



GL Hearn

West Surrey Strategic Housing Market Assessment

Summary Report

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1 INTRODUCTION

Purpose of this Report

- 1.1 This report considers the need for housing within the West Surrey Housing Market Area (HMA) which includes Guildford, Waverley and Woking Boroughs.
- 1.2 This report seeks to draw out the main findings of the West Surrey Strategic Housing Market Assessment (SHMA). It considers how many homes might be needed but does not take into account land supply, policy or other constraints to development. It then goes on to look at what mix of housing is needed, considering the need for different sizes of homes (both market and affordable) and the needs of specific groups in the population, including older people.
- 1.3 The Strategic Housing Market Assessment does not set policies or targets for future housing development. It provides evidence regarding the need for housing.
- 1.4 When Councils are developing new local plans, housing need is considered along with other factors – including land availability, Green Belt and other development constraints, and local infrastructure capacity – in setting policies for future housing provision. The National Planning Policy Framework requires councils in developing planning policies to start out by identifying what the need for housing (and other forms of development) is, before going on to consider if this can be sustainably accommodated in their areas.

Context – National Planning Policies

- 1.5 The National Planning Policy Framework (NPPF) sets out the Government's planning policies in England. It outlines that in planning for housing, councils must work with neighbouring authorities to prepare a Strategic Housing Market Assessment (SHMA) for their housing market area. Councils are required to work together to meet the need identified unless national policies, which include Green Belt, indicate that development should be restricted or it would be unsustainable to do so.
- 1.6 The SHMA has defined West Surrey as the relevant housing market area, reflecting the particularly strong flows of people moving home or commuting between Waverley, Guildford and Woking Boroughs. Whilst these authorities have the strongest relationships, clearly not all moves and commuting is contained within this area, and the SHMA notes links between Guildford and Rushmoor; between Waverley and northern parts of East Hampshire; and between Woking and Runnymede. There are also strong commuting flows from all three authorities to London.
- 1.7 The NPPF outlines that the SHMA should provide an objective assessment of the full need for market and affordable housing within the housing market area (Para 47). The SHMA does not set housing targets, and the Government's Planning Practice Guidance clearly sets out that the SHMA

itself must not apply constraints to the overall assessment of need, such as environmental constraints, green belt policies, and issues related to congestion and local infrastructure. This does not mean that these issues are not important. They are very relevant in considering how much development can be sustainably accommodated and where new development should be located. When developing new local plans, the Councils must weigh up these factors with the housing need, and test different options regarding how much development can be accommodated. The Government continues to attach great importance to Green Belts and this is one of the factors which must be considered in determining housing targets.

- 1.8 In assessing the need for housing, the Government's Planning Practice Guidance sets out that the starting point should be the latest official ONS population and Government household projections. These are based on past trends. They are particularly influenced by the balance of people moving in and out of an area (migration) and by household formation rates. The Planning Practice Guidance sets out that the identified need may need to be adjusted to take account of the identified need for affordable housing; to improve housing affordability (taking account of market signals); or to support expected economic growth based on past trends and/ or forecasts for future economic performance. The SHMA has followed the approach in the Planning Practice Guidance. It needs to do this, as the assessment will get tested against this at local plan examinations.

2 FUTURE NEED FOR HOUSING

Projecting Forward Past Population Trends

- 2.1 The latest official population projections are the 2012-based Sub-National Population Projections (SNPP) which were published by the Office for National Statistics in May 2014. These are the first set of population projections which take full account of the 2011 Census¹. GL Hearn has also updated the projections to take account of 2013 Mid-Year Population Estimates issued by ONS.
- 2.2 The SHMA has considered population dynamics for each of the three authorities and how these projections compare to past trends. The core finding is that the SNPP represents a sound projection for population for each of the three local authorities based on past trends. In Guildford population growth in the SNPP is lower than expected based on past trends, but consistent with 10 year migration trends. This reflects an expectation that out-migration will increase (relative to in-migration). In Waverley there is close correlation between past and projected trends. In Woking, the underlying components of population change (including rates of in- and out-migration) are consistent with the past data.

