

Household Survey Report

November 2015

Commissioned by

LINGFIELD NEIGHBOURHOOD PLAN STEERING GROUP

With the support of



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Report Summary

A Household Survey for Lingfield took place in November 2015 to form part of the evidence base for the Lingfield Neighbourhood Plan. A brief summary of the findings follows.

There was a 24% return rate on the survey, which were distributed to all households in the parish by hand. Across the country, a 10-35% response rate is generally recorded and as such this is considered a good response rate.

Part 1 of the survey was designed to gather views of all households regarding the concept of the local need for housing and development and Part 2 to measure the level of existing need for housing within the parish.

From the responses the following can be determined:

- Of those who responded, attitudes towards the principle of a development of homes for local people, was broadly supportive with 50% in favour, 30% 'maybe' and 20% against.
- Small family homes and starter homes were the most popular choice for new homes.
- 32% were against any type of development.
- The old nursery near to the Hare and Hounds was the most popular choice of location for development.
- 65 households completed part 2 of the survey, 32 of these were current owners in need of smaller homes/larger homes.
- Local infrastructure and services were considered to be very stretched, in particular the local school, (where several people made comments about not being able to get their children enrolled) and Doctors Surgery. Parking at the local shops featured highly as well.
- Over 54% of households contained people aged 60+.
- 25% of respondents were single person households.
- 40% of respondents had lived in the parish for more than 20 years.



Lingfield Background

The village of Lingfield lies to the South East of the County of Surrey, located within the District of Tandridge and just over 23 miles from London. It can trace its heritage back to at least 960 with the area around the Church having been designated as a Conservation Area and which contains many buildings of historic interest from the 16th – 18th Centuries. Of particular note is the Church of St Peter and St Paul and a terrace of listed buildings

which include Star Inn Cottages and Church House.

Supplementary planning guidance is issued for development in the village through the Lingfield Village Design Statement which promotes simple decorative features.

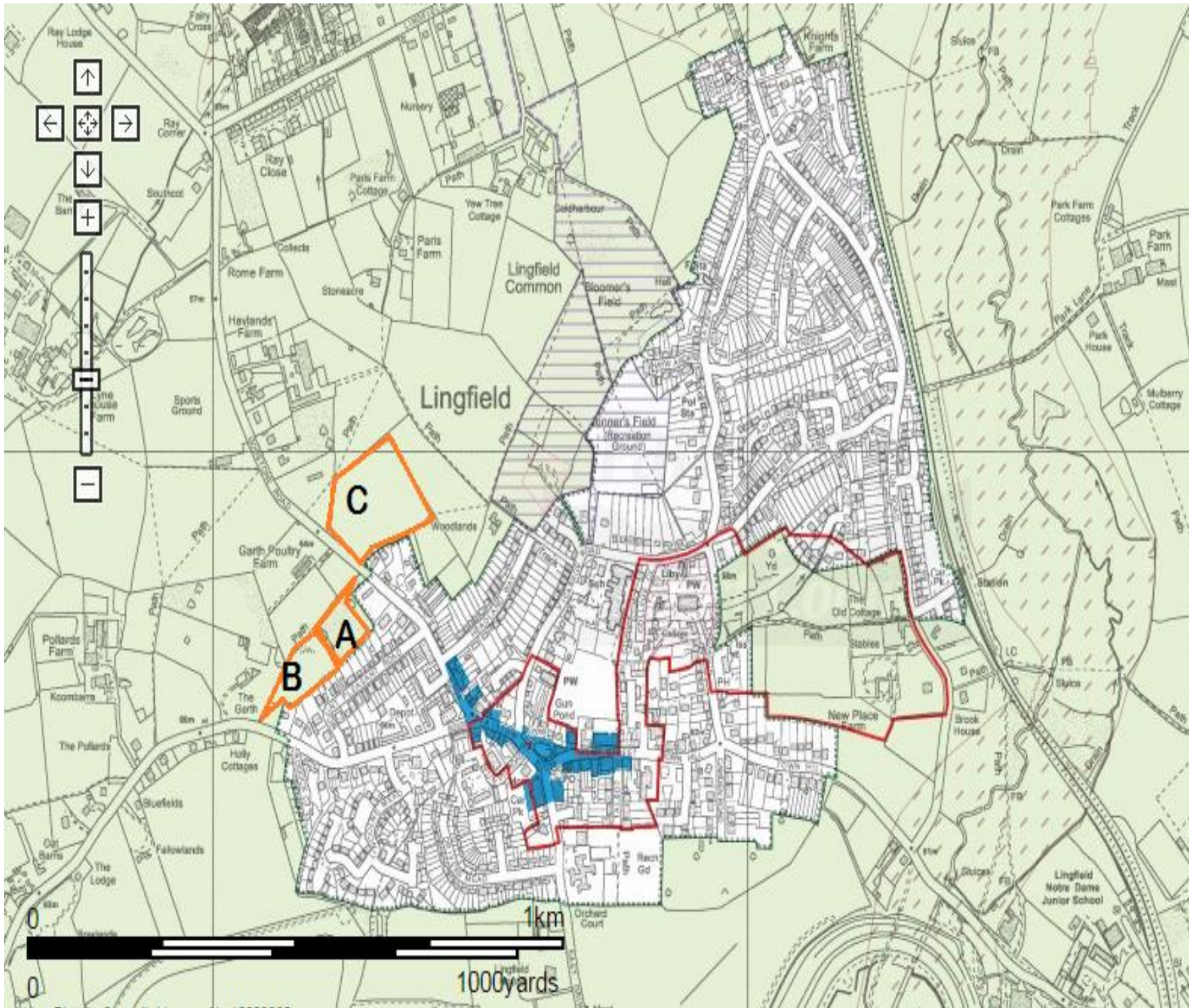
In the main street is a Cross and Village Cage which was last used to hold a prisoner in 1882. The village is also well known for its racecourse, Lingfield Park which is home to a wide variety of regular racing events.

Compared to other villages in Surrey, Lingfield would be considered to have a good local infrastructure and wide range of local activities and services which include (but which are not exhaustive) a pre-school, Primary School, Dr's Surgery, Chemist, Post Office, Church, Youth Club, IT Training, a variety of cultural clubs and support groups, local History Societies, WI, a number of local shops and restaurants plus two public houses.

It was excluded from the Green Belt through the South of the Downs Local Plan in 1986 and defined as a Larger Rural Settlement. The purpose for excluding Lingfield was that it was designated for limited development, but more extensive than the usual limited infilling. Several developments have since taken place.

There are good transport links from Lingfield with trains running every half an hour to London Victoria and East Grinstead, Gatwick Airport is just over 10 miles away and there are a number of bus routes which run through the village as well as a voluntary car scheme.





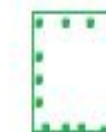
**Local Centres
DP3**



**Conservation
Area**



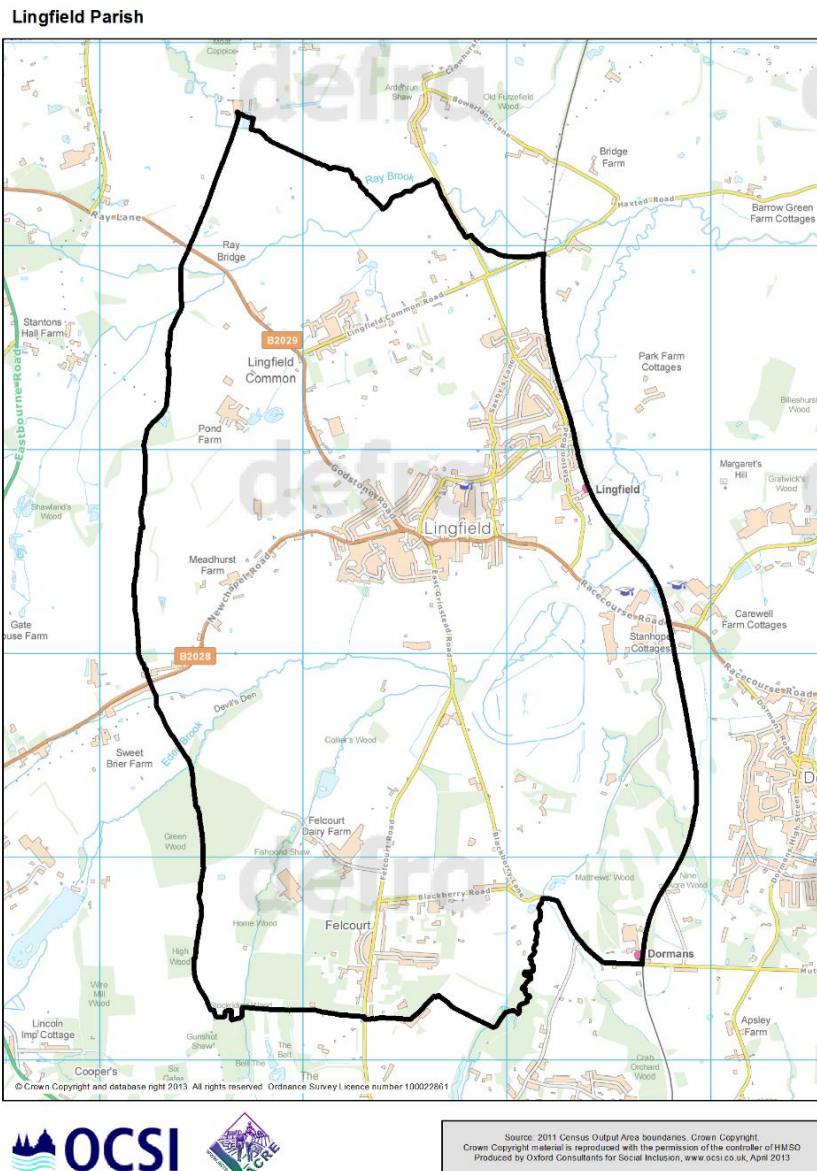
**Local Nature
Reserves
CSP17
DP 19**



**Lingfield
Settlement
Boundary (not
the Green Belt)**

Household Characteristics

Lingfield is one of the larger villages in Surrey with a population of approximately 4500 in just over 1800 households. The map on the previous page illustrates both the settlement boundary and the conservation area whilst the map below shows the Parish Boundary which is aligned with the Designated Neighbourhood Plan area.



