

Waverley Housing Strategy

2018-2023

**Strategic
Housing and
Delivery**

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EXECUTIVE SUMMARY

- We are building new affordable homes along with our Housing Association partners. We are using our own land, properties, commuted sums and sites coming through the planning system.
- Each new home will make an immeasurable difference to a local household in need. We are all doing well but we want to do more.
- National Policy has renewed its focus on affordable housing. We live in changing times so this document will be refreshed and updated on an annual basis to reflect changes.
- This strategy provides an overview of our work around new affordable homes and pulls together the wide range of work we do with our partners to pursue our joint aims.
- Our Strategic Housing and Delivery services comprise
 - Housing Strategy and Enabling
 - Housing Delivery of council new build affordable housing
 - Housing Needs
 - Private Sector Housing
- We consulted with our partners and local stakeholders to agree our goal for everyone to have a HOME:
 - Increase delivery of well designed, well built affordable HOUSING
 - OPTIMISE social and economic wellbeing
 - MAKE best use of existing homes
 - ENGAGE with partners to achieve our joint aims
- This strategy sets out an action plan for the Council's Strategic Housing and Delivery Services for the next 5 years.
- Updates to the action plan will be provided on an annual basis.

PORTFOLIO HOLDER'S INTRODUCTION



Housing is critical in all of our lives. This Strategy represents a long-term commitment to address the serious housing issues facing those living in Waverley. When you consider that a family wanting to buy an average home in the Borough now needs an income of over £113,000 to afford the mortgage this makes it impossible for so many to own their own home. Our aim is for all our residents to have affordable, appropriate and decent homes which is why we have called this Strategy, 'Home'.

We are not starting from scratch. We are in a good place having built 37 new Council homes since 2015, with another 60 currently under construction and more planned for the future. Our Housing Association partners have delivered 312 homes since 2012, with 163 currently being constructed and planning permission granted for a further 1,400.

We are one of only 14 Councils to have achieved a Silver Award from the National Practitioner Support Service for preventing homelessness. We continually have exceptionally low numbers of households in temporary accommodation – the lowest in the County. Our Homelessness Strategy 2018-2023 covers this in full and sets out how we intend to make homelessness in Waverley a thing of the past.

Our Private Sector Housing Team works tirelessly to ensure tenants who rent privately get the best service from their landlords. We work to ensure that the money in our Better Care Fund is used to ensure that many of our more vulnerable residents can have their homes properly adapted to meet their needs.

Our achievements might be impressive, but we need to do much more to address the wide range of housing needs across the Borough. There are considerable challenges facing us if we are to ensure everyone has a decent home. Finding land that is both suitable and available, and finding the money to build new homes is key to all future development.

This Strategy is a living document. We will check where we have got to at least each year throughout the life of the Strategy. Government policies and initiatives on housing come thick and fast and we are determined to adapt quickly to any changes introduced - our aim is to provide the housing our residents need.

My vision is that Waverley should be a place that people feel proud to call home.



OPPORTUNITIES AND CHALLENGES

HIGH DEMAND

1. Affordable housing is central to community wellbeing, a corporate priority in the [Waverley Corporate Plan 2016-2019](#)¹. The provision of affordable housing plays an important role in delivering the Council's vision to make Waverley a better place to live and work.
2. Proximity to London and an attractive natural landscape make Waverley a popular place to live. House prices in the borough are nearly 13 times average incomes, well beyond the reach of the average family. As at 1 October 2017, there were over 1500 households waiting on Waverley's Housing Register for affordable or social rented housing. The West Surrey SHMA (2015) demonstrates a need for an additional 314 affordable homes per annum across Waverley.
3. In recognition of the significant affordable housing need, the emerging Waverley Local Plan includes two policies to facilitate delivery of new affordable housing:
 - *Policy AHN1: Affordable Housing on Development Sites* will require 30% affordable housing on qualifying new developments.
 - *Policy AHN2: Rural Exception Sites* allows small developments to provide affordable housing to meet the needs of residents of rural villages, where this need cannot be met in another way.
4. High property prices in Waverley are pricing out essential workers such as teachers and care workers. Making affordable housing available to low paid workers benefits the local economy by ensuring the continued provision of key services, as highlighted in the [Waverley Economic Strategy](#)².

HEALTH AND WELLBEING

5. Secure, comfortable and adequately heated housing improves quality of life. Waverley's [Wellbeing Strategy](#)³ highlights that access to an adequate supply of affordable housing is critical to our residents' health and wellbeing.
6. The borough's older population is set to increase considerably in the coming decades, particularly the number of older people living with dementia and those over 85. Waverley must plan to meet the needs of this growing age group, including their housing needs.

¹ www.waverley.gov.uk, [Waverley Corporate Plan \(2016-2019\)](#)

² www.waverley.gov.uk, [Waverley Economic Strategy \(2018\)](#)

³ www.waverley.gov.uk [Wellbeing Strategy \(2016-2021\)](#)

7. Waverley's [Ageing Well Strategy](#)⁴ sets out an ambition to enable older people to remain independent for as long as possible and to lead fuller lives for longer. Older residents may benefit from adaptations or assistive technology in their current home to enable them to live independently for longer. It will also be necessary to develop more specialist sheltered, extra care and accessible housing for older people who need to move to more suitable accommodation as they become frailer, as set out in this strategy's Action Plan.
8. The threat of homelessness has a detrimental impact on a person's wellbeing. Our Housing Options Service works hard to prevent homelessness in Waverley. The key priorities of homelessness prevention, accommodation, improvement, support and partnership working enshrined in our [Homelessness Strategy](#) are shared by this strategy and reflected in the Action Plan.

GOVERNMENT POLICY

9. The tragedy of the Grenfell fire has thrown affordable housing into the spotlight. Fire safety has since necessarily dominated discussions within the sector and there is a renewed focus on meaningful resident involvement. At the same time, recent housing policy changes, including a 1% social and affordable rent reduction, welfare reform, rising demand and reducing social care budgets, mean that housing providers face tough financial challenges.
10. The [Housing White Paper 2017](#)⁵ describes the housing market as 'broken' and 'one of the greatest barriers to progress in Britain today.' It acknowledges the need for a complex range of solutions to a long-term problem: more homes are needed in the right places, building needs to be faster, with more diversity in the market and more help for people in housing need now. The White Paper includes a positive drive to back Local Authorities to build⁶.
11. The Autumn 2017 Budget announced £15.3bn of new financial support for housebuilding over the next five years. This takes the total to at least £44bn of capital funding, loans and guarantees to help build 300,000 homes annually by the mid-2020s. This is a level of housebuilding not witnessed since 1970 and is welcomed in this area of high housing need. In Waverley, the key will be building the homes in the right places and ensuring that local people can afford them. For many local households, social rents remain the only truly affordable option. Therefore, new funding will need to support affordable homes in a range of affordable tenures in order to be effective.

⁴ www.waverley.gov.uk Ageing Well Strategy (2015-2018)

⁵ Ministry of Housing, Communities and Local Government, [Housing White Paper](#) (2017)

⁶ Paragraph 3.27

12. The [Welfare Reform Act 2012](#)⁷ introduced Universal Credit, the Spare Room Subsidy, Benefit Cap, Local Council Tax Support Scheme and replaced Disability Living Allowance with Personal Independence Payments. Waverley must work both to implement welfare benefit changes and to mitigate their effect, supporting our tenants to sustain their tenancies and avoid rent arrears.
13. [The Housing and Planning Act 2016](#)⁸ introduced a number of new housing policies including: Starter Homes, ‘pay to stay’⁹, extending Right to Buy to Housing Associations, the sale of higher value local authority homes, and a new deregulated regime for social landlords. The extension of the Right to Buy to Housing Association tenants would be funded by requiring councils to sell their higher value council homes, or pay an equivalent levy to government. If implemented, this duty would likely impact on the availability of council homes within the borough, placing additional pressure on Housing Register and homelessness services.

FUNDING

Council Funding

14. The Government introduced [Housing Revenue Account \(HRA\) self financing](#)¹⁰ in 2012. The old National Housing Subsidy system required us to return more than half our rental income (around £12.8m pa) to the Treasury. Under HRA self financing, councils can buy themselves out of this system by taking out a mortgage on their housing stock. The Autumn 2017 Budget announced that in high demand areas, the amount councils may borrow will be increased, allowing £1bn extra borrowing for council housebuilding up to 2021/22.
15. Waverley secured a loan of £189m in 2012, enabling us to invest in new homes for the first time in many years. The costs of managing our stock, carrying out day-to-day repairs and servicing our debt are funded by our rental income. The balance of that income is now available for building new homes, buying existing properties and acquiring land to build on or to reserve for future use
16. Our [HRA Business Plan 2012-42](#)¹¹ identified £261 million to invest in new affordable homes over the next 30 years. A 2016 review of the business plan considers asset disposals and other ways of generating income to fund affordable housing development. In addition, we will make use of retained capital receipts, commuted sums, grant funding from Homes England (formerly the Homes and Communities Agency) and income from the sale of properties from the Housing Revenue Account to deliver 20 new council affordable homes per year during the life of this plan.

⁷ www.legislation.gov.uk [Welfare Reform Act \(2012\)](#)

⁸ www.legislation.gov.uk [Housing and Planning Act \(2016\)](#)

⁹ Subsequently not implemented by Government

¹⁰ www.gov.uk (2012) [The Housing Revenue Account Self Financing Determinations](#)

¹¹ www.waverley.gov.uk [Housing Revenue Account Business Plan \(2012-2042\)](#)

17. Rental income is crucial to the viability of our Business Plan. However, under the [Welfare Reform and Work Act 2016](#)¹², Housing Associations and Councils must reduce social housing rents by 1% pa for four years from 2016-2020. This has reduced social landlords' rental income and their capacity to fund new homes.
18. As a development partner with Homes England, Waverley can charge Affordable Rents on new council homes. Affordable Rents were introduced by the government in 2011 to enable providers to charge up to 80% of market rent. Traditional social rents are lower, at around 60% of the market rent. Charging higher Affordable Rents increases borrowing capacity to fund new homes in a climate of limited government grant. Affordable Rents in Waverley will not exceed the Local Housing Allowance, so that applicants on lower incomes have equal opportunity to access these homes.

Housing Association Funding

19. Housing Associations draw on their own resources to fund new affordable homes. They also borrow commercially and can access Homes England grant. The Homes England (2016-21) Shared Ownership and Affordable Homes Programme is expected to deliver 165,000 homes across England. A further £7 billion of funding was released for affordable housing development in January 2017.
20. Like councils, Housing Associations have faced the challenges of the 1% rent reduction, benefit cap resulting in rent arrears and also the extension of the Right to Buy to their tenants. Each association has had to review its own business plan and development programme. Some have subsequently taken the decision to merge with others to form larger, more robust and competitive organisations, creating efficiencies which will enable them to develop more affordable homes.

LOCAL CHALLENGES TO THE DELIVERY OF AFFORDABLE HOUSING

21. Much of the countryside in Waverley is designated as Green Belt, an Area of Outstanding Natural Beauty (AONB) or Area of Great Landscape Value (AGLV). The lack of suitable, available land in Waverley on which to build new homes means that developable land comes at a premium.
22. The planning system fails to deliver affordable housing in the numbers needed to meet local need. The National Planning Policy Framework (2012) included a series of tests on viability, a requirement for a five year land supply and a presumption in favour of sustainable development. These changes have considerably curtailed the ability of councils to secure affordable housing through Section 106 agreements with developers.