¹ Whilst the 2011-based Interim Population Projections took account of the Census population, they were based on pre-census estimates of births, deaths and migration

2.3 The HMA's population is expected to grow by 14.3% between 2011-31 – a population increase of 51,200 persons. Guildford's population is expected to grow by 17%, Waverley's by 13% and Woking's by 12% over this period.

2.4 Household formation ('headship') rates are applied to the population to project growth in household numbers. Headship rates describe what proportion of people in different age groups are expected to be a head of a household. How the age structure of the population changes thus influences growth in households.

2.5 The SHMA modelled three scenarios for household formation. These are as follows:

- 2011-based Household Formation Rates – these project forward formation rates from the Government's 2011-based Interim Household Projections to 2021, and then extend these based on the trends shown to 2031. These projections are particularly informed by short-term trends between 2001-11, a period in which there was a mismatch between housing supply and demand, the affordability of housing and young people's ability to form households both deteriorated. These trends are then projected forwards;
- 'Tracking' 2008-based Household Formation Rates – these use the same starting point in 2011, based on the Census information, but project forward the trends in household formation (by age) assumed in the Government's previous 2008-based Projections. These were prepared before the recession, and are based more on longer-term trends in household formation recorded from successive censuses between 1971-2001;
- Part Return to Trend – this third projection takes account of research suggesting that part of the divergence in household formation from long-term trends between 2001-11 reflects the impact of the recession and housing market circumstances, whilst part reflects changing household structures, particularly due to the larger proportion of recent international migrants in the population whose household formation rates are lower. On this basis, a partial recovery in household formation rates towards long-term trends is modelled over the period to 2031. This results in slightly different trends in household formation, with a greater increase in household formation in Waverley and lower increase in Guildford.

2.6 Applying the different household formation scenarios to the population trends in the 2012-based SNPP results in the following levels of housing need:

Figure 1: Initial Assessment of the Annual Need for Housing (2011-31) based on 2012-SNPP

Household Formation Scenario	Guildford	Waverley	Woking	Total
2011-based	492	374	277	1,143
Tracking 2008-based	571	499	348	1,418
Part Return to Trend (Core Scenario)	549	477	366	1,392

- 2.7 A number of inspectors at local plan examinations have been critical of evidence which has assumed that the household formation rates in the 2011-based Interim Household Projections will continue beyond 2021 (the end point of these projections). This scenario would effectively represent planning for affordability to deteriorate, and would be difficult to justify against national policy. It is not considered that this scenario would withstand scrutiny. The evidence also suggests that the tracking 2008-based Projection would potentially over-estimate future household formation.
- 2.8 GL Hearn consider the part return to trend the most appropriate modelling approach as it takes account of the impact on household formation trends of international migration and household structures in growing migrant communities; as well as the recession and declining affordability. The modelling approach is based on research undertaken by the Cambridge Centre for Housing and Planning Research at Cambridge University. This scenario is therefore taken forward in the Draft Report.
- 2.9 The approach to modelling future household formation trends will be reconsidered once Government releases the 2012-based Household Projections.
- 2.10 The ONS SNPP – the official projections – expect both natural change (the difference between births and deaths) and net migration (the balance of in- and out-migration) to the West Surrey HMA to fall over time. The report also provides a sensitivity analysis considering different levels of migration, based on scenarios which consider:
- Whether ONS estimates of ‘unattributable population change’ should be attributed to migration;
 - Whether migration is projected forward on a constant basis or modelled to take account of how ONS expect it to vary taking account of changes in population size and age structure; and
 - Whether migration is projected forward based on trends over the previous 5 or 10 years.
- 2.11 In total eight additional scenarios are considered. The core scenario based on the ONS 2012-based SNPP indicates a need for 1,391 homes per year. The sensitivity analysis shows that projected housing need could be between 23% above the levels shown in the core projections to 4% below. If it is assumed that all ‘un-attributable population change’ is associated entirely with migration, that migration is projected on the basis of 10 year trends and that moving forward it tracks expected trends in the SNPP, a need for 1,335 homes per year is derived. However issues associated with un-attributable population change are more likely to have reflected the earlier part of the 2001-11 period, and we cannot be sure that it relates entirely to migration. ONS has considered these issues and determined that it would not be robust to include this factor in projecting forward population trends. The other 7 scenarios considered in the sensitivity analysis were all higher than the official 2012-based ONS Projections.