Unlike many other rural areas in Surrey where large detached and semi-detached properties dominate the housing market, in Lingfield there is much more of a mix of all property types and sizes, although compared to the England average, Lingfield is still 12% above the average for detached homes.

Fig 1.

Detached houses	Semi-detached houses	Terraced houses
644	525	320
34.1% of dwellings (England average = 22.3%)	27.8% of dwellings (England average = 30.7%)	16.9% of dwellings (England average = 24.5%)
Flats (purpose built)	Flats (other)	Caravan or other temporary accommodation
263	66	71
13.9% of dwellings (England average = 16.7%)	3.5% of dwellings (England average = 5.4%)	3.8% of dwellings (England average = 0.4%)

Source: Census 2011 (table KS401EW)

With regards to tenure the parish sits above the average level for home ownership and just below that of socially rented homes. It has a significant number of units classified as caravan or temporary accommodation. (Almost 3.5% above the average) and sits well below the average for private rent at 7.5%.

Fig 2.

Housing that is owner occupied	Housing that is social rented	Housing that is private rented	Other rented accommodation
1,346	268	136	72
73.9% of households (England average = 64.1%)	14.7% of households (England average = 17.7%)	7.5% of households (England average = 15.4%)	4.0% of households (England average = 2.8%)

Source: Census 2011 (table KS401EW)

A search for properties for sale in the parish was undertaken in November 2015 on www.rightmove.com and www.zoopla.com, 24 were found to have been recently sold or for sale which ranged from a 1 bedroom mobile home to a 7 bedroom country house.¹

Fig 3.

No. of beds	Type	Price
1	Mobile Home	£105,000 (STC)
2	Retirement flat	£160,000
	Flat	£215,000
	Terrace	£324,950

¹ www.rightmove.com and www.zoopla.com search undertaken in November 2015.

No. of beds	Type	Price
	Semi-detached	£325,000
3	Flat	£650,000
	Terrace	£270,000
		£350,000
		£375,000
3	Semi-detached	£399,950 (STC)
		£330,00 (STC)
		£379,950
		£384,950 (STC)
		£410,000 (STC)
		£425,000 (STC)
4	Terrace	£450,000 (STC)
	Semi-detached	£450,000
		£460,000 (STC)
		£585,000
	Detached	£695,000
5	Detached	£935,000
6	Detached	£1,625,000
		£4,250,000
7	Detached	£2,600,000

Land Registry Data for October 2015² gives the average price of a flat in the village as £242,573, based on this figure and 5% deposit (£12,128) a couple would need to be earning £76,815 a year. A single person would need to be earning £65,841 a year. The average annual income in Tandridge in 2013³ was £32,906, with house prices averaging 11.6 times the average income. In 2014 almost 30% of people receiving housing benefit in the district were also in employment⁴. In more rural areas such as Lingfield house prices tend to be higher and local wages lower making home ownership even more difficult.

Fig 4 overleaf illustrates the proportion of properties in each council tax band, Lingfield sits well below the average for England in terms of Bands A, B and C (the lower priced bands) and almost 50% above the number of properties in Bands D, F and G and H (the higher priced bands)

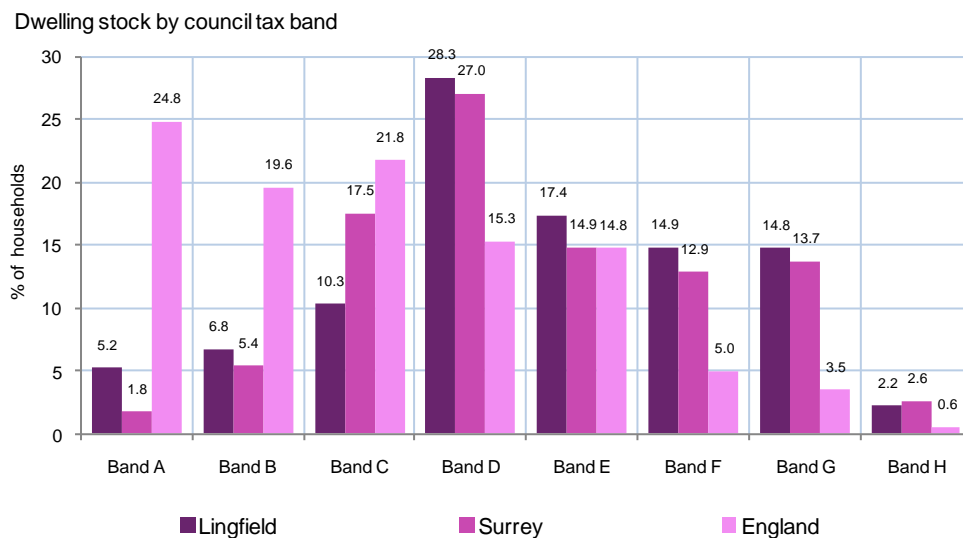
These price bands are set nationally, so can help show how the cost of all local property (not just those properties that have recently been sold) compares with other areas in both Surrey and England as a whole.

² <http://landregistry.data.gov.uk/data/hpi/region/surrey/month/2015-10>

³ ONS Annual Survey of Hours and Earnings 2013

⁴ Department for Work and Pensions (DWP) Housing benefit statistics

Fig 4.



Private Rental Market

A search of properties available for private rent was made in November 2015 again using www.zoopla.com and www.rightmove.com⁵. Although the number of properties that were available were limited, again when compared with other villages in Surrey there appears to be a good range of sizes of properties available (with the exception of 1 bedrooms)

Fig 5.

No. of beds	Type	Price - PCM
1	House Share	£500
2	Flat	£800
	Terrace	£825
	Semi-detached	£1,000 (let)
		£1,200 (let)
3	Town house	£1,350 (let)
4	Semi-detached	£1,600 (let)

With a 2 bed house commanding a rent of just under £1,200 the option of renting privately is not widely available to those on lower incomes. Where households are having difficulty in paying their rent, they can apply for Local Housing Allowance (LHA) which will pay up the maximum amount (in Fig 6 overleaf) based on their housing need and the size of accommodation they live in. The difference between the open market rent and the maximum allowance for a 2 bed property is approximately £400 per month.

⁵ www.rightmove.com and www.zoopla.com search undertaken in November 2015

In Tandridge the LHA⁶ rates for 2015/16 are as follows:

Fig 6.

Local Housing Allowance rates (1 April 2015 – 31 March 2016)		
Number of Bedrooms	Weekly Rate	Monthly Rate
One	£151.50	£656.50
Two	£185.81	£805.17
Three	£222.54	£964.34
Four	£309.67	£1341.90

Affordable Housing (General Needs Stock)

There are currently 269 affordable homes in Lingfield. With a further 20 due for completion in November 2015. Of these, 38 homes are located within two Rural Exception Schemes, which means that the homes are allocated to people with a strong local connection to Lingfield. In terms of Rural Exception to have 2 schemes with a total of 38 homes is a significant number.

Fig 7.

	Studio	1 Bed Bungalow	1 Bed Flat	1 Bed House	2 Bed Flat	2 Bed House	3 Bed Flat	3 Bed House	4 Bed House	Total
Tandridge DC	2	8	16	0	39	39	0	63	3	170
Raven Housing Trust	0	0	9		8		8			25
Raven Housing Trust	In addition to the above Raven own 6 properties at Old School Place.									6
Rosebery Housing Association		1*	6		2					9
Affinity Sutton			6			3		1*		10
Affinity Sutton (The Bays)			6			8		4		18
Radcliffe Housing Society	Own 11 homes at Gray Place which are a mixture of 2 and 3 bedroom flats and houses.									11

⁶ Source. Tandridge District Council

	Studio	1 Bed Bungalow	1 Bed Flat	1 Bed House	2 Bed Flat	2 Bed House	3 Bed Flat	3 Bed House	4 Bed House	Total
Affinity Sutton			4	8				8		20
Totals	2	9	47	8	49	50	8	76	3	269

(* Shared ownership properties)

Sheltered/Retirement Accommodation

In addition to the general needs stock the village also benefits from over 100 units specifically for the elderly/retired along with at least 3 nursing/care homes in the immediate vicinity. Some of the housing, whilst not classified as 'sheltered' is age restricted (40 plus)

Fig 8.

	1 Bed Bungalow	1 Bed Flat	2 Bed Flat	Total
Tandridge DC	7	48	1	56
Grange⁷		16		16
Hanover			16	16
College of St Barnabas		29		29
Total	7	93	17	117

Lingfield compares very favorably with both Surrey and England as a whole in terms of the number of households overcrowded or estimated to be in fuel poverty⁸, it is broadly in line with the rest of the country in terms of the number of households estimated to be without central heating.

⁷ Leasehold Retirement

⁸ This definition of fuel poverty is based on the Low Income High Costs (LIHC) framework. Under this definition, a household is said to be in fuel poverty if they have required fuel costs that are above average (the national median level); were they to spend that amount they would be left with a residual income below the official poverty line. It is calculated using the income of households, the cost of fuel required, and the ability of their home to retain heat. In January 2013 the government launched the Energy Company Obligation (ECO) with a focus on reducing levels of fuel poverty and poor housing conditions in rural areas. The rural element of this energy efficiency measure is due to the fact that fuel poverty and poor quality housing tends to be higher in rural areas and therefore a priority for improving the quality of life of residents in rural communities.

Fig 9.