¹² www.legislation.gov.uk Welfare Reform and Work Act (2016)

23. The central imposition of Right to Buy rules on new affordable homes built by councils is counterproductive. Local authorities do not receive all monies from Right To Buy sales. This policy removes one of the core incentives for new housebuilding: the new housing and its income streams cannot be secured over the long term nor can homes be replaced like-for-like when sold. The Local Government Association forecast¹³ 66,000 council homes will be sold to tenants under the existing Right to Buy scheme by the end of the decade. Current complex rules and restrictions can make it difficult for councils to rapidly replace the majority of these homes sold.'
24. In recent years Housing Associations have been unable to deliver much-needed social rented homes due to a lack of grant funding. The majority of new build affordable homes are for Shared Ownership and Affordable Rent, however, for some households, a social rented home is the only affordable option. Some associations plan to develop both affordable and private housing on s.106 sites, to generate income from private sales to fund the affordable housing on the development. This cross-subsidy model may bring forward more social rented homes in future. However, in a continued climate of limited grant funding, the expectation will be that free land is provided to Housing Associations, either by a private developer or public body. Homes England is encouraging landlords to make the case for social rented homes to the Government and for the sector to assess the economic and social value of social rent.

¹³ Local Government Association (LGA), 2016, 80,000 council homes could be lost by 2020, press release. http://www.local.gov.uk/media-releases/-/journal_content/56/10180/7668062/NEWS#sthash.8O3ep93I.dpuf

OUR GOALS:

YOUR

<h1>H</h1>	<h1>O</h1>	<h1>M</h1>	<h1>E</h1>
<p>Increase delivery of well designed, well built affordable <u>HOUSING</u></p>	<p><u>OPTIMISE</u> social and economic well being</p>	<p><u>MAKE</u> best use of existing homes</p>	<p><u>ENGAGE</u> with partners to achieve our joint aims</p>

Our goals:

H: Increase delivery of well designed, well built affordable HOUSING

Place- shaping to Enable New Affordable Homes

25. Place-shaping is a way in which we can promote and shape the wellbeing of the borough. It influences how we can provide homes that are affordable for all sections of our community.

26. Our planning functions and role as a landowner make us uniquely positioned to assist with place -shaping on a borough wide and specific area basis. For example, the Brightwells regeneration scheme used master planning and place-making to engage local stakeholders through the planning process on council-owned land. The process highlighted the affordable and private housing, leisure, recreation and community service benefits of the scheme. We also led on the production of a development brief for what became the Milford Green development, on land formerly owned by Homes England around Milford Hospital. This was a unique but complex site. The development brief helped to take the scheme through the planning process by making objectives and expectations clear from the outset.

Therefore, over the next 5 years, we will

H.a.1 Use our place-shaping skills to work with our partners from other agencies on Dunsfold Aerodrome through the delivery of a Local Lettings Plan

H.a.2 Produce a template s.106 agreement in order to maximise opportunities for affordable housing and promote transparency.

H.a.3 Support the delivery of Local Plan, Part 1 and Neighbourhood plans including setting out our expectations about the tenure of affordable housing.

Building new affordable homes which are sustainable and energy efficient

27. Our vision is to make Waverley a better place to live and work for all. We have a long-term interest in the quality of new affordable homes and the neighbourhoods we create, both through our partnerships and directly on council new build schemes. We have set ourselves ambitious targets for our council housebuilding programme, both for the number of new homes to be developed and our quality and design standards. Through this, we want to redefine expectations about affordable housing by developing attractive, well designed, well built homes which provide excellent places for people to live. Our aim is for these new homes to enhance their surroundings and protect the local character of towns and villages.
28. Our current programme involves regenerating neighbourhoods and mixed use schemes with great design whilst delivering difficult sites, addressing council priorities and target markets. These include families, single people, meeting local needs and downsizing. We want to bring forward new and creative delivery solutions on council-owned land, redeveloping disused properties or those no longer fit for purpose in order to make best use of our land and resources. We also want to engage our local communities to bring stakeholders on the journey with us.
29. We are committed to promoting effective management of energy use and carbon emissions and to demonstrating leadership in these areas. Reducing energy is central to Waverley's corporate priority to deliver value for money, as reflected in our [Energy Efficiency Plan¹⁴](#). We have a great opportunity to promote energy efficiency and energy conservation through our new build programme. We will strive to deliver cost effective affordable housing that protects our residents from rising energy bills.
30. We are keen to promote well designed, well built affordable housing, providing attractive new homes and excellent places for people to live. We want to enhance neighbourhoods for new tenants and their neighbours. Consequently, we have published Quality and Design Standards to set out the principles and aspirations that we seek for our new homes. The Church View development in Godalming won two Civic Design Awards from the Godalming Trust: the New Building category and the coveted Highly Commended Award, making it the overall winner. We will build on this success when designing future developments.

¹⁴ www.waverley.gov.uk Energy Efficiency Plan (2015-2020)

Therefore, over the next 5 years, we will:

H.b.1 Develop new council homes which meet criteria specified in [Waverley New Build standards](#)¹⁵.

H.b.2. Carry out 'Do You Like Where You Live?' surveys on a sample of new private, Housing Association and council new build homes on an annual basis

H.b.3 Develop a new Affordable Housing Delivery Plan every 5 years

¹⁵ www.waverley.gov.uk (2013) Design Standards and Specifications for New Council Homes

Working in Partnership with Housing Associations and other housing providers

31. We don't just build houses by ourselves. We work to enable, support and encourage new affordable homes to be built by a range of our partners in order to make a real difference to people's lives. We have an excellent track record of working in partnership with our Housing Association and community partners. Together, we have brought forward the 50 affordable homes currently on site and the 1,400 affordable homes with planning permission that could come forward over the next 10 years.
32. Our partnerships make perfect sense. We are all working to meet housing need and create good quality environments, with beautiful homes and neighbourhoods where people and families thrive. We share a vision to create the best affordable housing outcome for local households.
33. New and existing partnerships are an essential part of bringing forward new affordable homes. Changes in housing have altered the way we work together. We are always finding new ways to achieve our shared aims and accomplish more together than just the sum of our parts.
34. Our Housing Association partners have an excellent track record and bring their valuable experience in developing affordable housing in our borough. In some areas, a Housing Association may own more affordable housing stock and have a greater management presence than us. We want our customers to have great places to live, regardless of who is their landlord. We will work together to ensure that new homes are built by the organisation best placed to develop in a particular area, and to provide the most cost effective, high quality housing management services. We particularly benefit from the expertise of our specialist housing association partners, who lead on development to meet the specific needs of rural villages and the housing requirements of our residents who have care and support needs.
35. We will continue working with Housing Associations in traditional partnerships where this is the best solution. For example, working together on council land outside the settlement boundary to produce Rural Exception sites will provide affordable homes for local people which will be protected in perpetuity. This differs to new council built affordable homes which would be subject to the Right to Buy.
36. Mount Green Housing Association was very pleased to receive two awards for Hopfield Close, by winning the 'New Buildings' category and commended in the

'Sustainable Design and Construction' category and was featured in Inside Housing's Top Affordable Housing Developments of 2013.

37. We are also developing new partnerships with Housing Associations and private developers in bringing forward affordable housing.

Therefore, over the next 5 years we will

H.c.1 Establish 3 new models of development to bring forward additional, affordable homes to meet local need

H.c.2 Enable the development of s.106 sites by assisting throughout the planning and development process

H.c.3 Work with our Housing Association partners to facilitate the development of their own sites

H.c.4 Work with our partners to bring forward 540 affordable homes at Dunsfold Aerodrome.

H.c.5 Support our Housing Associations partners in achieving the best possible outcome for residents and the environment on new affordable housing schemes in the borough.

Our Goals:

O: OPTIMISE Social and Economic Wellbeing

Enabling Affordable Housing to Support a Vibrant Economy

38. This strategy will align with our approach in our emerging Economic Strategy, where the lack of affordable housing is identified as a threat to Waverley's economic development.

39. In a high value area like Waverley, it is difficult to recruit staff to shops, schools, coffee shops, care homes and other local services, because employees on low incomes cannot afford to buy or rent housing on the open market. Equally, workers are unlikely to commute long distances to undertake low paid work. Affordable housing provided in suitable locations, can support the local economy and sustain essential local services:

“Without new homes businesses will be forced to move out of this area - and possibly out of the UK - and into areas with a larger available labour pool. A lack of affordable housing also means people increasingly commute into the area, causing further congestion on our roads.”

[Geoff French CBE, Chairman, Enterprise M3 LEP¹⁶](#)

40. A [survey of employers in Waverley¹⁷](#) showed 88% of respondents viewed a lack of affordable housing in the local area as having 'some or a great deal of impact' on their ability to recruit or retain staff. 83% of respondents reported some or great difficulties in recruiting new staff. 68% of respondents reported that employees commute into work because they cannot afford to live in the area.

41. In addition to housing for low paid workers, the West Surrey Strategic Housing Market Assessment (2015) has noted the importance of housing availability for first time buyers and young families, students, new graduates and potential start-up business, and for the retirement market. Waverley has the highest number of home workers in Surrey; however, infrastructure to support this in rural areas is not consistent across the borough. Surrey County Council is working to provide superfast broadband in rural areas which will assist home working. Our partner housing associations play an important role in supporting their residents into work, and in turn, supporting the local economy.

¹⁶ South East Councils (2017) [Unblock the Housing Blockers](#)

¹⁷ www.waverley.gov.uk (2014) [Impact of Housing Costs and Affordability on Local Businesses](#)

Therefore, over the next 5 years we will:

O.a.1 Work to maximise delivery of affordable housing in a range of types and sizes to meet the needs of people working in Waverley.

O.a.2 Continue to prioritise households working in Waverley and those seeking employment in Waverley for shared ownership properties.

Meeting Housing Needs in our Rural Communities

42. Affordability pressures are particularly keenly felt in Waverley's rural villages, where house prices are [20% higher than those in urban areas](#)¹⁸ and there is less affordable housing. In 2017, Waverley is ranked as the most expensive rural area in the country, with an average house price [of £487,824](#)¹⁹. There is also a lack of affordable public transport to serve people living in Waverley's rural areas.
43. Many households want to stay in the rural communities where they were brought up or lived and worked for a long time, but they are often left with no choice but to move away. Just over 45% of those living in rural areas are aged below 45 years, compared with almost 60% in urban areas²⁰. As young people and families move out, the character of a rural village can change dramatically and local services such as shops and schools may be forced to close. This lack of affordable housing also has a knock-on effect on the ability of local employers to recruit and retain staff, impacting on businesses, services and the local economy.
44. Small developments of affordable housing on the edges of villages (rural exception sites) can enable young people and families to stay in an area, which in turn helps to sustain local facilities and support the rural economy. New affordable homes also help to ensure that the village continues to support a balanced community, with a range of age groups and incomes.
45. English Rural Housing Association estimates that for every £1 the organisation invests in local needs housing in rural communities, the social return to the community exceeds £6. Social return could include trade in Post Offices and shops; viability of schools; employment; security of tenure; family and social support networks; and overall wellbeing.
46. In recognition of the particular difficulties rural communities face, rural local authorities in Surrey have formed a partnership to fund a Rural Housing Enabler. The role is to work with communities and parish councils and to understand local housing need and to bring forward rural exception sites. The partnership also provides a Community Led Housing Project to work with local communities.

Therefore, over the next 5 years we will:

O.b.1 Work with the Rural Housing Enabler to commission at least 2 x housing needs surveys per annum to measure need and support for rural exception schemes.

O.b.2 Jointly manage the Surrey Community Housing Project in a partnership with 7 other local authorities for a period of 2 years to work with local communities who wish to develop their own housing projects.

¹⁸ [www.lloydsbankinggroup.com Halifax Rural Housing Review 2017](http://www.lloydsbankinggroup.com/HalifaxRuralHousingReview2017)

¹⁹ [www.lloydsbankinggroup.com Halifax Rural Housing Review 2017](http://www.lloydsbankinggroup.com/HalifaxRuralHousingReview2017)

²⁰ [www.gov.uk Statistical Digest of Rural England 2018](http://www.gov.uk/StatisticalDigestofRuralEngland2018)

Preventing Homelessness

The Homelessness Strategy 2018-23²¹ and action plan set out our approach to tackling homelessness. This Housing Strategy aligns with our Homelessness Strategy without duplicating the issues and priorities set out in the Homelessness Strategy.

