will be allocated on that basis.'

Maximum bedroom eligibility is determined using the following guidelines:

Household Type	Number of bedrooms
Single person	Bedsit or 1 bedroom
Couple without children	One bed
Pregnant woman 28 weeks or more pregnant (with or without partner) with no other children	Two beds
Single person or couple with one child	Two beds
Single person or couple with one girl and one boy both under 7 years	Two beds
Single person or couple with two same sex children under 16	Two beds
Single person or couple with one girl and one boy where the oldest child is over 7 years	Three beds
Single person or couple with two same sex children where the oldest child is over 16 years	Three beds
Single person or couple with three children regardless of sex	Three beds
Single person or couple with four children*	Three bed (2 living room) or 4 bed
Single person or couple with five or more children	Three bed (2 living room), 4 bed, 4 (2 living room) or 5 bed

"An additional bedroom may be permitted on grounds of disability or for medical reasons, where the Council is satisfied that this is essential taking into account the view of the Council's medical advisor or other independent advisor. Applicants will also need to demonstrate they can afford the rental of a larger home.

There are occasional exceptions to the above guidelines for example:-

- a single older person may be offered certain two-bedroom properties designated for older people, or
- under-occupation may be permitted in certain properties if there is a low demand for the property and it would be in the interests of achieving a sustainable community and it is affordable
- when local lettings plans are in place".

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.”

“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.”

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 bed flats
Couples / two people sharing	One- or two-bedroom flats or houses
Parents(s) with child	Two- or three-bedroom houses