2.12 The SHMA concludes that applying household formation rates which assume a part-return over time towards long-term trends to the 2012-based ONS SNPP provide an appropriate 'starting point' for considering housing need (using the terminology in the Planning Practice Guidance).

How the Economy might Influence Housing Need

2.13 Following the approach in the Planning Practice Guidance, the demographic-based assessment set out above provides a baseline for housing need. The Guidance recommends that consideration is given to whether economic growth could result in a need for additional housing.

2.14 The NPPF clearly sets out that the assessment of, and strategies in local plans for, housing and employment need to be integrated with one another². The SHMA has considered the Councils' recent evidence regarding economic prospects, as set out in:

- Emerging Guildford Employment Land Needs Assessment (URS); and
- Waverley Employment Land Review Update (WS Atkins, August 2014).

2.15 The forecasts considered in the emerging Guildford Employment Land Needs Assessment estimates that employment in the Borough will grow by 21,300 jobs between 2012-31. This takes account of the current level of jobs, economic structure and how different industries are expected to perform in the future based on forecasts from Experian.

2.16 The Waverley Employment Land Review considers two scenarios for employment growth. The first uses Experian projections, which sees the total workforce jobs increase by 10,350 between 2013-31³. This again takes account of the structure of the Borough's economy and how different industries are expected to perform moving forwards. A second scenario is also set out, based on projecting forward past trends in total employment over this period which sees a more moderate increase of 2,000 jobs. Waverley Borough Council are undertaking further work to assess the likely future employment growth in the Borough.

2.17 Woking Borough Council has not undertaken a recent study to consider economic growth prospects. The Council's January 2010 Employment Land Review uses forecasts from 2006 and 2009 which are now somewhat dated. The Borough Council is at a different stage in the plan-making process. The SHMA has therefore drawn on baseline economic projections from Experian dated Summer 2014. These are consistent to those considered in the Guildford and Waverley studies, and show growth of 15,500 jobs between 2013-31. These baseline projections have not however been tested

² CLG (2012) *National Planning Policy Framework, Paragraph 158*

³ Note the Employment Land Review contains figures for growth in Full-Time Equivalent (FTE) which are generally lower than the number of total jobs. FTE jobs growth is relevant to forecasting need for employment space as people can job share or work part-time and this influences the need for commercial floorspace. For considering housing provision, the number of people with jobs is more relevant.

through the preparation of an economic study and should therefore be treated with a greater degree of caution.

- 2.18 Considering how economic growth may influence the need for housing is not straightforward. The relationship between jobs and homes will be influenced by changes in the age structure of the population (including for instance improving life expectancy), employment rates (which describe the proportion of people with jobs) and commuting patterns (the relationships between where people live and work). It is difficult to precisely predict how these may change, however the Planning Practice Guidance requires an assessment to be made.
- 2.19 The SHMA seeks to model the relationship between jobs and homes. It models increasing employment rates, linked to an expectation that people will retire later and more women will work. It assumes that commuting patterns will remain stable in proportional terms. It also takes account of evidence that people may hold down more than one job.
- 2.20 The modelling indicates that to support the forecast growth in employment, the following levels of housing provision would be needed:

Figure 2: Initial Assessment of Annual Need for Housing based on Economic Forecasts

	Guildford	Waverley	Woking	West Surrey
Annual Growth in Jobs	1074	111-575	575	1,760 – 2,224
Annual Housing Need	712	313-609	559	1,584 – 1,881