47. The Homelessness Strategy sets out the following ambitions:

- *Homelessness prevention*: Providing advice and assistance before crisis point is reached, to prevent a household becoming homeless. The Homelessness Reduction Act (due to come into force in 2018) will also require us to relieve homelessness
- *Accommodation*: Maximising existing affordable housing and making better use of the private rented sector to meet the needs of households threatened with homelessness
- *Support to households* to maintain their tenancy or keep their existing home
- *Partnership Working* across organisational boundaries to offer holistic support to households at risk of homelessness

48. An important part of our role as a strategic housing authority and central to the early prevention of homelessness is our administration of the Housing Register and operation of our choice-based lettings scheme 'Homechoice'. Affordable homes are a scarce resource, particularly in Waverley, an area with limited land available for development. Our allocations service ensures that affordable homes are allocated fairly and in line with our statutory duties and that tenancies are sustainable.

Therefore, over the next 5 years we will:

O.c.1 Deliver the [Homelessness Strategy Action Plan](#).

O.c.2 Continue to ensure fair and sustainable allocation of affordable homes in Waverley through our [Allocation Scheme](#)²².

O.c.3 Work with our partners to enable the development of new housing across a range of tenures to meet the needs of households threatened with homelessness.

²¹ www.waverley.gov.uk Homelessness Strategy (2018-2023)

²² www.waverley.gov.uk Allocation Scheme (updated September 2017)

Meeting Housing Needs of Older People

49. Our older population is set to grow considerably in the coming decades, particularly the number of older people living with dementia and those over 85. Meeting the needs of our rapidly growing older population is one of the biggest challenges we face. We believe that we are best equipped to rise to this challenge by working together across organisational boundaries to achieve the best possible outcomes for our older residents. We will use our planning policies to help meet these needs, through Policy AHN3 in our emerging Local Plan.
50. [Waverley's Ageing Well Strategy²³](#) sets out an ambition to enable older people to remain independent for as long as possible and to lead fuller lives for longer. Good quality housing improves quality of life. Conversely, unsuitable housing can have a detrimental effect on the very elderly and most vulnerable in our society.
51. Our ambition is to see all of our older residents housed in accommodation that is safe, secure and affordable. We try to achieve this in a number of ways, working closely with health and social care partners. Our Careline service, run locally by Waverley officers, in partnership with Chichester Careline, provides assistive technology to enable older residents to stay in their own home for longer. We also operate a Care and Repair service in partnership with Guildford Borough Council. We help older residents who need affordable housing to move to suitable sheltered or Extra Care accommodation. However, there is significant financial pressure on services for older people across Surrey. Local authority housing related support funding for older people will end in April 2018. We will work to maintain existing sheltered housing services as far possible and we will seek to maximise support for our older residents in the context of ongoing budget reductions.

Therefore, over the next 5 years we will:

- O.d.1 Enable older people to stay in their own home for longer, through the use of assistive technology, aids and adaptations.
- O.d.2 Support older people to find suitable alternative accommodation, when required; whether downsizing in the private sector, or accessing specialist housing to meet their care needs.
- O.d.3 Plan strategically for the development of a range of housing options for older people including Extra Care housing and dementia specialist care, in partnership with Surrey County Council Adult Social Care Commissioning team.
- O.d.4 Commit to find a site for at least 1 new build Extra Care Scheme

²³ www.waverley.gov.uk Ageing Well Strategy (2015-2018)

Meeting Housing Needs of Younger People

52. Young people are marginalised by the housing system and are susceptible to the impact that insecure or inappropriate housing can have on their lives. A combination of welfare reform, low wages, insecure employment and housing policy developments has led to limited availability of affordable and suitable housing for young people in Waverley, especially those who are single or childless couples. In the era of “generation rent”, huge numbers of young people are locked out of home ownership and face limited access to declining numbers of affordable homes for rent. As a consequence, young people are living with relatives and friends for longer than either party would wish, and many are forced out of the area they grew up in order to find housing they can afford.
53. Young people with specific needs who require additional housing related support include: young parents, care leavers, young people with mental health issues, young people in recovery from substance misuse and young people with a history of offending.
54. However, national and local policy changes have disproportionately affected this age group. Housing related support funding was withdrawn from the 21-25 age group across Surrey in 2017. This presents a significant challenge to supported housing providers and to us in ensuring that the needs of this group do not go unmet. Under new housing benefit rules, single adults aged under 35 receiving housing benefit are expected to live in shared dwellings. Demand is therefore likely to increase in the private sector for this type of accommodation.
55. There is a pressing need across Waverley for smaller affordable homes suitable for young single people and couples. The West Surrey Strategic Housing Market Assessment (2015) recommends that 40% of new affordable homes developed in Waverley should be 1 bedroom accommodation. We continue to work to enable the development of affordable housing in the right sizes and types to meet local need. This will include using our planning policies such as AHN1 and AHN2 in our emerging Local Plan.

Therefore, over the next 5 years we will:

- O.e.1 Work with partners to increase provision of suitable specialist and supported housing for young people where needed.
- O.e.2 Bring forward a range of types and sizes of affordable homes for general needs through the planning process, to include smaller units suitable for young single people and couples.
- O.e.3 Work to retain existing resources and facilities for young people in housing need in the borough.
- O.e.4 Work in partnership and improve communication with Surrey County Council Children’s Services and Families teams to ensure that young people receive the housing related support they need.

Meeting Housing Needs of People with Disabilities

56. Affordable housing for people with support needs in Waverley is provided by a number of specialist housing providers to meet the needs of specific client groups. These include people with learning disabilities, people with mental health needs and people with a physical or sensory disability.
57. Specialist housing providers bring their valuable experience and expertise to local projects which make a real difference to the lives of individuals and to the community around them. Transform Housing & Support has used social value tools to measure the impact of the support provided and place a financial value on the outcomes achieved. It is estimated that for every £1 Transform invests in supported housing, the social value generated is £5.97. Social value might include, for example, less depression and anxiety; fewer hospital admissions; lower local authority housing costs; reduced pressure on alcohol/drug care and treatment services.
58. We have worked in partnership with the Surrey County Council Adult Social Care Commissioning team and with local and national specialist providers in recent years to successfully deliver a number of new and redeveloped supported housing schemes in Waverley. We also look to include accessible units on our own new build schemes when possible, for example at Church View, Godalming. However, reductions to housing related support budgets brings significant challenges to the future funding of supported housing in Waverley and to the specialist providers supporting our residents.

Therefore, over the next 5 years we will:

O.f.1 Continue to work closely with Adult Social Care Commissioners to ensure that new development meets the identified and emerging needs of the groups above and to explore alternative models of support where necessary.

O.f.2 Explore opportunities for accessible housing provision on new council owned sites.

Meeting Housing Needs of Travellers

59. We have an ambition to make suitable housing available to meet the needs of specific groups in our borough, recognising the diversity of these needs. Our approach to meeting the needs of Gypsies and Travellers in Waverley is set out in the Local Plan. The Gypsy and Traveller Accommodation Assessment (2017) concluded that we need a further 27 pitches for Gypsies and Travellers and two Travelling Showpeople plots from 2017 to 2032.

60. Our aim is to promote inclusive, sustainable communities. We seek to ensure that accommodation needed for Gypsies and Travellers is provided in the most suitable locations with the least impact on the environment.

Therefore, over the next 5 years we will:

O.g.1 Increase supply of pitches and plots for Travellers in suitable locations to meet need, as per Local Plan AHN4 in our emerging Local Plan.

Our Goals:

M: MAKE best use of existing homes

The Private Rented Sector

61. High local house prices and a challenging mortgage market mean that home ownership is still a distant prospect for many people. Meanwhile, the Private Rented Sector is now the most flexible, accessible and affordable housing solution for 11% of local households. Even so, the median private sector rent for a two bedroom property of £1,050pcm in Waverley is well above that of England (£650pcm) and the South East (£845pcm²⁴).
62. [England's Private Rented Sector has been growing at a size and speed unprecedented throughout the last century](#)²⁵. Furthermore, this figure is likely to increase over the next few years, as a result of both policy and socio-economic trends. The Private Rented Sector is therefore an important aspect of the housing market, and concerns a significant and growing section of an increasingly mobile population.
63. In most cases, the sector provides high quality housing opportunities for those without access to home ownership or social housing. The Private Rented Sector can make an important contribution to preventing homelessness by tackling fuel poverty, carbon reduction, increasing housing supply and widening choice. It can also make a positive difference to older people's social care, health protection and improvement. Therefore it is essential we have a thriving, high quality, accessible, affordable Private Rented Sector which can provide an attractive housing offer to people who wish to come to Waverley to live and work. The sector can also play a part in ensuring that Waverley retains graduates and professional people who might otherwise have looked to find accommodation outside the borough. The Private Rented Sector is also a hugely important source of accommodation for students studying at University of Creative Arts in Farnham.
64. A major driver in our approach to the Private Rented Sector is the power introduced by the Localism Act 2011 for housing authorities to discharge a homelessness duty via the offer of a private rented tenancy. In order to make full use of this power, and to ensure applicant satisfaction with accommodation, it will be necessary to further develop relationships with landlords to deliver a supply of quality homes for this purpose.

²⁴ NHF, 2016

²⁵ LGiU (2013) [House Proud; How Councils Can Raise Standards in the Private Rented Sector](#)

65. The Welfare Reform Act (2012) introduced a wide range of reforms designed to make the benefits and tax credits system fairer and simpler, improving financial incentives to encourage work. These reforms are having a significant impact on the Private Rented Sector in the borough. Increased evictions and end of tenancies by landlords reluctant to take benefit claimants are examples of this. Securing affordable private rented accommodation at the Local Housing Allowance level and the increased call on discretionary housing payments to 'top-up' rents in the Private Rented Sector are both a challenge. An increase of £125m over two years in Targeted Affordability Funding for Local Housing Allowance claimants in the private sector struggling to pay their rent was announced in the 2017 budget. The chancellor also announced a consultation which will be launched to collect views on barriers to longer tenancies in the Private Rented Sector.
66. The traditionally held view of the Private Rented Sector as a tenure of last resort and as such a poor quality option is disappearing. However, only very small parts of the private rented sector are badly run and of poor quality. As well as affecting households in need, this is also an issue for the sector, which can suffer reputational damage from the poor performance of a minority of landlords. It is also a challenge for local authorities, who hold responsibility for dealing with sub-standard conditions in private rented housing and have a duty to safeguard the wellbeing of all their citizens and pick up the costs of many of the problems created by poor housing.
67. Although the primary responsibility to maintain a private property lies with the owner, we recognise that some people will have difficulty meeting these responsibilities. We therefore provide a range of services to support occupiers in need of support. Our approach to improving the Private Rented Sector includes pro-active engagement with the sector and, where necessary, enforcement. Tackling the issue of "rogue" landlords is one of our commitments. It is recognised that it will be largely by using enforcement powers contained within the Housing Act 2004 that the worst landlords will be dealt with. However, we believe that by encouragement, incentive and engagement we can improve the overall standard offered by the sector to levels already being achieved by good landlords in the borough.