Households living in overcrowded conditions	Households without central heating	Vacant household spaces	Households estimated to be in 'Fuel Poverty'
87	39	67	165
4.8% of households (England average = 8.7%)	2.1% of households (England average = 2.7%)	3.6% of households (England average = 4.3%)	8.7% of households (England = 10.9%)

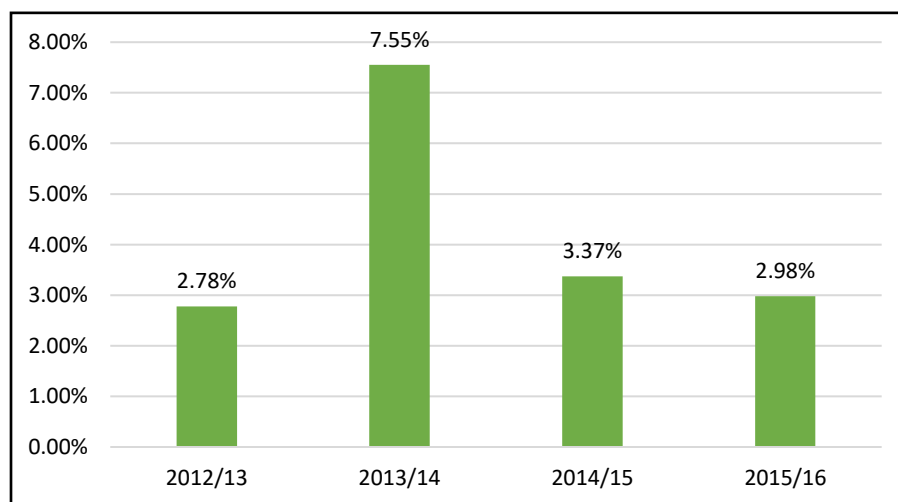
The annual turnover of affordable housing is shown below, the average number of units per year hovers around the 15 mark, in 2013/14 a new development of 18 units was built at The Bays which explains why in this year there were a higher number of properties available. Looking at the lettings in each of these years, on average, over 50% of those properties becoming vacant are 1 bedroom.

Fig 10.

Year	1 Bed Flat	1 Bed Bungalow	1 Bed Flat Sheltered/age restricted	2 Bed Flat	3 Bed Flat	2 Bed House	3 Bed House	4 Bed House	Total
2012/13	4	1	4	3	1	1			14
2013/14	13	2	6	1		10	5	1	38
2014/15	1	1	1	6	1	6	1		17
2015/16	4	1	4	3		3			15
Totals	22	5	15	13	2	20	6	1	84

In terms of a percentage of the total stock held in the village the turnover for each year tends to hover around the 3% mark.

Fig 11.



There are currently 17 households on the housing register who live in the parish, their need for accommodation is as follows:

- 1 Bed x 8
- 2 Bed x 5
- 3 Bed x 3
- 4 Bed x 1

Household Survey – Background and Method

This survey was conducted to gather more detailed information about people's opinions with regard to housing development in the parish of Lingfield as part of the emerging Neighborhood Plan and to gain a more detailed understanding of the level of housing need in the parish, both for open market and affordable housing.

Typically the level of response to surveys of this kind range from 10-30%, as the majority of people living in the area are well housed and would not necessarily respond to a housing survey unless they felt it directly affected them.

Historically, the majority of responses in any survey of this kind come from:

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

To provide a more detailed understanding of the views of local people and to ascertain if a housing need existed and if so for what type of housing, Lingfield Neighbourhood Planning Group decided to conduct an independent Housing Survey in order to provide a further evidence base to their Neighbourhood Plan.

The aim of this survey was twofold:

- To give all residents an opportunity to provide an opinion on the issue of housing development within the village;
- To assess whether there is a need for housing amongst local residents and if so for what type of housing.

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

Part 2 was aimed specifically at those people who consider themselves to be in housing need, now or in the near future and is designed to help measure the level of need and type of housing by those

people with a local connection to the parish, both for affordable and open market housing (in particular the needs of older people and emerging families)

Whilst the surveys were sent to all households in the parish, the survey results do not purport to be representative of all residents; no information is available on non-respondents and it is not possible to gross up results to the entire population. Nor does the survey purport to assess the entirety of housing need in the area. Further advice on housing options is available through Tandridge District Council, Housing Options Team.

The forms were hand delivered to all households in November 2015 and householders were supplied with reply paid envelopes, there was also an option to complete the survey online. In total 437 forms were returned within the timeframe and 3 were received outside of the time frame and have not been included in these results.

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

Survey Findings

Fig 12.		Completed Online	Hard Copy
Total distributed	1800		
Total returned	437	94	343
Return rate	24.2%	21.5%	78.5%

Please note that findings are based on 431 responses but not everyone responded to every question and percentages have been rounded up/down so may not total 100%.

Part 1 – You and Your Household

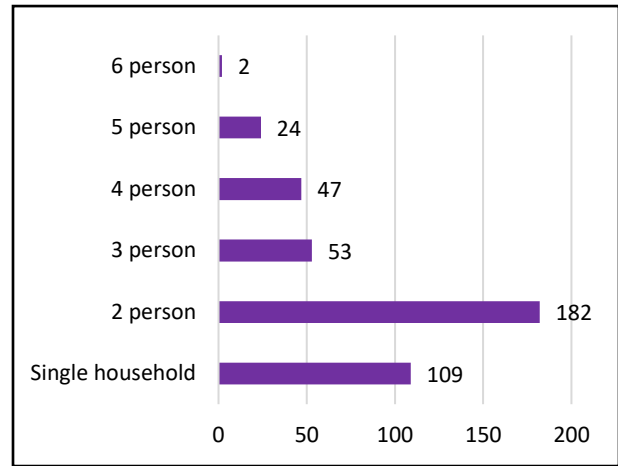
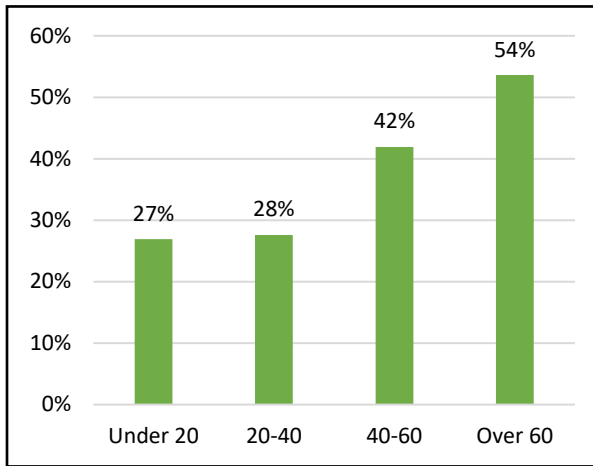
Q1. Is this your main home?

6 households responded that this was not their main home.

Q2. How many people in each age group are living in your home?

54% of those households who responded had people aged over 60 residing in them, 109 households were single, 80 of which were single and aged over 60.

Fig 13 and 13a

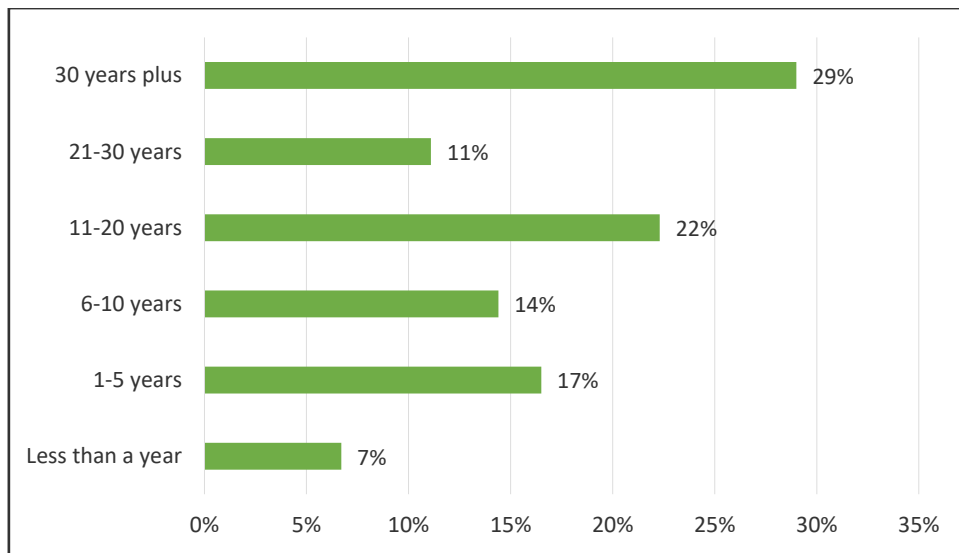


Base: 427 respondents

Q3. How many years have you lived in Lingfield?

40% of all respondents had resided in the village for 20 years or more, with 24% having lived in the village for less than 5 years.

Fig 14.

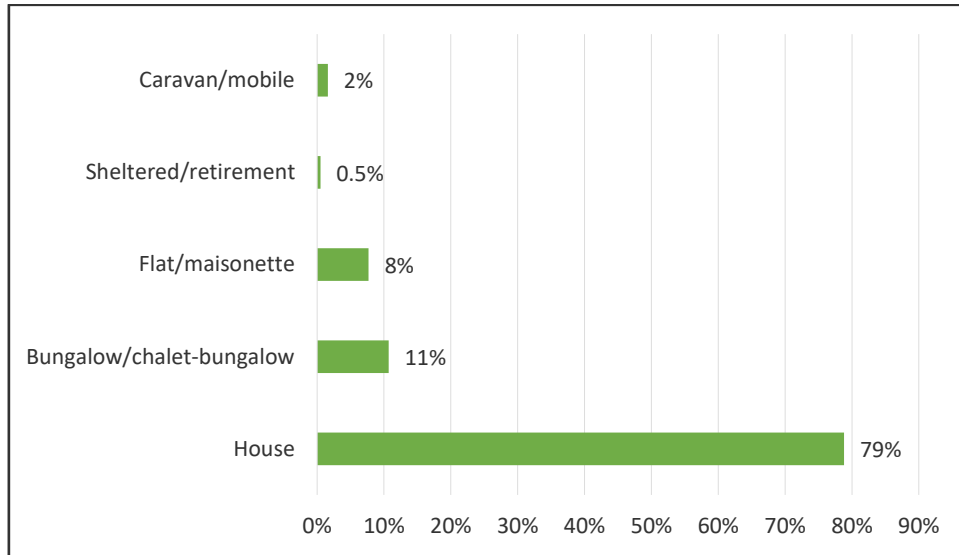


Base: 431 respondents

Q4. How would you describe your home?