- 2.21 Across the HMA, the level of housing provision necessary to support economic growth could be up to 35 % higher than indicated in the trend-based demographic projections.
- 2.22 The SHMA adopts a ‘policy off’ approach which does not seek to change commuting patterns. Clearly however labour markets operate across local authority and indeed across the HMA boundaries. Labour markets are flexible and commuting patterns can change over time. However it is an established planning principle to seek to plan for balanced growth in jobs and homes where possible with a view to reducing the need to travel and commuting distances. Given the influence of London, housing market and economic dynamics in the area we do not consider that any substantive clawback of out-commuting would be realistic.
- 2.23 In the development of local plans, it is important that the Councils consider the alignment of their assumptions regarding economic growth and housing provision, taking account of the potential supply of land suitable for development, infrastructure and other constraints.

Improving Affordability

Evidence from Market Signals

- 2.24 The NPPF⁴ sets out that plans should take account of market signals, such as land prices and housing affordability. The Planning Practice Guidance clarifies this and outlines that “*the housing need number suggested by household projections (the starting point) should be adjusted to reflect appropriate market signals, as well as other market indicators of the balance of the demand for and supply of dwellings. Prices or rents rising faster than the national/ local average may well indicate particular market undersupply relative to demand.*” Relevant market signals identified include land prices, house prices, rents, affordability ratios, levels of development compared to targets, as well as levels of overcrowded, shared or concealed households. The Government’s Guidance outlines that where market signals indicate a worsening trend, a reasonable upward adjustment to planned housing numbers compares to those based on household projections should be made.
- 2.25 The table below considers relative market signals relating to the West Surrey HMA:

⁴ CLG (2012) *National Planning Policy Framework, Paragraph 17*

Figure 3: Review of Market Signals

Signal	Commentary
House Prices	Median house prices are significantly higher in West Surrey in comparison to the wider South East, particularly in Waverley & Guildford. There has also been a significant growth in house price in all three areas since 1998.
Rents	Since 2011 rents have increased significantly in Woking and Guildford although there has been a decline in Waverley. Local rental data is not published pre-2011.
Affordability Ratios	Affordability across the HMA has been decreasing significantly since 1997. Lower quartile and median property values are now more than 10 times the lower quartile and median earnings respectively in all of the Boroughs.
Rates of Development	Development has slowed considerably since the 2005/06 peak. Although across the HMA as a whole housing targets have been met over the 2001-13 period, these targets reflect land supply and suitability constraints rather than housing need.
Overcrowding & HMOs	Overcrowding and the number of HMOs increased significantly between 2001 and 2011. There has been a particular large increase in both overcrowding and HMOs in Woking.
Tenure Change	There was a significant shift towards the private rental sector across the HMA. We have also seen a decline in the number of people who own their own home through the help of a mortgage.

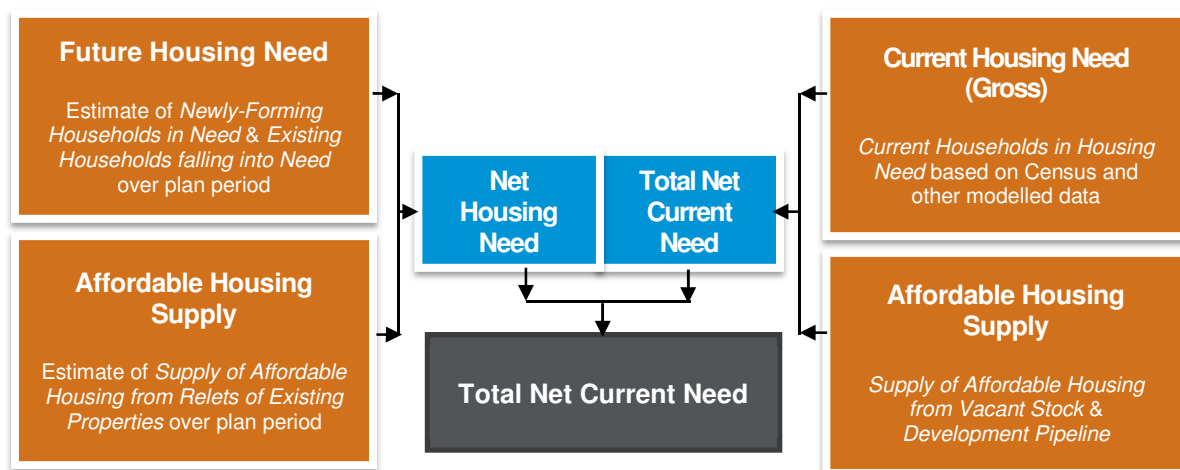
2.26 The SHMA evidence indicates that affordability pressures in the West Surrey HMA are significant. House prices are substantially above the South East average. Entry level house prices are 11 or more times the typical earnings of younger households compared to a ratio of 6.4 nationally⁵. Over the 2001-11 decade, housing costs increased relative to earnings; whilst household formation and home ownership both fell.