Therefore, over the next 5 years we will

- M.a.1 Ensure there are sufficient good quality private rented homes available to enable to council to discharge the homelessness duty into the private rented sector²⁶ including encouraging provision of purpose built private rented accommodation
- M.a.2 Explore the role we can play in enabling the University of Creative Arts to

²⁶ Housing Service Plan 2017-18, at least 1 family secured tenancy in private rented sector

address the lack of student accommodation in Farnham including the use of private landlord accommodation^{27 28}

M.a.3 Review condition of the Housing stock

M.a.4 [Support landlords through our Landlord Resource Centre](#)²⁹

²⁷ Waverley Economic Strategy 2017-22

²⁸ http://www.waverley.gov.uk/downloads/file/5776/cultural_strategy_phase_2_action_plan_2016-19

²⁹ www.waverley.gov.uk Landlord Resource Centre

Houses in Multiple Occupation

68. Safe, well managed Houses in Multiple Occupation (or shared houses) provide affordable housing for a range of residents, increase housing choice and reduce homelessness, with approximately 500 Houses in Multiple Occupation in Waverley as at April 2017, of which 50 are licensable.
69. The Government supports local authority action to improve the quality of private rented housing. The Housing Act 2004 introduced a number of provisions relating to Houses in Multiple Occupation, both mandatory and discretionary. Under the legislation there is a requirement for certain higher risk Houses in Multiple Occupation to be licensed by the local authority. These are properties of three or more storeys with five or more occupiers. This allows us to set certain standards and conditions for the person responsible for the Houses in Multiple Occupation and anyone else associated with it to be expected to meet - in particular, works to improve fire safety and the provision of amenities. Licensing requirements will be extended to all Houses in Multiple Occupation to all homes with 5 or more occupants, regardless of the number of storeys from April 2018. The minimum room size will also be specified.
70. Legislation which took effect in January 2012 extended the shared room rate to single welfare recipients under 35 and as a result there may be an increase in demand for Houses in Multiple Occupation from vulnerable groups. The legislation and the regulations associated with the Houses in Multiple Occupation sector are complex, making it difficult for landlords and tenants to fully understand their rights and obligations. The main challenge is to make sure that Houses in Multiple Occupation are safe and maintained to the right quality.

Therefore, over the next 5 years we will

- M.b.1 Develop our knowledge of the number and location of private Houses in Multiple Occupation in Waverley
- M.b.2 Educate and inform landlords, managing agents, letting agents as well as statutory and voluntary agencies about the standards required in Houses in Multiple Occupation
- M.b.3 Educate and inform tenants about their rights and responsibilities
- M.b.4 Support the retention of a well-managed, good quality Houses in Multiple Occupation market
- M.b.5 Enhance the quality of Houses in Multiple Occupation stock and private sector in general by tackling poor property and management standards where there are vulnerable tenants

Home Improvement

71. In addition to providing mandatory Disabled Facilities Grants, we have put together a package of measures to enable energy efficiency and home safety measures to take place in the homes of those Waverley residents who need it most.

72. We received £640,000 in Better Care Fund from the Department of Health in 2017/18 for adaptations and home improvements as part of its Capital Programme. A budget of £590,000 has been allocated for Disabled Facilities Grants and £50,000 to provide discretionary Safe and Warm Grants, as set out in the Home Improvement Policy. In addition, we receive approximately £10,000 each year from grant repayments; these receipts are fed back into the capital grant budget.

Therefore, over the next 5 years we will

M.c.1 Contribute to the Decent Home Standard in the private sector

M.c.2 Increase grant funding on energy efficiency and home security works to £50,000 per year

M.c.3 Implement a new Home Improvement Policy to maximise use of the increased government funding in order to help meet the objectives of the Care Act 2014.

M.c.4 Help to reduce hospital/care home admissions, care packages and delays in hospital discharge

M.c.5 Remove housing hazards and improve the condition of the local private sector housing stock

M.c.6 Increase speed of private disabled adaptations from date of initial enquiry to date of completion of works

Empty Homes

73. Empty and derelict properties are a wasted resource that could be better used to relieve homelessness and address housing needs. Empty homes can also have a negative impact on their surrounding communities.
74. Consequences of long term empty properties can include attracting crime, thereby reducing the value of neighbouring properties, being an eyesore, costing time and money to local authorities and being costly for the owner to maintain. There are clear economic and social benefits in overcoming these problems by returning empty homes to occupation.
75. In the Chancellor's budget in November 2017, the Government announced its intention to allow councils to increase the council tax premium applied to long term empty properties in their areas from 50% to 100%. Waverley currently applies the 50% premium as the Council considered it to be an important measure to encourage owners of empty homes to bring them back into use.
76. There are currently 110 long term empty homes in the Borough. It is proposed to increase Waverley's premium to 100% at the earliest opportunity once the Government has published the necessary regulations and given authority.

Therefore in the next 5 years we will

- M.d.1 Work with local groups via the Community Housing Project Manager to identify local priorities for improvements including an assessment of empty homes work
- M.d.2 Develop and maintain a comprehensive database of empty homes so that information becomes more accessible and provides for better monitoring
- M.d.3 Engage with owners to provide advice to encourage properties to be re-occupied or prevent them from becoming vacant, for example through our Tenant Finder scheme.
- M.d.4 Work with other councils and housing providers to access government funding opportunities
- M.d.5. Increase Waverley's premium to 100% on long term empty properties at the earliest opportunity once the Government has published the necessary regulations and given authority.

Our Goals:

E: **ENGAGE** with partners to achieve our joint aims

77. We work in partnership with a wide range of organisations and stakeholders to deliver high-quality, innovative services for people in housing need. Our partnership initiatives with statutory, voluntary and private organisations and community groups come in a range of shapes and sizes, depending on the issue and what is required. We will continue to work to find new models of joint working and strengthen our highly-valued, established partnerships to make them even more successful.

Partnerships with Housing Associations

78. Waverley Borough Council has a long and successful track record of working in close partnership with local Housing Associations. It makes perfect sense for us to co-ordinate our activities and form close joint working arrangements. We are all supporting people in housing need in the borough and share many common aims, as illustrated in Figure 1. Service users and providers benefit from good quality joint working through better, more efficient services.

 <p>To improve people's lives through high quality homes and services</p>	 <p>Accessible housing and support for independent living</p>	 <p>Making a difference</p>	 <p>Building homes. Developing futures</p>
 <p>To provide and manage housing services which help to sustain the economic and social life of rural communities</p>	 <p>A great home for everyone</p>	 <p>Housing Solutions for Local Communities</p>	 <p>...everyone has a quality home that they can afford</p>
 <p>shgroup.org.uk A business with social objectives</p>	 <p>For everyone to have the chance to build their lives from the base of a good home</p>	 <p>To help people to live independent and fulfilling lives</p>	

 <p>More homes. Bright futures</p>	 <p>To provide Quality Care and Support to people</p>	 <p>Making Waverley a better place to live and work</p>
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Figure 1: Values of Housing Associations and Waverley Borough Council developing affordable housing

Partnerships with Local Authorities

79. We work closely with our counterparts from other local authorities. We are working in partnership with 7 other Surrey districts and boroughs and Surrey Community Action to support and develop community-led housing. This has involved establishing a Community-Led Housing Project; to work with local groups to secure opportunities for the development of community led housing schemes. This is a true partnership project, built on engaging and developing relationships with communities, housing organisations, parish councils, local authorities, landowners, developers, agents, planners and other partners to bring forward sites and solutions to meet local need. This approach presents another new model of the delivery of affordable housing.
80. We work in partnership to study our sub regional housing market with Guildford and Woking Borough Councils. We also have a joint Home Improvement Agency with Guildford; ‘Guildford & Waverley Care and Repair’. This has been in operation for several years. We are also looking to have a joint Handyperson service now that the Age UK handyman scheme has finished.
81. Our strong rural partnerships have created an excellent track record of affordable homes for local people. By collaborating with parish councils, local communities, specialist rural Housing Associations and the Rural Housing Enabler, we have helped to create new homes in our rural villages and hamlets where they are so desperately needed. We work alongside the other rural districts and boroughs as part of the Surrey Rural Housing Enabling Project to progress rural affordable housing. We work closely with the York Road Project, Woking where we have purchased 2 bed spaces for single homeless Waverley clients. The Project also provides outreach support to those who are rough sleeping or at risk of rough sleeping in Waverley. To help with ‘move on’ for Waverley clients currently living in the Woking Project, the York Road Project also leases a unit of council accommodation in Chapel Court, Milford from the council. We also work closely with Woking and Guildford Borough Councils, the York Road Project and Riverside in securing funding for a mental health support service to rough sleepers.

Public-Private Partnerships

82. The right affordable housing partnerships on new developments can assist us in creating the right tenure mix; for example making links with the private sector who can deliver intermediate or private sector housing alongside new affordable council homes for rent. We work closely with local landlords and agents to secure private rented accommodation. We will continue to look at new ways of working, including exploring the merits of setting up a Local Housing Company. This would create a new property asset base generating a revenue stream and an increase in capital over time and provide more flexibility in the types of home than we would otherwise be able to develop.

Co-ordinating Partnerships

83. We advocate for Waverley customers at Multi Agency Risk Assessment Conferences and Multi Agency Public Protection Arrangements. We also work closely with Social Services, Children's Centres and Domestic Abuse Outreach. Single Housing Panel meets to discuss needs of single and complex needs clients in order to provide and encourage well co-ordinated, efficient services.

Therefore, over the next 5 years we will:

- e.1 Work in partnership with local community to regenerate council owned site at Ockford Ridge
- e.2 Support the development of rural affordable homes, in partnership with the Surrey Rural Housing Enabler, parish councils, landowners and our local communities and through the Community Led Housing Project.
- e.3 Work in partnership to provide the Guildford and Waverley Care and repair agency and joint handyperson service to eligible residents
- e.4 Work closely with Woking and Guildford Borough Councils, the York Road Project and Riverside to secure funding for a mental health support service to rough sleepers.

WE WILL SEE THIS STRATEGY EFFECTIVELY DELIVERED, MONITORED AND REVIEWED

- ✓ Both our Affordable Housing Working Group and the Housing Overview and Scrutiny Committee will review progress against the Strategy Action Plan and intervene when those objectives are not being delivered
- ✓ We report on progress, issues and trends in the sector, opportunities and threats, and seek input and decisions to inform the direction of the strategy to:
 - Waverley Borough Council Housing Overview and Scrutiny Committee
 - Waverley Borough Council Management Board
 - Waverley Borough Council Housing Delivery Board
 - Surrey Chief Housing Officers Association
 - Surrey Enabling Officers Group
 - Surrey Rural Housing Enablers Group
 - Waverley Borough Council Housing Association Forum
 - Surrey Housing Needs Managers Group
 - Homes England
- ✓ We share information on a regular basis, particular in relation to matters that may affect the delivery of the strategy or housing needs. This is important in the current climate where the impact of policy proposals from the government and the effect of the economy are unknown.
- ✓ Smaller groups of relevant partners will come together to deliver the strategy, sharing information and resources. There are a number of objectives in the strategy where we want to hear residents', customers' and stakeholders' views.

WE WILL WORK TOWARDS ACHIEVING OUR GOAL OF EVERYONE HAVING A HOME THROUGH THE FOLLOWING ACTION PLAN

H	Increase delivery of well designed, well built affordable HOUSING
a.	Place-shaping to Enable New Affordable Homes

Ref.	Action(s)	By when	Lead Officer	Resource Needed/ Implications	Outcomes/ Success Criteria/ Performance Measures/ Targets
H.a.1.	Use our place shaping skills to work with our Housing Association and Development partners on the Dunsfold Aerodrome scheme through the delivery of a Local Lettings Plan	December 2018	Housing Strategy and Enabling Manager	Officer time	Registered Provider working in partnership with developer Lettings plan in place
H.a.2.	Produce a template s.106 agreement in order to maximise opportunities for affordable housing and promote transparency.	October 2018	Planning Lawyer	Officer time	Template s.106 agreement available on website
H.a.3	Support the delivery of Local Plan, Part 1 including setting out our expectations about the tenure of affordable housing.	March 2019	Housing Strategy and Enabling Manager	Officer time	Local Plan Part 2 Adopted March 2019

H	Increase delivery of well designed, well built affordable HOUSING
b.	Building New Affordable council Homes which are Sustainable and Energy Efficient

Ref.	Action(s)	By when	Lead Officer	Resource Needed/ Implications	Outcomes/ Success Criteria/ Performance Measures/ Targets
H.b.1	Develop 20 new council homes pa which meet criteria specified in Waverley New Build standards.	As per timescales in Housing Delivery Plan	Housing Development Manager	As set out in Housing Delivery Plan	Increased supply of Council homes for rent and shared ownership
H.b.2	Carry out 'Do You Like Where You Live' surveys on a sample of 5 x new private, Registered Provider and 1 x council new build homes on an annual basis	April 2018 and annually	Housing Strategy and Enabling Officer Housing Development Support Officer	Officer time Additional office support required	Survey complete Report of findings circulated and on website
H.b.3	Develop a new Affordable Housing Delivery Plan every 5 years	Reviewed annually	Housing Development Manager	Officer time	New plan adopted and available on website