79% (339 households) of respondents lived in a house which accurately reflects the 2011 Census data.

Fig 15

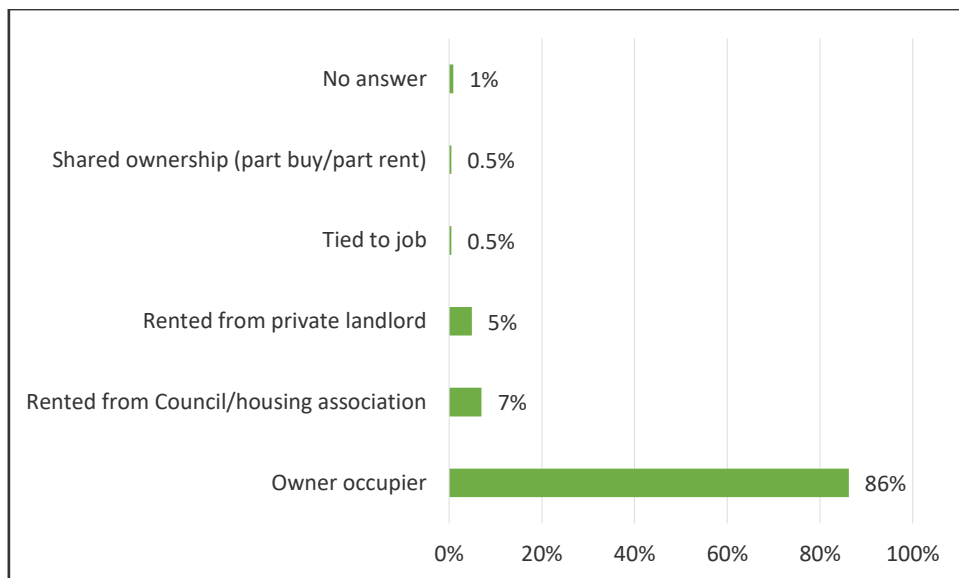


Base: 430 respondents

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

Again the responses reflect that of the census data with 86% of respondents being homeowners.

Fig 16

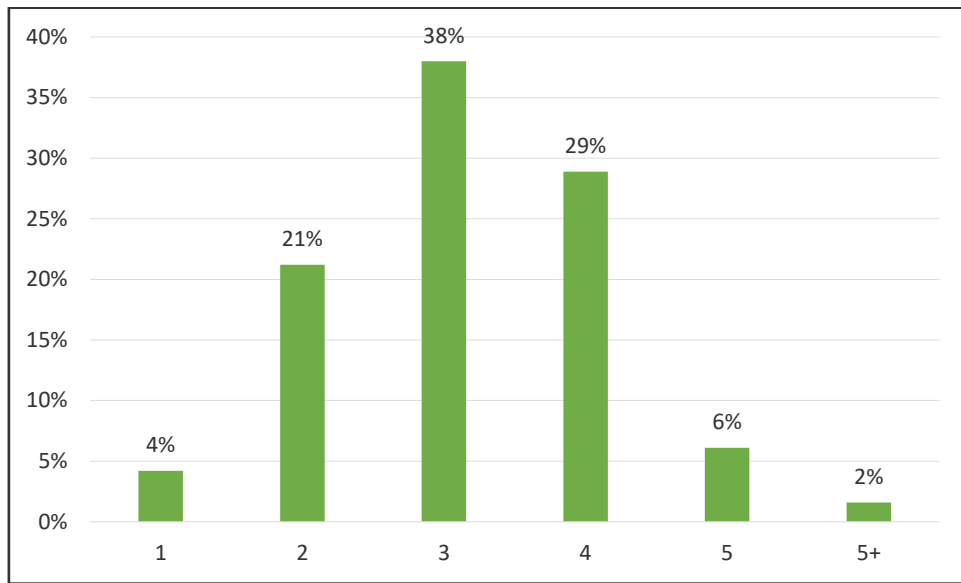


Base: 429 respondents

Q6. How many bedrooms does your home have?

The village benefits from homes with a range of bedrooms, the dominant being 3 bedroom.

Fig 17.

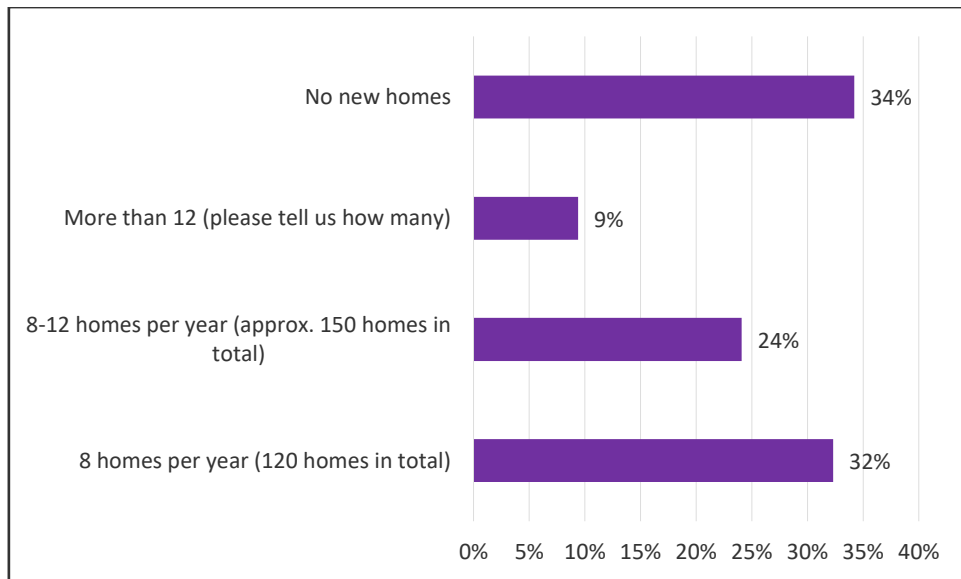


Base: 429 respondents

Q7. How many new homes would you like to see in Lingfield over the next 15 years?

34% of respondents were opposed to any more development in the village, closely followed by 32% who wanted to see growth continue at the current level.

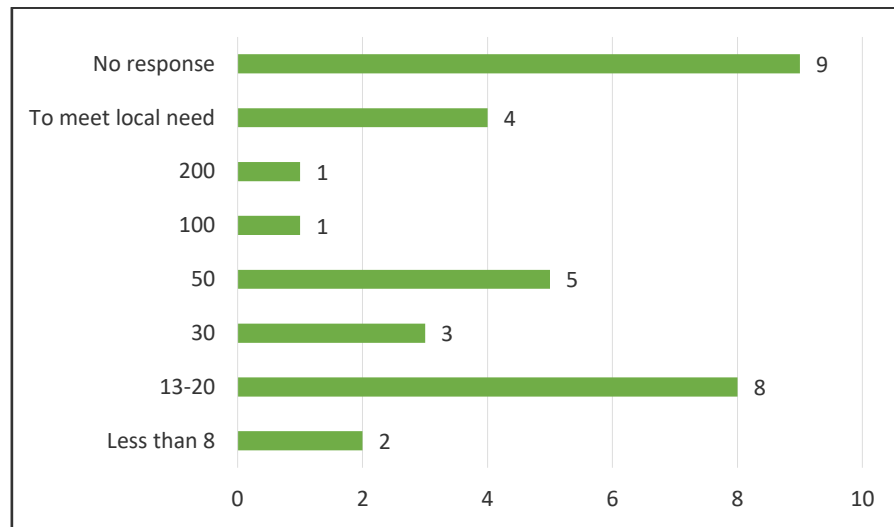
Fig 18.



Base: 415 respondents

Only 9% wanted to see more than 12 homes per year developed, details of which are expressed below. The most popular answer was between 13-20 homes per annum.

Fig 19.

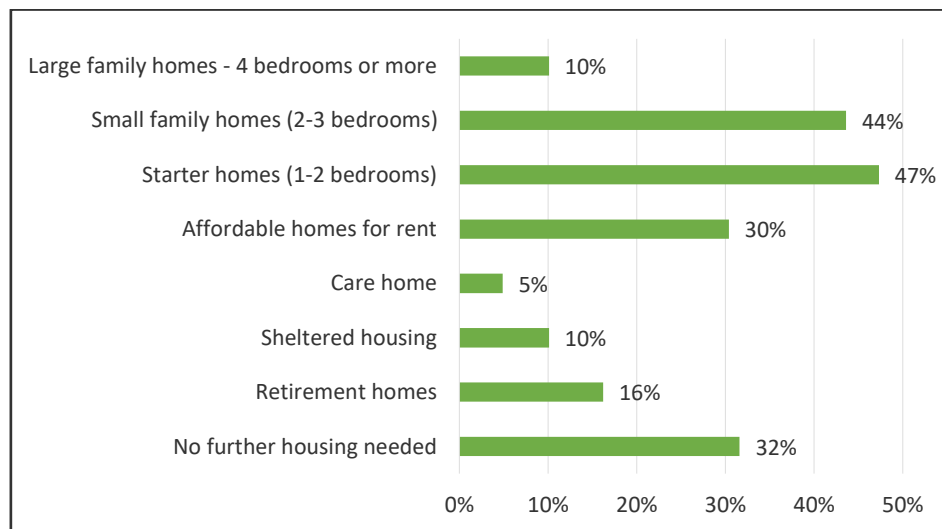


Base: 33 Respondents

Q8. What type of housing do you think is needed? (Respondents were able to tick more than one option)

The most popular responses were small family homes of 2-3 bedrooms, starter homes of 1-2 bedrooms and affordable homes for rent. 32% did not think any further housing was needed. 26% were looking for more dedicated older person’s accommodation. Popular suggestions from the ‘other category’ were, local homes for local people, shared ownership, and more 2 bedroom bungalows.