Affordable Housing Need

2.27 The SHMA includes an assessment of the number of households each year who require some form of subsidy in meeting their housing needs. This is assessed using the Basic Needs Assessment Model and is a statutory requirement to support policies seeking affordable housing in new developments.

⁵ CLG Lower Quartile House Price to Earnings Ratio, 2013

Figure 4: Overview of Basic Needs Assessment Model



2.28 The model considers households who are currently living in unsuitable housing, the proportion of newly-forming households who cannot afford to buy or rent market housing without financial support, and existing households who fall into housing need. It includes overcrowded households and those who are for instance at risk of becoming homeless as they cannot afford to pay their rent. These households would be classified as in need of affordable housing. The level of households needing support is compared against the current affordable housing supply, based on re-lets of existing homes. The assessment take account of a range of secondary data sources, including information from the 2011 Census, data on households' incomes, modelling of population trends, and on lettings and the future supply of affordable housing.

Figure 5: Annual Need from Households Requiring Support (2011 – 2031)

Area	Backlog need	Newly forming households	Existing households falling into need	Total Need	Supply	Net Need
Guildford	39	536	222	798	256	542
Waverley	23	373	90	486	149	337
Woking	36	396	133	565	176	389
West Surrey	97	1,305	445	1,848	581	1,267

2.29 The SHMA analysis indicates that 1,267 additional households per year will require support in meeting their housing needs. This provides clear evidence of the need to increase the supply of affordable housing.

- 2.30 Government policy promotes delivery of affordable housing to meet this need. There is however clear evidence of the need to look at a range of mechanisms to deliver affordable housing, including through developer contributions; use of public sector land; and delivery on development schemes led by Housing Associations. However it is unlikely that the full scale of need can be met given current funding mechanisms for the delivery of affordable housing. In these circumstances it is realistic to assume that some households will need to find housing in the Private Rented Sector, claiming Local Housing Allowance to supplement their income, as is the case now.

Accommodating the Student Population

- 2.31 The demographic projections are based on population trends between 2006/7 and 2012⁶. The University of Surrey project stronger growth in student numbers moving forward than occurred during this time period. This could have an upwards impact on housing need, particularly in Guildford. On the assumption that 50-60% of eligible students live within halls or purpose-build student accommodation, the SHMA estimates that growth in the student population could result in an additional need for up to 500 dwellings over the period to 2031. This is a maximum figure. The draft Guildford Local Plan (July 2014) includes a policy requiring a minimum of 60% of eligible students to be provided with student accommodation. Up to 2,425 additional students are expected to choose to live in Halls.

Drawing the Evidence Together

- 2.32 The evidence from market signals indicates that market housing is relatively unaffordable. This is also borne out in clear evidence of a significant number of households who cannot afford market housing without support. In such circumstances, the Planning Practice Guidance sets out that the assessment of overall housing need should be adjusted upwards – in effect seeking to improve housing affordability.
- 2.33 The Planning Practice Guidance sets out that the scale of adjustment should relate to the evidence of market demand and of affordability constraints. It is not specific in how this should be calculated.
- 2.34 GL Hearn consider that the key impacts of improving affordability would be to improve younger people's ability to form a household, reducing the numbers of younger people forced to live with parents or in shared accommodation. The impact of this has been modelled by adjusting household formation rates of those aged 25-34, increasing levels of household formation for this age group over time such that it reaches the 2001 levels (in each authority) by 2031.