H	Increase delivery of well designed, well built affordable HOUSING
c.	Working in Partnership with Housing Associations and other housing providers

Ref.	Action(s)	By when	Lead Officer	Resource Needed/ Implications	Outcomes/ Success Criteria/ Performance Measures/ Targets
H.c.1	Establish 3 models of development to bring forward additional affordable homes to meet local need	March 2020	Head of Strategic Housing and Delivery	Officer time Funding Sites	Joint working on s.106 with Housing Associations and other development partners to provide a range of tenures, including new public/ private partnerships Acquire homes for development under s.106 agreements Explore setting up a Local Housing Company
H.c.2	Enable the development of s.106 sites including Furze Lane, Bourne Mill and Amlets Lane at planning stage and beyond, throughout the development process	As per development schedule	Housing Strategy and Enabling Manager	Officer time	Increased supply of housing association homes for rent and intermediate tenures
H.c.3	Work with our Housing Association partners to facilitate the development of their own sites	As per development schedule	Housing Strategy and Enabling Manager	Officer time	Making public subsidy go further, ongoing viable development programme
H.c.4	Work with our partners to bring forward 540 affordable homes at Dunsfold Park.	As per development schedule	Housing Strategy and Enabling	Officer time	New affordable homes at Dunsfold Park

			Manager		
H.c.5	Support our Registered Provider partners in achieving the best possible outcome for residents and the environment on new Housing Association schemes in the borough.	As per development schedule	Housing Strategy and Enabling Officer	Officer time	Good quality affordable housing

O	OPTIMISE Social and Economic Wellbeing
a.	Enabling affordable housing to Support a Vibrant Economy

Ref.	Action(s)	By when	Lead Officer	Resource Needed/ Implications	Outcomes/ Success Criteria/ Performance Measures/ Targets
O.a.1	Work to maximise delivery of affordable housing in a range of types and sizes to meet the needs of people working in Waverley	As per development schedule	Housing Strategy and Enabling Manager	Officer time	Tenure mix of housing meets identified needs
O.a.2	Continue to prioritise households working in Waverley and those seeking employment in Waverley for shared ownership properties.	As per development schedule	Housing Strategy and Enabling Officer	Officer time	Tenure mix of housing meets identified needs

O	OPTIMISE Social and Economic Wellbeing
b.	Meeting Housing Needs in our Rural Communities

Ref.	Action(s)	By when	Lead Officer	Resource Needed/ Implications	Outcomes/ Success Criteria/ Performance Measures/ Targets
O.b.1	Work with the Rural Housing Enabler to commission at least 2 x housing needs surveys per annum to measure need and support for rural exception schemes	2 surveys per year	Housing Strategy and Enabling Officer	£4,500pa to support Rural Housing Enabling Service	Increased amount of affordable housing in rural areas, helping to maintain the vitality of villages in Waverley
O.b.2	Jointly manage the Surrey Community Housing Project in a partnership with 7 other local authorities for a period of 2 years to work with local communities who wish to develop their own housing projects	March 2019	Housing Strategy and Enabling Manager	Ministry for Housing, Communities and Local Government Allocation	Community Led housing schemes in the borough

O	OPTIMISE Social and Economic Wellbeing
c.	Preventing Homelessness

Ref.	Action(s)	By when	Lead Officer	Resource Needed/ Implications	Outcomes/ Success Criteria/ Performance Measures/ Targets
O.c.1	Deliver the Homelessness Strategy Action Plan	Due to be adopted May 2018	Housing Needs Manager	Officer time Funding	Fewer households become homeless. Cost of emergency accommodation is reduced
O.c.2	Continue to ensure fair and sustainable allocation of affordable homes in Waverley through our Allocation Scheme .	Allocation Scheme constantly under review	Housing Needs Manager	Officer time	Housing Register applicants secure affordable, suitable and sustainable homes
O.c.3	Work with our partners to enable the development of new housing across a range of tenures to meet the needs of households threatened with homelessness	As per Homelessness Strategy Action Plan	Housing Needs Manager	Strong partnership working with housing providers Officer time	Mix of housing meets identified needs

O	OPTIMISE Social and Economic Wellbeing
d.	Meeting Housing Needs of Older People

Ref.	Action(s)	By when	Lead Officer	Resource Needed/ Implications	Outcomes/ Success Criteria/ Performance Measures/ Targets
O.d.1	Enable older people to stay in their own home for longer, through the use of assistive technology, aids and adaptations	Ongoing	Sheltered and Careline Services Manager	Funding Officer time	TBC
O.d.2	Support older people to find suitable alternative accommodation, when required; whether downsizing in the private sector, or accessing specialist housing to meet their care needs	Ongoing	Sheltered and Careline Services Manager	Funding Sites Officer time	Mix of housing meets identified needs
O.d.3	Plan strategically for the development of a range of housing options for older people including Extra Care housing and dementia specialist care, in partnership with Adult Social Care Commissioning team	Ongoing	Sheltered and Careline Services Manager	Funding Sites Officer time	Mix of housing meets identified needs
O.d.4	Commit to find a site for at least 1 new build Extra Care Scheme	March 2023	Head of Strategic Housing and Delivery	Funding Sites Officer time	Mix of housing meets identified needs

O	OPTIMISE Social and Economic Wellbeing
e.	Meeting Housing Needs of Younger People

Ref.	Action(s)	By when	Lead Officer	Resource Needed/ Implications	Outcomes/ Success Criteria/ Performance Measures/ Targets
O.e.1	Work with partners to increase provision of suitable specialist and supported housing for young people where needed.	As per Homelessness Strategy Action Plan	Housing Needs Manager	Strong partnership working with housing providers Officer time	Mix of housing meets identified needs
O.e.2	Bring forward a range of types and sizes of affordable homes for general needs through the planning process, to include smaller units suitable for young single people and couples	As per development schedule	Housing Strategy and Enabling Manager	Integrated approach. Strategic joint working with planning service	Mix of housing meets identified needs Annual housing needs reports published
O.e.3	Work to retain existing resources and facilities for young people in housing need in the borough	As per Homelessness Strategy Action Plan	Housing Needs Manager	Strong partnership working with housing providers Officer time	Young people accessing the homes they need
O.e.4	Work in partnership and improve communication with Surrey County Council Children's Services and Families teams to ensure that young people receive the housing related support they need	As per Homelessness Strategy Action Plan	Housing Needs Manager	Strong partnership working with housing providers Officer time	Young people accessing the homes they need

O	OPTIMISE Social and Economic Wellbeing
f.	Meeting Housing Needs of People with Disabilities

Ref.	Action(s)	By when	Lead Officer	Resource Needed/ Implications	Outcomes/ Success Criteria/ Performance Measures/ Targets
O.f.1	Continue to work closely with Adult Social Care Commissioners to ensure that new development meets the identified and emerging needs of the groups above and to explore alternative models of support where necessary.	As per development schedule	Housing Strategy and Enabling Officer	Strong partnership working with housing providers Officer time	Mix of housing meets identified needs
O.f.2	Explore opportunities for accessible housing provision on new council owned sites	As per timescales in Housing Delivery Plan	Housing Development Manager	As set out in Housing Delivery Plan	Mix of housing meets identified needs

O	OPTIMISE Social and Economic Wellbeing
g.	Meeting Housing Needs of Travellers

Ref.	Action(s)	By when	Lead Officer	Resource Needed/ Implications	Outcomes/ Success Criteria/ Performance Measures/ Targets
O.g.1	Increase supply of pitches and plots for Travellers in suitable locations to meet need	As per timescales in Local Plan Part 2	Principal Planning Officer	As per Local Plan Part 2, Policy AHN4	Travellers' housing need is met

M	MAKE best use of existing homes
a.	The Private Rented Sector

Ref.	Action(s)	By when	Lead Officer	Resource Needed/ Implications	Outcomes/ Success Criteria/ Performance Measures/ Targets
M.a.1	Ensure there are sufficient good quality private rented homes available to enable to council to discharge the homelessness duty into the private rented sector including encouraging provision of purpose built private rented accommodation	Ongoing	Housing Needs Manager	Possible additional officer resource	Extended opportunities in Private Rented Sector to those in need
M.a.2	Explore the role we can play in enabling the University of Creative Arts to address the lack of student accommodation in Farnham including the use of private landlord accommodation	March 2019	Housing Strategy and Enabling Officer	Officer time	Provision of adequate student accommodation for University of Creative Arts
M.a.3	Review condition of the Housing stock	Ongoing	Private Sector Housing Manager	BRE Desktop study £10,000	Making proper decisions about the actions we need to take to deal with unsatisfactory housing
M.a.4	Support landlords through our Landlord Resource Centre	Ongoing	Housing Needs Manager	Officer time Sufficient number of willing landlords	Landlords willing to house households nominated by the Council

M	MAKE best use of existing homes
b.	Houses in Multiple Occupation

Ref.	Action(s)	By when	Lead Officer	Resource Needed/ Implications	Outcomes/ Success Criteria/ Performance Measures/ Targets
M.b.1	Develop our knowledge of the number and location of Houses in Multiple Occupation in Waverley	June 2018	Private Sector Housing Manager	IT support Possible additional officer resource	Database established
M.b.2	Educate and inform landlords, managing agents, letting agents as well as statutory and voluntary agencies about the standards required in Houses in Multiple Occupation	From April 2018	Private Sector Housing Manager	Possible additional officer resource	Continued good relationships with landlords, maintaining access to the private rented sector for low income households
M.b.3	Support the retention of a well managed, good quality private Houses in Multiple Occupation market	Ongoing	Private Sector Housing Manager	Possible additional officer resource	Landlords continue to provide good quality rented housing
M.b.4	Enhance the quality of Houses in Multiple Occupation stock and private sector in general by tackling poor property and management standards where there are vulnerable tenants	Ongoing	Private Sector Housing Manager	Possible additional officer resource	Better quality housing in the private sector
M.b.5	Educate and inform tenants about their rights and responsibilities	Ongoing housing advice	Housing Needs Manager	Qualified Housing Options Team	Landlords are aware of their rights and responsibilities

M	MAKE best use of existing homes
c.	Home Improvement

Ref.	Action(s)	By when	Lead Officer	Resource Needed/ Implications	Outcomes/ Success Criteria/ Performance Measures/ Targets
M.c.1	Contribute to the Decent Home Standard in the private sector	Ongoing	Private Sector Housing Manager	Officer time	Good quality homes for tenants
M.c.2	Increase grant funding on energy efficiency and home security works to £50,000 per year	Ongoing	Private Sector Housing Manager	£50,000 pa	Fuel costs reduced for residents. Reduction in carbon emissions
M.c.3	Implement a new Home Improvement Policy to maximise use of the increased government funding in order to help meet the objectives of the Care Act 2014	April 2018	Private Sector Housing Manager	Effective joint working with Guildford Borough Council	Residents safe and secure in their homes
M.c.4	Help to reduce hospital/care home admissions, care packages and delays in hospital discharge	Ongoing	Private Sector Housing Manager	Officer time	Residents safe and secure in their homes Reduced delays in hospital discharge
M.c.5	Remove housing hazards and improve the condition of the local private sector housing stock	Ongoing	Private Sector Housing Manager	Officer time	Better quality housing in the private sector
M.c.6	Increase speed to private disabled adaptations from date of initial enquiry to date of completion of works	Ongoing	Private Sector Housing Manager	Officer time	Adaptations completed more quickly