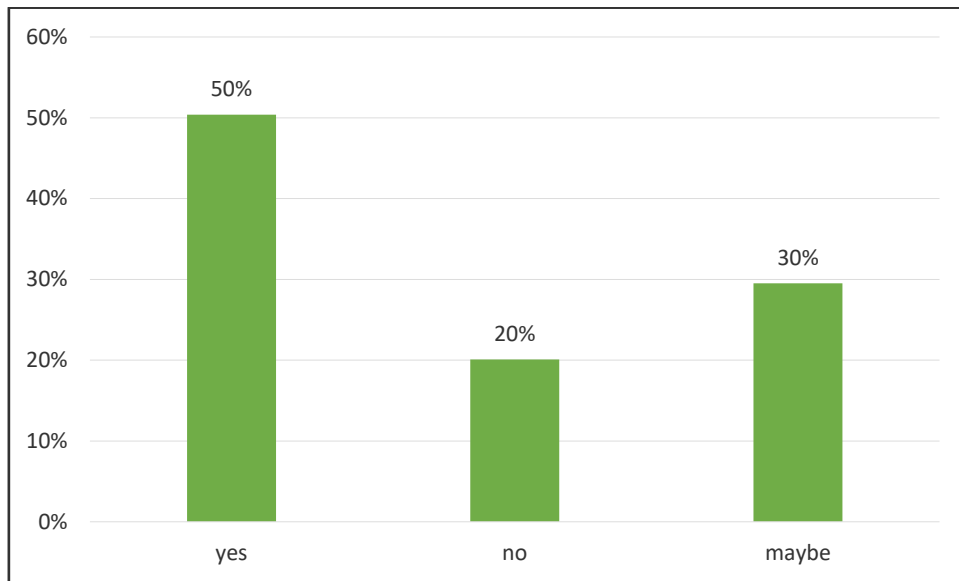
Fig 20.



Base: 427 respondents

Q9. Would you be in a favour of a development of housing for local people if there were a proven need?

Fig 21.

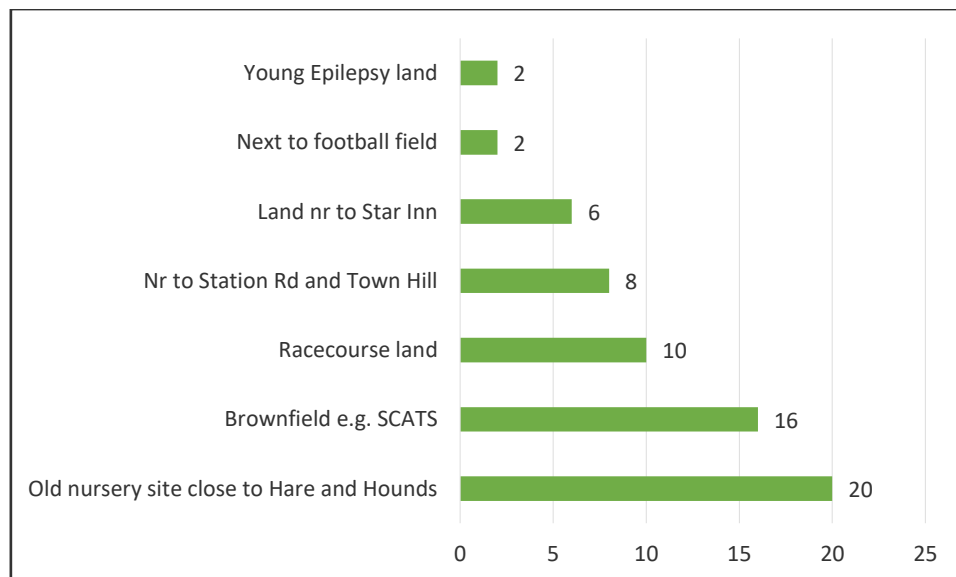


Base: 427 respondents

Q10. Can you think of any sites that may be suitable for development?

115 households made suggestions as to where they thought development might be suitable. The most popular are listed below with a full list of all suggestions attached as appendix 1.

Fig 22.

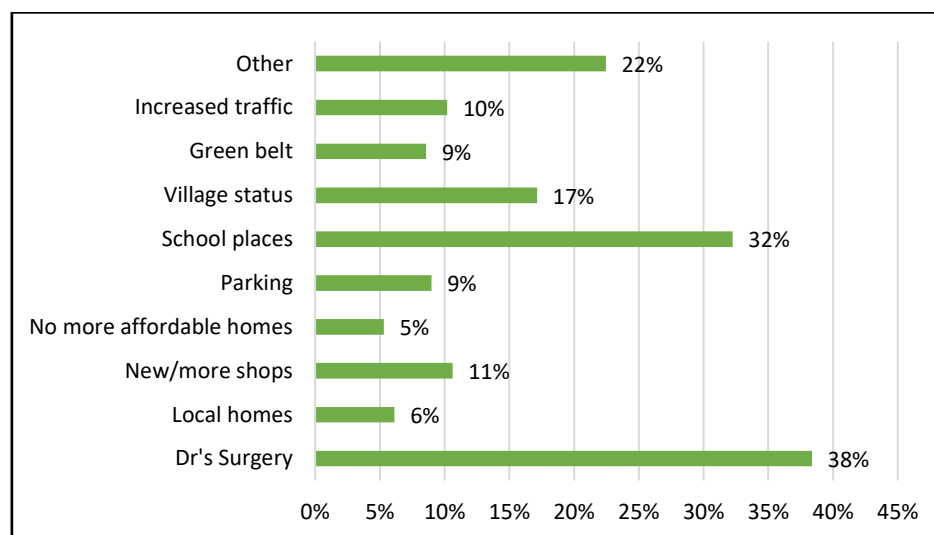


Q11. Additional Comments

An additional 245 comments were made which have been broadly categorised as shown below. The most dominant concerns are centred on the lack of school places and not being able to obtain an appointment with the local doctor's surgery. Many people were concerned that Lingfield is losing its village status from too much development and increased traffic. On the other hand there were a significant number of people who wanted to see a wider variety of new shops open up and less restaurants. The 22% under other are primarily concerned with the lack of infrastructure in general.

It is not unusual to receive comments in this type of survey regarding infrastructure, however it would seem at a casual glance that the Dr's Surgery and local School are under enormous pressure. The Dr's surgery has over 10,000 patients registered to it, which is well above the average number of patients per GP and there is anecdotal evidence that local people are unable to obtain school places, despite living close by and having older siblings already in the school.

Fig 23.



A selection of the comments made are listed here, a full list is attached as appendix 2.

'We strongly believe we need more housing for young people and young families. However they should be of good quality and not affordable homes to rent'

'The council houses should not be sold off this is where the trouble started in the first place, not enough council houses to rent'

'This is a village and has become too big and doesn't have the facilities to cope e.g. Dr's, shops. I was born in this village and we had the shops we needed from greengrocers, fishmongers, clothing, chemists, general stores, shoe shop, butchers, and bakers. All have gone except supermarket and chemist. The village as the SE England is becoming a concrete jungle'

'If more houses are to be built the village will need a new school or the present one extended, as well as an extended/larger doctors surgery'

'Affordable and starter homes may be needed but shopping facilities, school facilities, adequate transport facilities and provision for the elderly must all be taken into account to maintain an encompassing neighbourly, caring environment'

'Usual problems, schools, doctors, traffic. The village is just full up'

'Recent developments were promised to be 100% available to local people. If more developments are created it should be a legal requirement for the properties to be sold to local people. Consideration needs to be given to infrastructure, schools, GP etc. The parish has grown without these additional resources. Also we need to keep Lingfield green and a wonderful place to live as well as provide suitable housing'

'Any increase in housing needs to be in sympathy with an increase in infrastructure and commerce in the village. The surgery cannot cope with its current catchment area and would need to be expanded, similarly the village, lack of parking (and the illegal/dangerous parking which is the result) would need to be addressed. The village desperately needs more shops and retail - in just three years we've lost the bric-a-brac shop, the banks, the post office, the florist, the shoe shop, the bridal shop, the homebrew shop, the solicitor, the telescope shop, The Cage Pub and gained just a Costa'

'We really need affordable housing for young couples starting out to keep them in the village which helps to keep life in the village. These homes are needed so that young couples can buy rather getting stuck renting which is all they can afford'

'We feel utterly let down by over development of the village, it is full of restaurants and places to eat - it is over populated and is a village by name only - The whole of England faces an irresponsible failure by Governments in the past 40 years to curb the influx of immigration - Lingfield is a prime target for Government proposals to build on green belt land, development at all costs seems to be their plan - The localisation plan is a mockery, we are oversubscribed with people in all areas and under subscribed with infrastructure - the village is more akin to a suburb of a large city - the police force is non-existent - our council tax has more than trebled in the past 21 years and the services have decreased badly - new families moving to the village may think it's wonderful but we remember when it really was - we couldn't obtain census details but the population and building of houses, flats etc., must have doubled since 1970 - sorry to seem negative but there are many long serving families who feel the same way and they throw this plan in the bin'

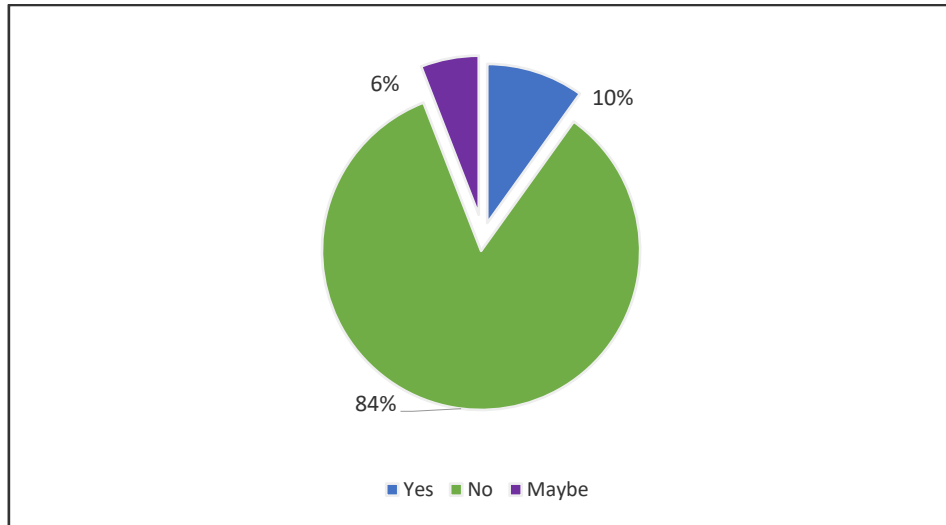
Q12 and 13. Would you be interested in assisting us with the Neighbourhood Plan?