⁶ The projections are of trends in internal migration (within the UK) between 2007-12 and international migration from 2006-12

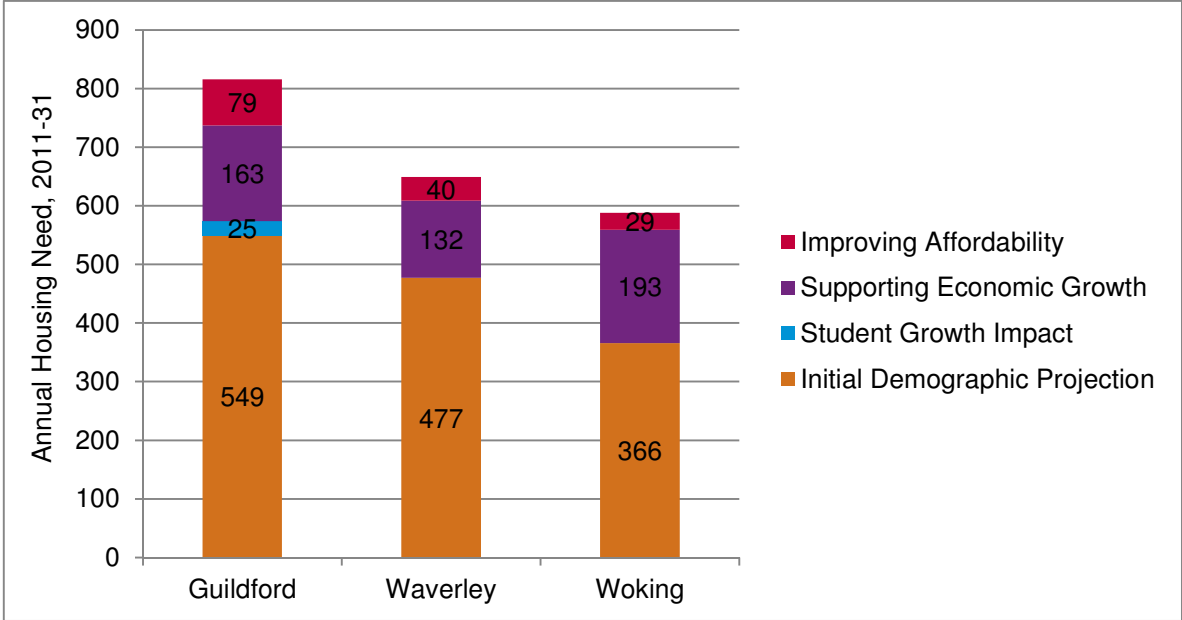
2.35 Taking account of these adjusted household formation rates for younger households and adjustment for student growth, the SHMA draws the following draft conclusions on the overall need for housing:

- Guildford – 620 - 816 homes pa
- Waverley – 512 – 649 homes pa
- Woking – 390 – 588 homes pa

2.36 The conclusions are “draft” and will be reviewed in due course when Government publishes the 2012-based Household Projections. It will be necessary to critically review the household projections when they are released, including the appropriateness of the assumptions in them regarding future trends in household formation.

2.37 In the absence of development constraints, the higher end of the range shown above could potentially be considered to represent the full ‘objectively assessed need’ (OAN) for housing. This represents in total an annual need for 2,028 homes per year across the HMA. In accordance with the Planning Practice Guidance, this takes account of the level of housing provision which is expected to be needed to support economic growth and improve affordability. An adjustment of up to 25 dwellings per year also needs to be made, on top of this, to support growth in the student population at University of Surrey (increasing the need to up to 2,053 homes per year).