M	MAKE best use of existing homes
d.	Empty Homes

Ref.	Action(s)	By when	Lead Officer	Resource Needed/ Implications	Outcomes/ Success Criteria/ Performance Measures/ Targets
M.d.1	Work with local groups via the Community Housing Project Manager to identify local priorities for improvements including an assessment of empty homes work	March 2019	Housing Strategy and Enabling Officer	Ministry of Housing, Communities and Local Government Allocation Officer time	Local priorities identified and pursued
M.d.2	Develop and maintain a comprehensive database of empty homes so that information becomes more accessible and provides for better monitoring	September 2018	Private Sector Housing Manager	Officer time IT support	Empty properties identified and brought back into use
M.d.3	Engage with owners to provide advice to encourage properties to be re-occupied or prevent them from becoming vacant, for example through our Tenant Finder scheme	Ongoing	Housing Needs Manager	Officer time	Fewer long terms empty properties Increased supply of homes in the Private Rented Sector
M.d.4	Work with other councils and housing providers to access government funding opportunities	Ongoing	Private Sector Housing Manager	External funding Officer time Strong partnership working	Reduction in number of empty properties
M.d.5	Increase Waverley's Council Tax premium for long term empty properties to 100%	When Gov has published the necessary regulations/ given authority	Head of Finance	Officer time Gov regulations/ authority	Reduction in number of empty properties

E	ENGAGE with partners to achieve our joint aims
----------	---

Ref.	Action(s)	By when	Lead Officer	Resource Needed/ Implications	Outcomes/ Success Criteria/ Performance Measures/ Targets
e.1	Work in partnership with local community to regenerate council owned site at Ockford Ridge	As per timescales in Housing Delivery Plan	Housing Development Manager	As per Housing Delivery Plan Officer time Adequate time for redevelopment and refurbishment	All homes on Ockford Ridge up to Decent Homes Standard
e.2	Support the development of rural affordable homes, in partnership with the Surrey Rural Housing Enabler, parish councils, landowners and our local communities and through the Community Led Housing Project.	As per Community Led Housing Project Plan	Housing Strategy and Enabling Officer	Ministry of Housing, Communities and Local Government Allocation Officer time	Waverley community led housing schemes developed in borough
e.3	Work in partnership to provide the Guildford and Waverley Care and repair agency and joint handyman service to eligible residents	June 2018	Private Sector Housing Manager	Funding Effective joint working with Guildford Borough Council	Excellent service to customers in terms of ensuring homes are safe and secure
e.4	Work closely with Woking and Guildford Borough Councils, the York Road Project and Riverside to secure funding for a mental health support service to rough sleepers.	September 2018	Housing Needs Manager	Officer time Effective partnership working	Clients with support needs accessing appropriate housing

EQUALITIES IMPACT ASSESSMENT

To follow

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Head of Strategic Housing and Delivery	Andrew Smith	Andrew.smith@waverley.gov.uk	01483 523096	H.c.1/ O.b.4

Housing Need and Local Affordability Analysis

March 2018



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Headline Information



A family seeking to buy an average home in Waverley would now require an income of over £113,000 to afford the mortgage, making home ownership unavailable for many.



Work is no guarantee that local people will be able to pay all their housing costs.
28% of Waverley's housing benefit claimants are in work.



The cost of renting privately is becoming less affordable with average monthly rents now standing at £1,050 in Waverley. This means local people spend 42% of their income on rent.

1. Overview of the borough

Waverley is an affluent borough in the South West corner of Surrey, with high demand for housing, high house prices and above average incomes.

The borough covers 133 square miles and is predominantly rural, with most residents living in four main urban settlements, surrounded by villages set amongst the countryside and attractive natural landscape. Nearly three quarters of Waverley's population lives within one of the four largest settlements: Farnham 39,000, Godalming 22,000, Haslemere 17,000 and Cranleigh 11,000.



61% of the land in Waverley is designated as Green Belt. In addition to this 92% of the land in Waverley borough is rural. Much of the borough's countryside is designated as an Area of Outstanding Natural Beauty (AONB), nature reserve and/or Area of Great Landscape Value (AGLV).

Waverley is a prosperous area with low unemployment at 2.9%¹ when compared to the national average of 5.1%. The population is highly qualified and 43% of

¹ ONS, NOMIS model based estimates

those in employment commute outside the area to work, many to access higher paying jobs in London. A significant number of workers from outside the borough also commute into Waverley.

Ranked as one of the least deprived areas in Britain², Waverley's residents enjoy an above average life expectancy and there are low levels of crime. However, both urban and rural areas of the borough are deprived in terms of barriers to housing due to lack of affordability. There are pockets of relative deprivation which remain a challenge in Waverley³. Some of the borough's rural villages lack services including public transport, supermarkets, schools and healthcare.

2. Demographics

The population in Waverley is over 123,300. Current estimates suggest this will increase by around 5% during the lifetime of this strategy⁴.

There is less ethnic diversity in Waverley than across Surrey as a whole. 95% of Waverley residents described themselves as white in the 2011 Census. This compares to the Surrey average of 90% and England average of 85%⁵.

A key driver of change in the housing market over the next 20-25 years is expected to be the growth in the population of older people. 19.5% of Waverley's population is over 65 and this is set to increase⁶, having implications for residents' independence, housing, care

² Index of Multiple Deprivation 2015

³ Index of Multiple Deprivation 2015

⁴ [ONS Population estimates 2015](#)

⁵ 2011 Census data

⁶ [2011 Census data: table PP01UK](#)

services and community safety. In particular, the demand for extra care and specialist dementia care accommodation is expected to significantly increase in the coming decades⁷. The proportion of very elderly (85yrs+) residents in Waverley is the highest in Surrey⁸. Planning for the right type of housing and care for this age group is a significant challenge for the housing and planning authorities, social care and health partners working together to address this need.

21.3% of households in Waverley contain someone with a long term health problem or disability⁹, a higher proportion than for the other Surrey authorities. We know that there are over 900 people with learning disabilities or autism living in residential homes in Surrey, however, the Adult Social Care Commissioning team has identified the need for more independent or individualised accommodation for some of these households. It will be necessary to plan to meet some of this need in Waverley. In addition, many young adults with learning disabilities who live with their parents will require suitable alternative accommodation when their ageing parents are no longer able to care for them.¹⁰

3. Local housing stock

There are currently 52,734 homes in Waverley¹¹. The majority of residents own their homes and a significant number live in rented homes¹². The breakdown of different housing types is shown in Figure 1.

The housing stock is largely made up of detached and semi-detached housing with fewer smaller terraced homes or flats.

Waverley has the highest proportion of detached housing in the housing market area¹³ at over 41%. Nearly 31% of homes in Waverley have 4 or more bedrooms (see Figure 2.) The majority of homes in Waverley are currently under-occupied (76.7%), having more than one extra bedroom than required. Many older households will remain in their current homes but some may wish to downsize or will require specialist housing or support, for example because of dementia or mobility problems. 2.5% of Waverley households are overcrowded. Older households downsizing releases homes for families with children.

⁷ See also section 7c.

⁸ 2011 Census data

⁹ 2011 Census data

¹⁰ [Surrey JSNA 2017](#)

¹¹ Information supplied by WBC council tax department

¹² Tenure information from 2011 census data

¹³ The HMA covers Waverley, Guildford and Woking local authority areas.

Figure 3: Tenure in Waverley (Census, 2011)¹

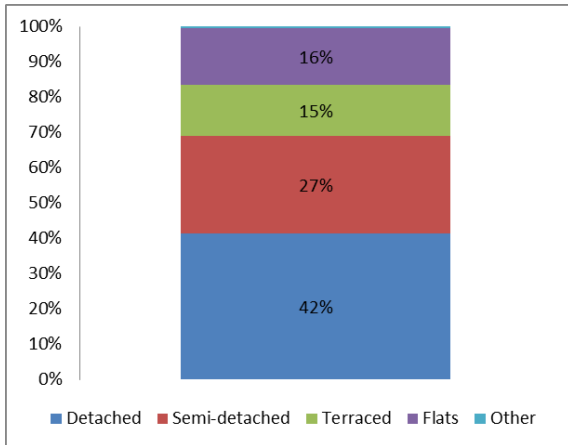


Figure 1: Profile of stock, by type¹⁴

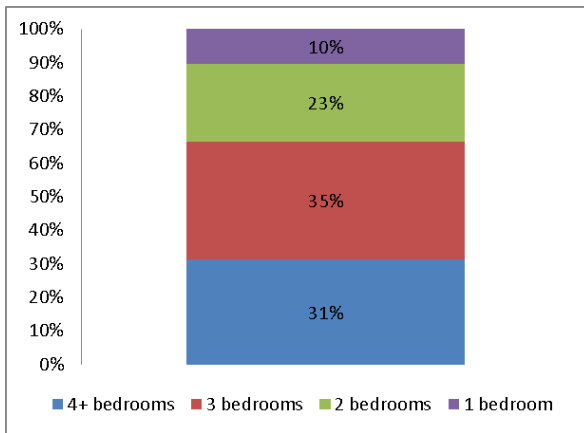
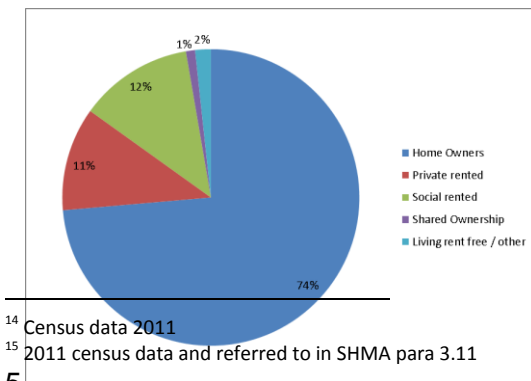


Figure 2: Profile of stock by number of bedrooms¹⁵

Unoccupied empty or second homes are an issue in Waverley with 4.5% of homes in the borough having no permanent residents. Home ownership is the dominant tenure in Waverley (73.7%), with 11.3% of residents renting privately and 12.4% living in social rented housing. The remaining 2.7% residents live rent free or in shared ownership accommodation (see Figure 3).



¹⁴ Census data 2011

¹⁵ 2011 census data and referred to in SHMA para 3.11

4. The national housing affordability crisis

A significant number of households in England cannot afford market housing without support.

The average annual full-time earnings of people working in the lowest-paid occupations range from £17,665 to £18,462 in care, leisure and other service occupations. This is about £10,000 less than the national full-time median of £28,213.

People in lower-paid occupations are particularly affected by the affordability crisis, having seen housing costs moving further out of reach of their earnings than for any other occupational group. As access to home ownership in the South East of England becomes increasingly dependent on access to family or inherited wealth, so the gap between those able and those unable to draw on such resources widen (see Figure 4.)

The pressure is particularly keenly felt in areas of high housing costs like Waverley, presenting a barrier both to private renting and to home ownership for low income households.

The three occupational groups with the lowest median earnings (caring and leisure; sales and service; elementary occupations) are required to spend high proportions of their earnings on rent payments across all nine English regions. The typical (median) rent of a worker in all three occupational groups takes up 40% or more of their earnings in the majority of local authorities in London and the South East (see Figure 5.)

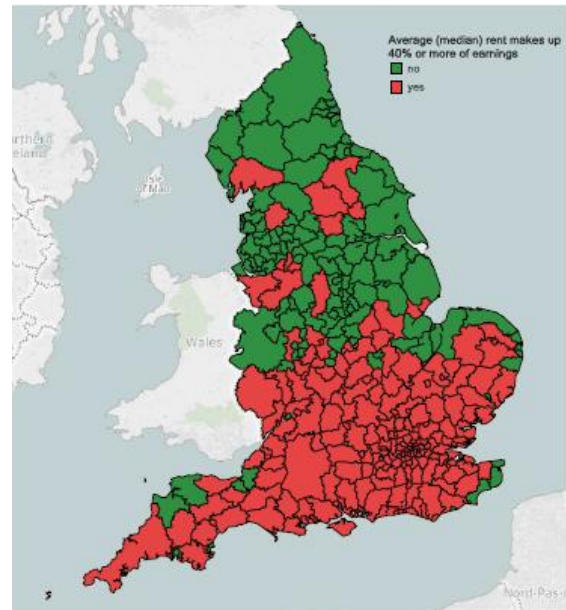


Figure 5: Local Authorities where the median rent takes up 40% or more of the earnings of workers in the care, leisure and other service occupations ¹⁷

	Earnings to house price ratio in South East England
Managers, directors and senior officials	6.6
Professional Occupations	7.4
Associate professional and technical occupations	8.7
Skilled trades occupations	10.4
Process, plant and machine operatives	11.3
Administrative and secretarial occupations	12.8
Elementary occupations	14.8
Sales and customer services	15.6
Caring, leisure and other service occupations	16.1

Figure 4: Earnings to house price ratios in South East England ¹⁶ National Housing Federation research

Privately renting is often the only option available to those with median or below median incomes, however, certain parts of the private rented sector are badly managed and poor quality. Few private landlords offer long term security for families¹⁸.