83 people offered their assistance to develop the plan, all contact details have been passed to the steering group.

Q14. Do you or anyone living with you need to move within the next 5 years?

42 households stated they did need to move within the next 5 years and 25 stated they might. A number of other households ticked 'maybe' but did not complete the rest of the survey so they have not been included in these figures.

Fig 24.

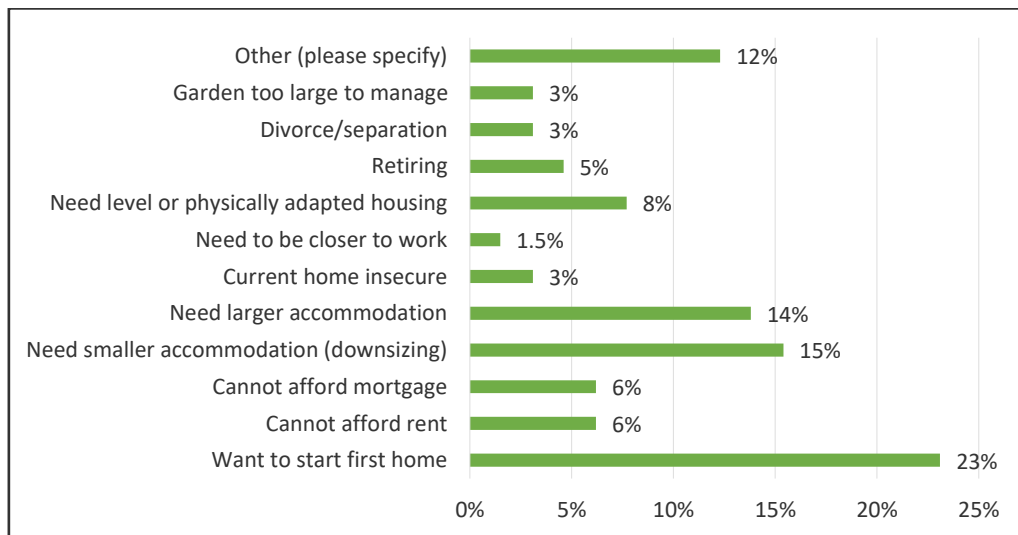


Base: 425 Respondents

Q15. What is the main reason for you wanting to move?

The largest number of those wanting/needing to move were looking to start their first home (15 households) followed by those looking to downsize/upsized their current property.

Fig 25.

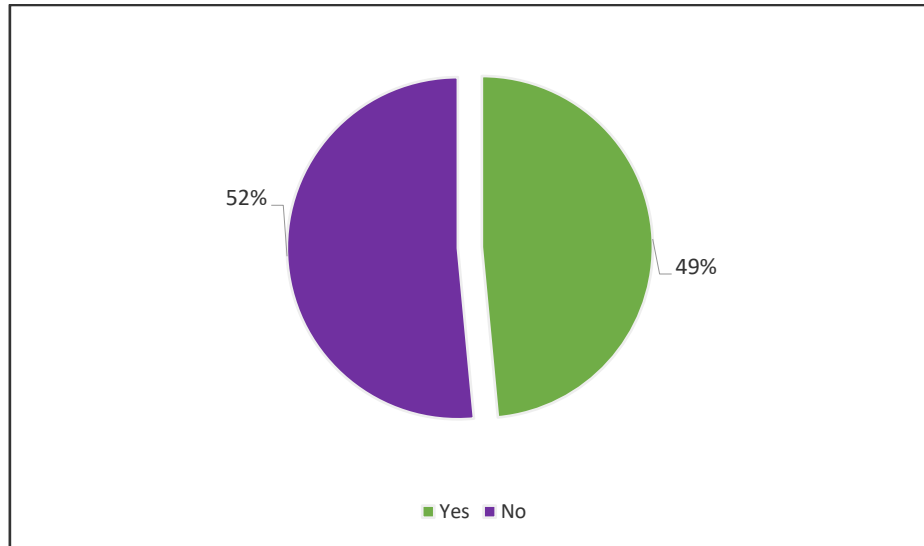


Base: 65 respondents

Q16. Are you a homeowner looking to downsize/upsized but remain in the village?

32 households were current owner occupiers looking to remain in the parish, given that there is a wide selection of property available it is likely that most of these needs will be met by the normal market conditions.

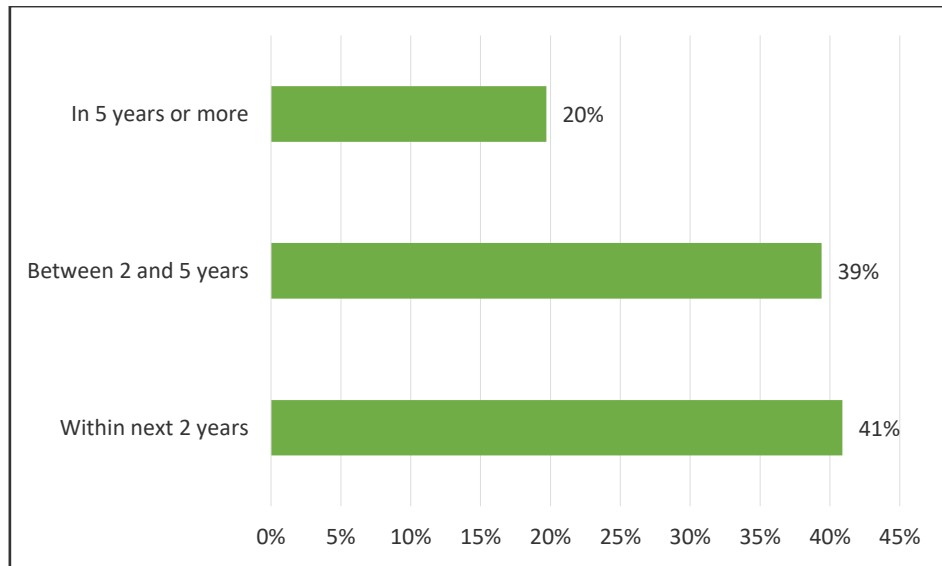
Fig 26.



Base: 66 respondents

Q17. When do those requiring accommodation need to move?

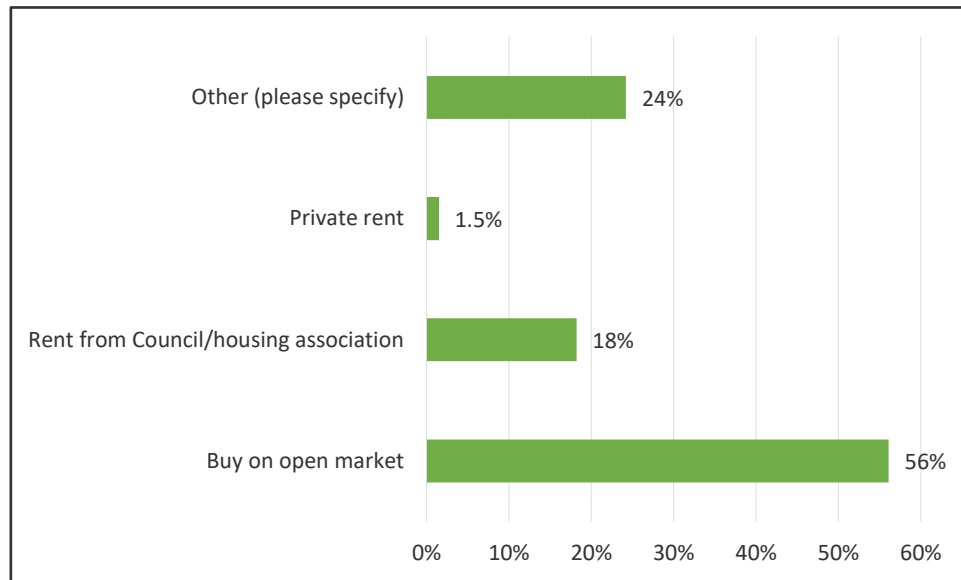
Fig 27.



Base: 66 respondents

Q18. What tenure would you expect your new home to be?