In recognition of the severity of the national affordability crisis, the government announced a £125 million increase in the targeted affordability funding available to assist in high rent pressure areas in the November 2017 Budget.

5. What is affordable housing?

The government defines affordable housing as “social rented, affordable rented and intermediate housing provided to specified eligible households whose

¹⁷ Figure 10, [NHF](#), 2017

¹⁸ [Resolution foundation home truths](#)

needs are not met by the market¹⁹. When the housing is built, it is safeguarded as affordable housing in perpetuity by a legal agreement to ensure that upon re-let or re-sale, it is again made available to eligible households in housing need.²⁰

In Waverley, the main affordable tenures are social rent (around 55-60% of market rent), affordable rent (around 80% of market rent) and shared ownership, also known as part-rent, part-buy.

There are currently 6424 affordable homes in Waverley²¹. These include social rented, affordable rented and shared ownership homes owned by the council and housing associations.

The different affordable tenures meet a range of housing needs across the broad spectrum of households who cannot access market housing. However, as

	Waverley Workplace	Waverley Resident
Median income	£22,797	£29,770
Lower quartile income	£11,991	£17,368

discussed below, for many households in Waverley, social rented housing remains the only genuinely affordable tenure.

6. Affordability in Waverley

The borough has high levels of economic activity and is one of the least deprived areas in England. The attractiveness of the borough is reflected in its house prices which are among the highest in Surrey.

It is vital to Waverley's prosperity that it continues to deliver high quality health,

¹⁹ National Planning Policy Framework

²⁰ Exceptions such as the Right to Buy and shared ownership staircasing apply.

²¹ 2017 RP stock data and 2017 WBC stock data.

educational, care and security services, yet high property prices in Waverley are pricing out essential workers such as teachers and care workers. As a result, some employers are finding it difficult to recruit and retain staff²². In particular, attracting enough care workers to care for Waverley's ageing population is becoming a pressing issue.

Making affordable housing options available to low and middle income workers benefits the local economy by ensuring the continued provision of key services and reducing staff turnover in these services. Workers are then able to put down roots in the area, becoming an integrated part of the community they serve and at the same time reducing pressure on local transport infrastructure.

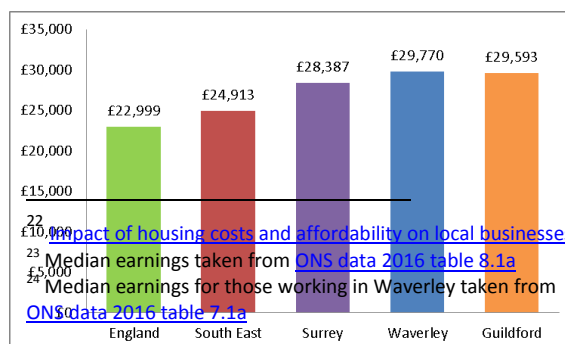
a. Incomes in Waverley

The average median annual earnings of those living in Waverley in 2016 was £29,770²³, compared to £22,797 for those working in Waverley but commuting in from outside the borough²⁴ (see Figure 6).

Those living in the borough and working elsewhere are often London commuters with higher salaries (see Figure 7).

Figure 7: Median salaries by area (2016)

Figure 6: Comparison of incomes in Waverley (2016)



Household formation rates for 25-34 year olds have reduced significantly since 2001²⁵. Younger families in Waverley are often unable to move out of their parents' homes or shared accommodation.

b. Affordability of home ownership in Waverley

Waverley is one of the most expensive places in Surrey to buy a home. In 2016, house prices in Waverley were 78% above the average for England and well above the average for the South East (see Figure 8).

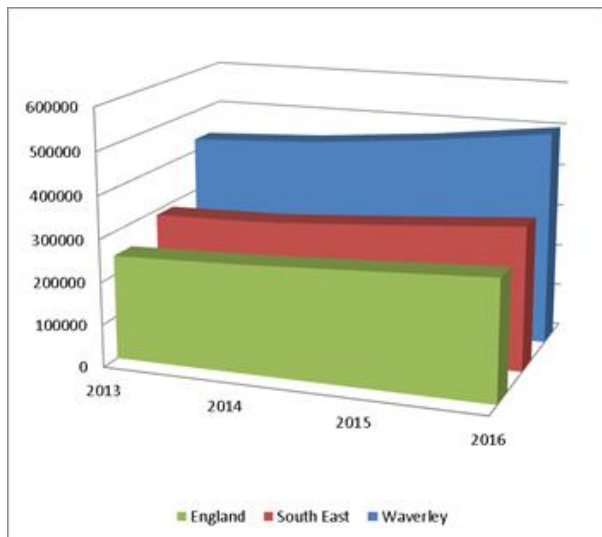


Figure 8: Average house prices in Waverley

An average home in Waverley costs £503,125²⁶ (see Figure 9.)

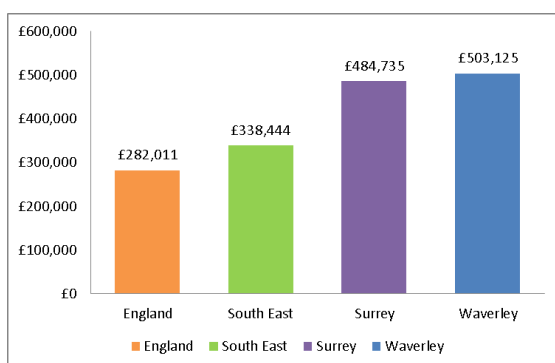


Figure 9: Average (mean) house prices 2016²⁷

²⁵ RTPI 2014 Planning for Housing in England

²⁶ Office for National Statistics (ONS), small area statistics

Homes in Waverley's rural villages are particularly expensive. Typically, rural house prices are 26% higher than urban areas, whilst annual earnings in rural areas are on average £7,200 lower²⁸.

Newly forming households require substantial deposits and salaries to purchase on the open market in Waverley. Using the above figures, an income of £113,203 is required for a 90% mortgage on an average property (see Figure 10)

Total cost	£503,125
Deposit required	£50,312
Mortgage per month	£2148
Income required	£113,203
Based on a 90% mortgage, 3% interest rate and lending at 4 x income.	

Figure 10: Average housing costs in Waverley

Lower quartile prices give an indication of what it would cost a family in Waverley to buy their first home (see Figure 11.)

Lower Quartile house Purchase ²⁹	Total	Deposit	Mortgage per month ³⁰
Lower Quartile Flat	£191,000	£19,100	£815
Lower Quartile terrace	£288,000	£28,800	£1,230
Lower Quartile	£360,000	£36,600	£1,534

²⁷ Office for National Statistics (ONS), price paid data

²⁸ [Office for National Statistics, Annual Survey of Hours and Earnings 2014](#)

²⁹ [ONS dataset](#)

³⁰ Using mortgage calculator available on the Money Advice Service (www.moneyadviceservice.org.uk).

semi - detached			
Lower quartile detached	£518,500	£51,850	£2,213

Figure 11: cost of purchasing a home in Waverley

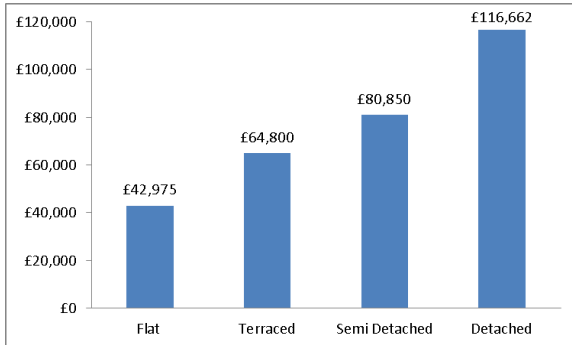


Figure 12: Income required to purchase a lower quartile home in Waverley (based on 90% mortgage)

Even those households with above-average incomes in Waverley find their access to homeownership severely restricted, with a household income of over £80,000 and deposit of over £36,000 required to purchase a lower quartile semi- detached home (see Figure 12)

c. Affordability of shared ownership in Waverley

Shared ownership provides an opportunity for people who cannot afford open market housing to access the housing ladder. Shared ownership purchasers buy a share of the equity in the property, increasing their share over time if they can afford to do so (known as 'stair-casing'). Rent is payable on the equity retained by the council or housing association.

The equity share for sale varies from 25%-75%. However, even a 25% share plus rent can be too expensive for people on medium and low incomes.

A household is considered able to afford to buy a home if it costs 3.5 times the gross household income for a single

9

Housing Need and Affordability Analysis

Annexe 1 to Housing Strategy

earner household, or three times the household income for dual income households³¹.

Figure 13 and 14 are based on shared ownership properties currently for sale in Surrey:

Typical shared ownership property example: 1 bedroom flat 25% share ³²	
Total	£205,000
Mortgage	£48,688
Deposit	£2,563
Monthly mortgage cost (at 3% interest)	£231
Rent & service charge	£429
Total monthly cost	£660
Minimum income	£26,000

Figure 13: 1 bed shared ownership affordability

Typical shared ownership property example: 2 bedroom flat 25% share ³³	
Total	£285,000
Mortgage	£67,688
Deposit	£3,563
Monthly mortgage cost (at 3% interest)	£338
Rent & service charge	£580
Total monthly cost	£918
Minimum income	£35,000

Figure 14: 2 bed shared ownership affordability

Based on these examples and the median salary in Waverley of £29,770, shared ownership offers a viable option for some residents, subject to them being able to secure a mortgage and having the necessary deposit. However, larger shared ownership houses suitable for families command significantly higher values and may be beyond the reach of local families in housing need.

³¹ Cambridge Centre for Housing and Planning Research 2009

³² Based on a [1 bedroom shared ownership flat in Surrey](#).

³³ Based on a [2 bedroom shared ownership flat in Surrey](#).

d. Affordability of private renting in Waverley

Work is no guarantee that people can afford the cost of renting. 21% of Waverley's housing benefit claimants are in employment³⁴ (see Figure 15). A comparison of income and rents shows that 42% of gross income goes on rent in Waverley³⁵.

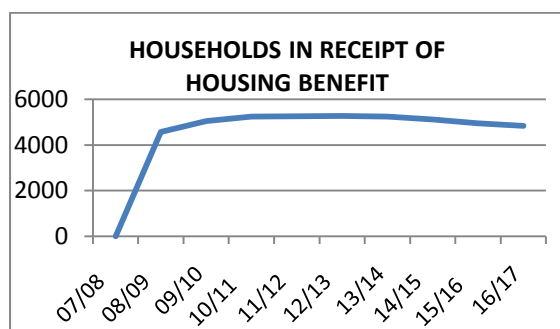


Figure 15: Households in receipt of housing benefit

The median monthly private sector rent in Waverley 2015/16 was £1,050³⁶ (see Figure 16).