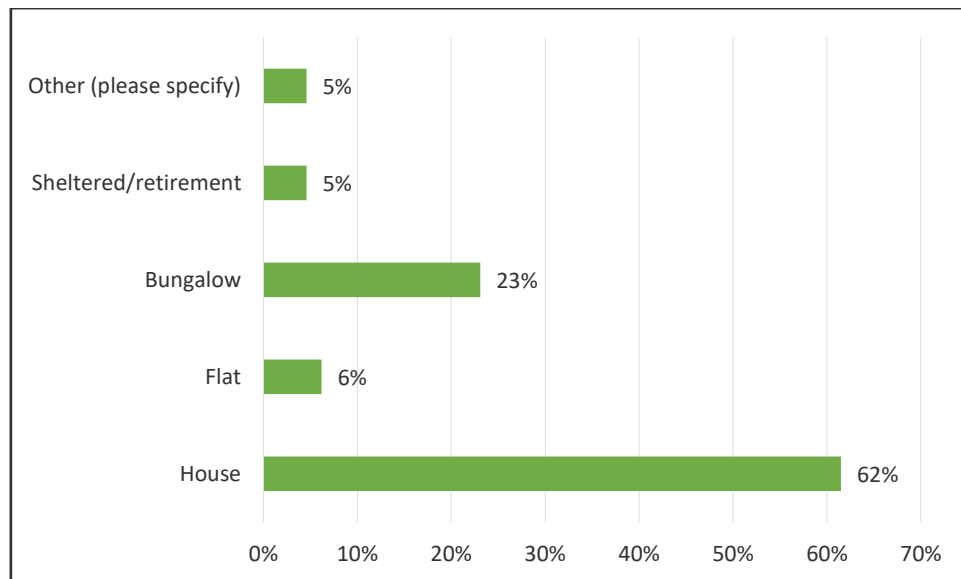
Fig 28.



Under 'other', responses includes shared ownership and those stating 'whatever they could afford', although there was a desire to purchase there was a recognition that this may not be possible. This is much more difficult to plan for because the outcome is unlikely to be known until a product is developed, on the market and people know how much of a mortgage is needed and whether or not they are able to obtain one.

Q19. What would be your first choice of accommodation?

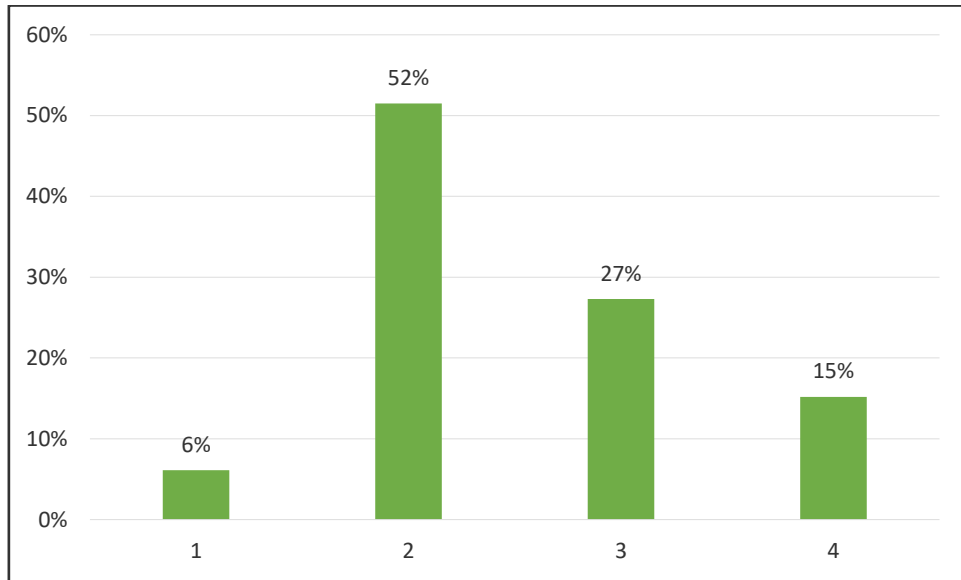
Fig 29.



Base: 65 Respondents

Q20. How many bedrooms do you ideally require?

Fig 30.

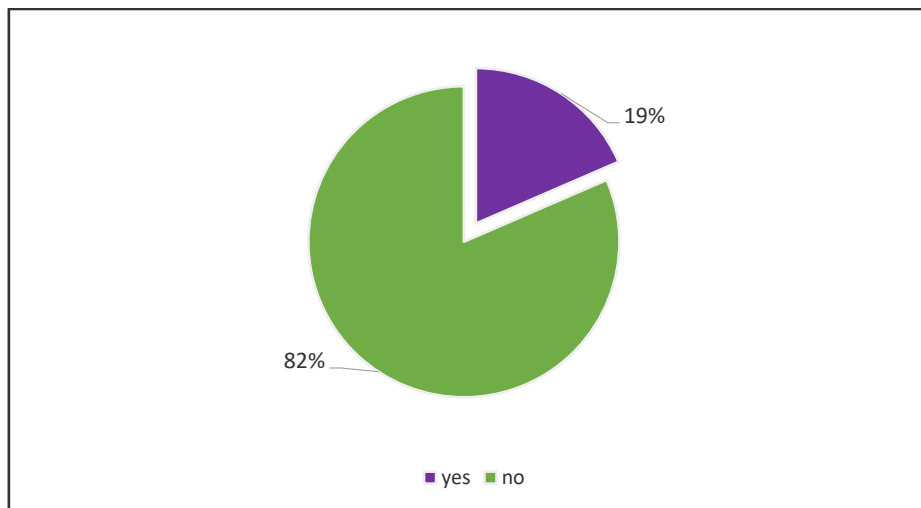


Base: 66 Respondents

Q21. Are you on the local housing register?

12 respondents were already registered with Tandridge District Council, and have assessed themselves as being in need of affordable housing.

Fig 31.



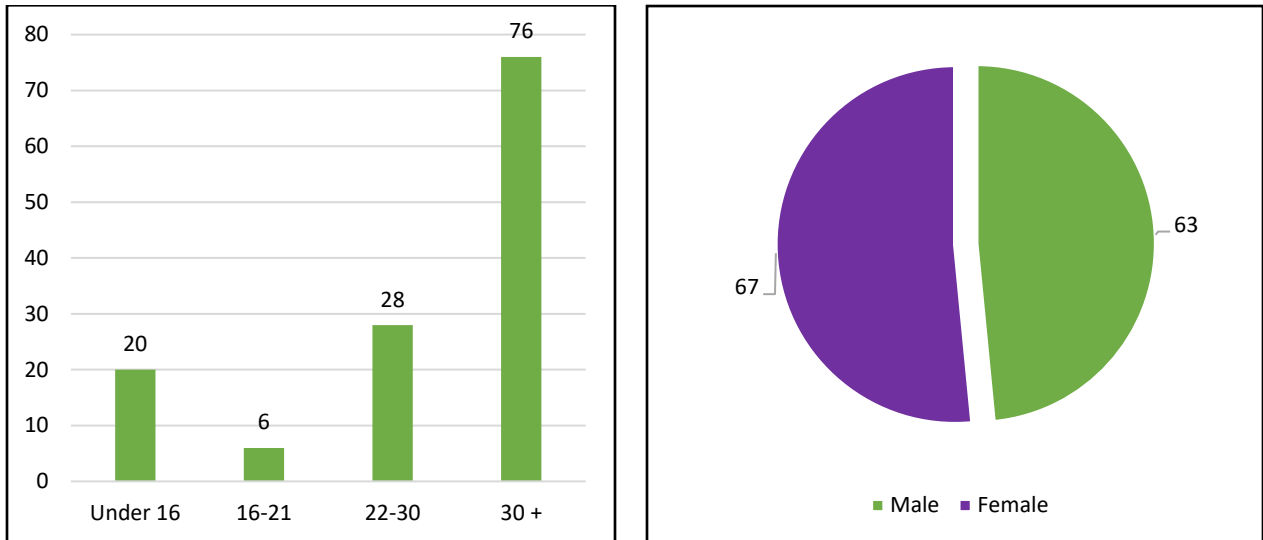
Base: 65 Respondents

Q22. Does anyone requiring accommodation have specific housing needs?

4 respondents needed ground floor/level accommodation and 1 required ground floor, wheelchair accessible accommodation.

Q23. Please indicate the age, gender and relationship of the new household.

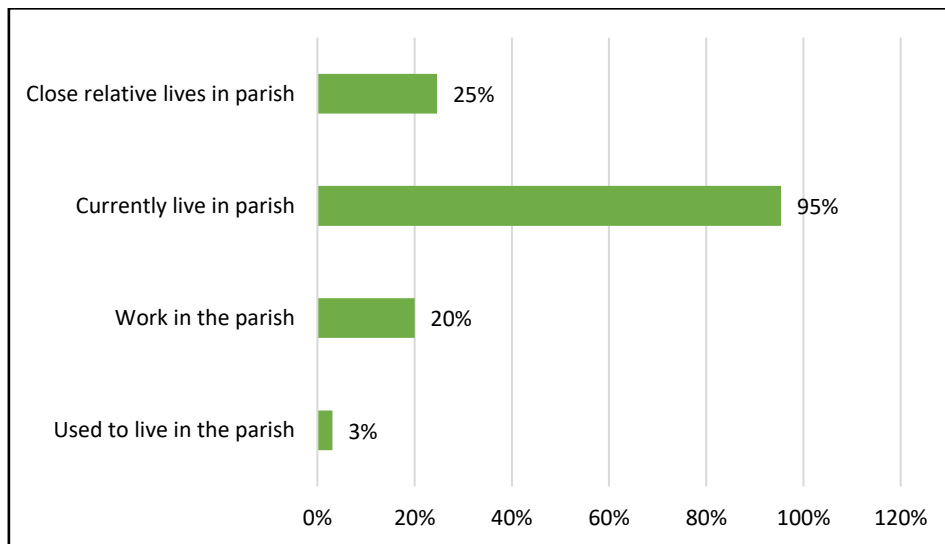
Figs 32 and 32a



Q24. What is your local connection to the parish?

95% of those responding currently live in the parish.

Fig 33.