	Private rent £pcm	LHA ³⁷ pcm	SHORTFALL pcm
1 BED	£790	£739.57	£50.43
2 BED	£1,050	966.16	£83.84
3 BED	£1350	£1,161.46	£188.54
4 BED	£2250	£1,495.41	£754.59

Figure 16: Private sector renting compared to maximum housing benefit (LHA)

The shortfall is the amount of money a family would have to find per calendar

³⁴ 1038 households contain 1 or more adults in employment out of 4830 households in receipt of housing benefit, 2017

³⁵ £29,614,522 HB expenditure 2016-17

³⁶ Valuation Office Agency: Private rental market summary statistics – October 2015-September 2016

³⁷ Valuation Office Agency: Private rental market summary statistics – October 2015-September 2016

³⁸ There are 3 different LHA rates in Waverley. I have used the one that covers the majority of Waverley Borough in this table.

month (on average) from their personal income after any assistance from housing benefit has been paid.

e. Affordable rent and social rent

Historically the guide to what is affordable rent has been 35% of a household's net income³⁹. The government introduced the 'affordable rent' tenure (80% of market rent) in 2011, meaning that new development requires less grant. Whilst the new tenure falls within the government definition of affordable housing, it means some households could spend over £14,000pa on an affordable rented property in Waverley. The average social rent is around £8,000 per annum. For households on very low incomes in Waverley, the only genuinely affordable tenure is social rent.

Affordable rented homes and social rented homes are allocated to eligible households on Waverley Borough Council's Housing Register. Households with a gross annual income of over £60,000 or savings/ assets in excess of £30,000 are not eligible to join the Housing Register. However, a larger family with an income of £60,000 may struggle to buy or to privately rent a property to meet their needs in Waverley. These families may look to shared ownership, for which households with an income of up to £80,000 are eligible.

7. Housing Need in Waverley

a. The Housing Register and Help to Buy Register

³⁹ <http://blog.shelter.org.uk/2015/08/what-is-affordable-housing/>

There were 1500 households on Waverley’s housing waiting list (the Housing Register) as at 1 April 2017. In total, 274 households secured affordable rented accommodation in 2016/17 through the Housing Register.

The households who secured affordable rented accommodation in 2016/17 waited over 4 years on average before being offered affordable accommodation. Those requiring a 3 bedroom property waited the longest, over 5 years on average⁴⁰.

255 households living or working in Waverley are currently waiting for a shared ownership home in the Help to Buy Register.

b. Homelessness prevention

Waverley’s Housing Options team received contact from over 879 households regarding homelessness last year. On average, 574 households are prevented from becoming homeless by Waverley’s Housing Options team each year⁴¹ and 530 new applications to the Housing Register are processed.

c. The Strategic Housing Market Assessment (SHMA) 2015

The SHMA⁴² is an assessment of current and future housing need in the borough based on current statistics and projections. The latest SHMA was produced in 2015, covering the West Surrey housing market area shared by Waverley, Woking and Guildford councils. The SHMA informs the calculation of the number of new houses needed for the lifetime of the Waverley Local Plan.

⁴⁰ [Waiting Days by Band and Beds 2013 to 2017.pdf](#)

⁴¹ Housing Options data

⁴² [Strategic Housing Market Assessment 2015](#)

Hidden households

The SHMA estimates that there are 374 ‘concealed households’ in Waverley. These are households within a household and are often young families living with parents and unable to form a household of their own due to high housing costs. 73% of these concealed households cited unaffordability of housing as the reason for their housing situation.

Projected growth and future housing need

Waverley’s Local Plan which was adopted on 20.02.18 requires the number of new homes that should be built each year in Waverley should be 590.

Housing for older people in Waverley

Within Waverley it is expected that a growing older population will result in an increase in the number of people with dementia by around 1,800 from 2013-31, and growth in the number of persons with mobility problems of over 3,500.⁴³

Some older households will require specialist housing. The SHMA identifies a need for over 3,950 additional specialist units of housing for older people across the housing market area from 2013-2033, including sheltered and extra care homes, with 1,700 of those required in Waverley (see Figure 17).

2013-33	Market	Affordable	Total
Guildford	1,136	198	1,334
Waverley	1,442	260	1,703
Woking	962	-44	918
HMA	3,540	414	3995

Figure 17: Need for specialist housing for older people, 2013-33

⁴³ West Surrey SHMA 2015

In addition, the SHMA indicates a need for 1,031 bed spaces in care homes (396 in Waverley). This does not form part of the household population; it is therefore additional to the need identified for housing above.

Suggested future housing mix for Waverley

The SHMA recommends the best mix of housing to meet future need across the West Surrey Housing Market Area (see Figure 18 and 19).

	1 bedroom	2 bedroom	3 bedroom	4+ bedrooms
Market	10%	30%	40%	20%
Affordable	40%	30%	25%	5%

Figure 18: Need for different sizes of homes across the West Surrey housing market area

	Intermediate	Social / Affordable Rent
Guildford	29%	71%
Waverley	32%	68%
Woking	26%	74%
West Surrey HMA	29%	71%

Figure 19: Mix of affordable housing tenures needed

The SHMA data is used alongside local evidence, including the Housing Register, Help to Buy Register and rural housing needs surveys, when planning the mix of affordable housing required on new developments at planning application stage.

GLOSSARY FOR HOUSING STRATEGY AND AFFORDABILITY ANALYSIS

TERM	MEANING
Affordable Housing	Housing for eligible people who are unable to afford housing to rent or buy on the open market, meeting definition in National Planning Policy Framework
Affordable Homes Programme	Investment Programme to support development of new affordable homes by Government appointed Homes England
Affordable Rent	Tenure introduced by the Government to charge rents up to 80% of market rents
Area of Outstanding Natural Beauty	Areas of high visual quality designated as being of national importance.
Area of Great Landscape Value	Areas of high visual quality designated as being of county-wide importance.
Benefit Cap	A limit on the total amount of certain benefits that can be received
Better Care Fund	Programme between National Health Service and local government which seeks to join up health care and care services so that people can manage their own health and wellbeing and live independently in their communities for as long as possible
Care Act (2014)	Legislation establishing national eligibility criteria to set out a minimum threshold for adult care and support and carer support
Care Homes	A residential setting where a number of older people live, usually in single rooms, and have access to on-site care services
Commuted Sums	Capital sums from private developers in lieu of providing affordable housing on site
Decent Homes Standard	Programme aimed at improving council and housing association homes to bring them all up to a minimum standard
Ministry of Housing, Communities and Local Government (Formerly DCLG)	UK Government department whose responsibilities include local government and housing
Dementia	A syndrome (a group of related symptoms) associated with an ongoing decline of brain functioning. This may include problems with: memory loss or thinking speed.
Downsizing	Moving to a smaller property
Disabled Facilities Grant	Grants administered by the council to help meet

	the costs of adapting a property
Extra Care	Housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site
Greenbelt	A policy and land use designation, used to retain areas of largely undeveloped, wild, or agricultural land surrounding or neighbouring more urban areas
Homes England (formerly the Homes and Communities Agency (HCA))	The Government appointed organisation with the responsibility of funding new affordable housing and regulating providers of affordable housing.
Housing Act (2004)	Housing Legislation which includes a requirement for home information packs, changes right to buy scheme, establishes tenancy deposit schemes and requires Local Authorities to assess accommodation needs for Gypsies and travellers
Housing Association	Independent, not-for-profit organisation that can use any profit they make to maintain existing homes and help finance new ones
Housing and Planning Act (2016)	Housing Legislation which allows the government to implement the sale of higher value local authority homes, starter homes and other measures mainly intended to promote homeownership and boost levels of housebuilding in England
Waverley Housing Delivery Board	Group set up to oversee the delivery of new council homes, as set out in Affordable Homes Delivery Plan
Housing Benefit	Regular payment made by the state to help those on low incomes pay for rented accommodation
Housing White Paper	Policy documents produced by Government that sets out proposals for future legislation
Housing Revenue Account	A ring fenced account held by local authorities funded by rents to provide landlord services
Housing Revenue Account Self Financing	A system for financing council housing introduced in April 2012 that replaced the Housing Revenue Account subsidy System
Intermediate Housing	Homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition in the National Planning Policy Framework
Local Authority	An organisation responsible for public services and facilities in a particular area
Local Council Tax Support	Means tested award that helps people on low

Scheme	income pay their Council Tax bill
Local Housing Allowance	Housing Benefit for tenants of privately rented accommodation. It is a flat rate allowance towards rent costs, calculated on the basis of the tenant's circumstances (such as family size) and the broad area the tenant lives in, with the same amount of benefit paid to tenants with similar circumstances living in the same area.
Localism Act (2011)	Act of Parliament that changed the powers of local government in England. The aim of the Act is to facilitate the devolution of decision-making powers from central government control to individuals and communities.
Lower Quartile	Number below which lies the 25 percent of the bottom data
Median	Midpoint
National Planning Policy Framework	Sets out government planning policies for England
Neighbourhood Plans	A plan prepared by a parish council or a neighbourhood forum for a particular neighbourhood area (made under the Planning and Compulsory Act 2004)
Pay to Stay	An initiative which was intended to charge higher earning social housing tenants more in rent but was never implemented by government.
Place Shaping	Creative use of powers and influence to promote the general wellbeing of a community and its residents
Right to Buy	A scheme in which qualifying tenants are entitled to purchase their homes at a heavily discounted price
Rural Exception Sites	Small sites used for affordable housing in perpetuity that would not usually be used for housing, in line with National Planning Policy Framework.
Rural Housing Enabler	Post holder working with local communities in order to facilitate rural affordable housing
Section 106 Agreements	Section 106 is part of the Town & Country Planning Act 1990. Agreements under it cover requirements of developers as part of planning permissions. These are agreed in the planning application process, to provide contributions (usually financial) to develop facilities/amenities for the local community (e.g. education, open space).
Section 106 Sites (S.106 sites)	Mixed tenure sites, as enabled by Section 106 of the Town and Country Planning Act 1990.

Sheltered housing	Accommodation for elderly people consisting of private independent units with some shared facilities
Shared Ownership	Part rent/ part buy housing
Social Rented	Housing let at about 60% of market rents, usually by Councils or Housing Associations
Spare Room Subsidy	Reduction in housing benefit if you live in a housing association or council property that is deemed to have one of more spare bedrooms
Surrey Community Housing Project	Initiative intended to enable local community groups to delivery affordable housing units
Surrey County Council Adult Social Care Commissioning Team	Service with responsibility to buy support services for adults in need
Stair casing	Buying more of the equity in your shared ownership property
Starter Homes	Properties delivered under Starter Homes Initiative
Starter Homes Initiative	Scheme to help meet housing needs of young first time buyers
Tenant Finder Scheme	Service to put people in need of rented accommodation in touch with private sector landlords
The council	Waverley Borough Council
Universal Credit	Benefit which replaces 6 means tested benefits and tax credits
Waverley Corporate Plan	Council document setting out our priorities
Waverley Energy Efficiency Plan	Council plan proposing targets to reduce greenhouse gas emissions
Waverley Homelessness Strategy	Council document setting out a review of homelessness in the borough and an action plan detailing how we will address these issues
Waverley Housing Options Team	The service at Waverley which gives advice, help and support to anyone that is, or is about to become, homeless
Waverley Housing Revenue Account Business Plan	Council document setting out income and expenditure projections for the council's housing stock
Waverley Wellbeing Strategy	Council document demonstrating the ways we can support the health and wellbeing of residents
Waverley Ageing Well Strategy	Council document detailing continuation and development of services and activities that support older people living in the borough
Waverley Borough Council Local Plan; Part 1; Strategic Policies and Sites	Council document setting out spatial policy framework for delivering the development and change needed to realise our vision for

	development in Waverley up to 2032
Waverley Borough Council Local Plan; Part 2 Site Allocations and Development Management Policies	Council document setting out site allocations and other land designations and development management policies.
Waverley Economic Strategy	Council document setting out strategic economic objectives to help achieve sustained prosperity for residents and businesses
Waverley New Build Standards	Guidance note including specifications for new council homes including minimum space standards and design principles
Welfare Reform Act (2012)	Introduces Universal Credit as a single payment
Welfare Reform and Work Act (2016)	Requires registered providers of social housing in England to reduce social housing rents by 1% a year for 4 years.
West Surrey Strategic Housing Market Assessment (SHMA) 2015	Study of the housing needs within the West Surrey housing market area, including homelessness. Available online