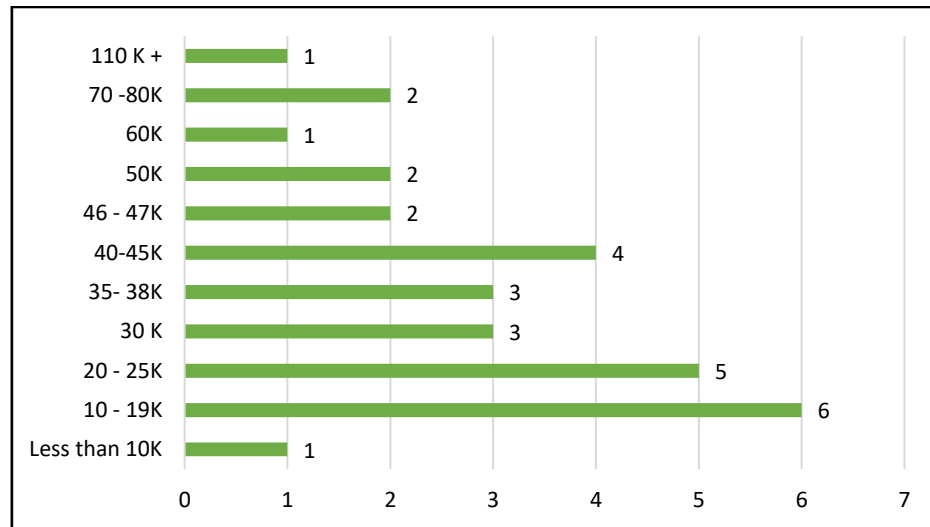


Base: 65 Respondents

Q25, 26 and 27 – Household Income and Affordability

This question helps to establish whether or not the household is likely to qualify for an affordable housing tenure, rented or shared ownership or if they have chosen to purchase on the open market whether, financially this is feasible.

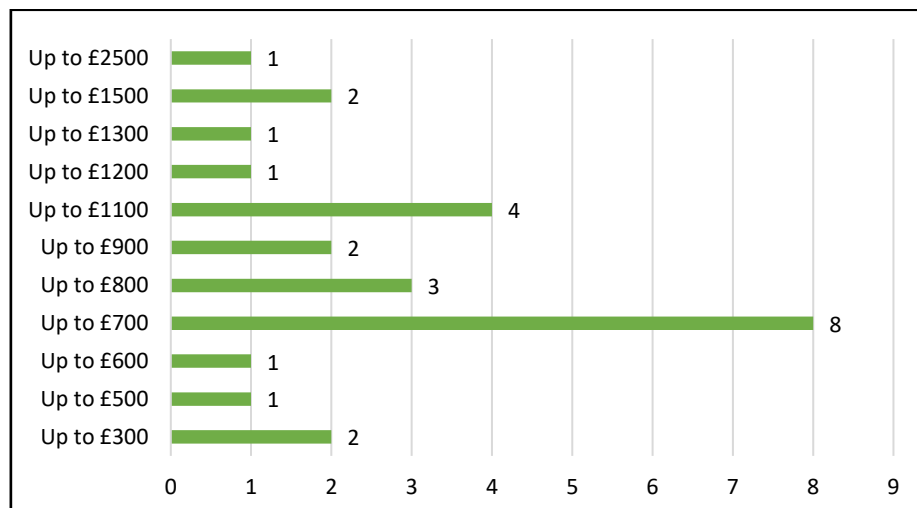
Fig 34



To be eligible for shared ownership the maximum household income outside of London is £60,000. As the average income in Tandridge is £32, 906 and the average income needed for a mortgage is £76, 815 sizeable deposits will be required by some households to enable them to be in a position to purchase on the open market or even on the basis of shared ownership. Those on lower incomes are unlikely to have an option of ownership.

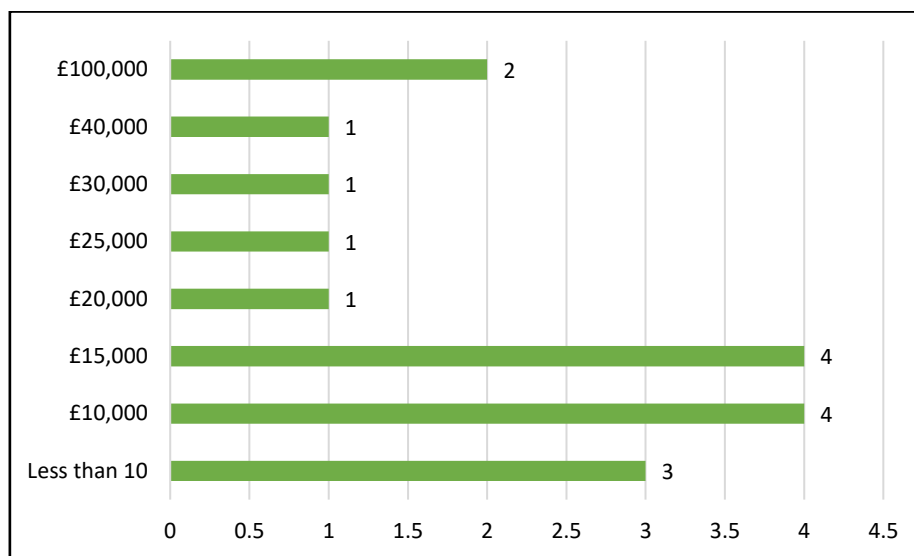
The following details the respondent's perception of their own affordability in terms of monthly rent/mortgage costs.

Fig 35



The final figure illustrates the deposit that first time buyers or those seeking shared ownership felt they could afford as a deposit.

Fig 36



Affordability Calculations

New legislation put forward by the current government aims to enable as many people as possible to purchase their own home, to achieve this a number of new schemes have been or will be introduced. Historically the options were limited to either rent or Shared Ownership, but now also include Help to Buy and the proposed Right to Buy being extended to include Housing Association tenants.

However consideration must be given to the prices of such homes in rural areas such as Lingfield and whether they will truly be 'affordable' for the 'average' family living and working in the area, of particular concern is the potential introduction of 'starter homes' in rural areas and whether they will remain affordable in perpetuity.

Shared Ownership provides opportunities for people who cannot afford open market housing to access the housing ladder and build a share in the equity on the property through a mechanism known as stair casing. The actual level of equity can vary but typically starts at around 40%. This option however can still be unaffordable and even a 40% share can still be too expensive for people on medium and low incomes.

To determine if Shared ownership would be affordable, purchasing 40% of the equity of a property, calculations are based on the average price of a 2 bedroom semi-detached property currently for sale in the village. Values for property of this type are in the region of £320,000.

Potential for shared ownership mortgages was calculated as follows:

- 10% deposit = £32,000

- 40% of £300,000 = £120,000

(To secure a Mortgage of £120,000 on 1 income = At least £34,285/ annum gross income required)
(To secure a Mortgage of £120,000 on 2 incomes = At least £40,000 / annum gross income required)

In addition to the mortgage costs rent is charged on the remaining 60%. Depending on the rent charges on the remaining equity Shared Ownership would certainly be a viable option for some of those in housing need.

Help to Buy provides people with the opportunity to purchase with just a 5% deposit plus a loan of 20% from the Government. The loan is interest free for 5 years. Based on the above figures this would mean that only £16,000 would be required for a deposit, with a loan of £60,800 from the Government the remaining mortgage would be £243,200. Even based on 4 x their income a couple would need to be earning over £60,000 an annum.

Alternatively the Government will act as guarantor for a higher loan-to-value mortgage, so instead of the typical 3-3.5 times the annual salary buyers could access a mortgage of 80-95%. (Again based on average earnings this could equate to 9.5 times the annual salary of a single person!)

Summary of Need

Taking into account all of the information provided, an ever changing financial environment, changes in legislation, the development that has already taken place and the changing needs of respondents the following recommendations are made in terms of accommodation requirements for Lingfield.

Open Market Properties

32 households were existing homeowners looking to down/up size. 13 of these households were looking for a bungalow or sheltered accommodation and 15 were looking to start their own homes. Certainly some of this need will be met by normal market conditions but consideration could be given to encouraging smaller open market homes rather than large detached properties in any future development to assist these two ends of the market.

Affordable Tenures

24 households were assessed as potentially eligible for either affordable rent or shared ownership. Taking into account the information provided the following size and tenure has been assessed.

No of Beds	Affordable Rent	Shared Ownership
1	10	2
2	1	7
3	2	3
Total	12	12

The number of 2 bedroom properties recommended for shared ownership has taken into account that people purchasing on this basis are able to obtain one more bedroom than the usual stated need. It should be noted that some of the data provided by respondents was incomplete and it is not possible to assume the response, some needs were urgent and are likely to be met in the near future (outside of the parish)

Recommendations

Although there is a good level of affordable housing within the village it is not necessarily designated for local people, in addition the average house price does appear to be out of the reach of young families and single people. Despite the development that have taken place in recent years there is still a level of need locally for more affordable housing, in terms of both rented and home ownership.

However, this does need to be balanced against the developments that have already taken place and the strain on the infrastructure in particular the Dr's Surgery and school. Despite many comments on the need to protect Lingfield from becoming urbanised, green fields being built on and the need to improve the local infrastructure there was a recognition for the need to provide smaller homes for local people. (Both young families and the elderly) so long as they remained for local people. However there was also a strong representation from those against any further development who are naturally very cautious following recent development.

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

As such, the total number of homes, if any were to be built, should be a reflection of the need identified in this survey report, the level of need recorded on the Borough Council's Housing Register and the number of homes that would be an appropriate number to build in the parish given site constraints

and the local setting. The total number would therefore require close liaison between the Parish Council, the Borough Council, and the wider community itself.

Recommended Actions

Lingfield Neighbourhood Steering Group

- Adopt the report and make a summary of the results available to the community
- Consider the next steps available to the parish with regard to local need
- Remind local households looking for an affordable home to register with Tandridge Borough Council
- Explore in more detail the areas of land highlighted by the community for potential development.

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