Figure 6: Conclusions on Objectively-Assessed Housing Need by Authority

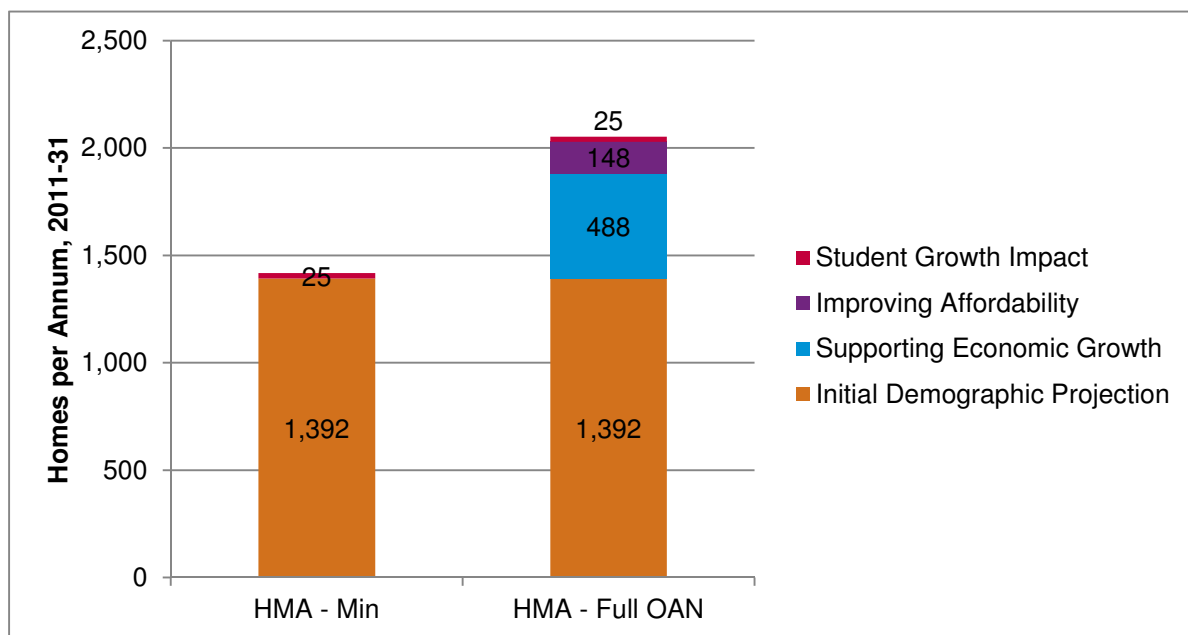


2.38 However there are some caveats which need to be recognised. In Waverley the higher end of the range takes account of Experian economic forecasts – however past economic growth has been much lower, potentially calling into question the appropriateness of the uplift in need to support

economic growth. Waverley Borough Council is undertaking further work to consider the likely future growth in employment. Similarly in Woking, the higher end of the range is based on Experian baseline economic forecasts. Through more detailed consideration of economic growth potential in the Borough, it might be appropriate to refine the evidence taking account of local factors which may influence future economic performance.

2.39 Taking account of the above, a minimum level of housing provision can be established which takes account of the demographic based need, adjusted to take account of student growth. This equates to 574 homes per year in Guildford, 477 per year in Waverley and 366 per annum in Woking. The full objectively assessed housing need includes provision to support economic growth and improve affordability, in line with the NPPF and Planning Practice Guidance.

Figure 7: Conclusions on Objectively-Assessed Need across the West Surrey HMA



2.40 Where development constraints influence the ability to meet housing need in full, we would recommend that any shortfall in housing provision is measured against the demographically-assessed need (together with the adjustment associated with expected student growth) as in these circumstances it would be unlikely that affordability would improve; and housing provision could constrain economic growth. In these circumstances, policies for economic growth would need to take into account the expected growth in the workforce. This represents what we would consider to be a minimum level of housing need, leaving aside at this stage any constraint-based factors - as the Planning Practice Guidance requires.

2.41 The National Planning Policy Framework sets out that local authorities should seek to meet housing need within their areas where it is sustainable to do so and consistent with policies within the

Framework. The Framework however affords significant protection to Green Belt, setting out that Green Belt boundaries should only be altered in exceptional circumstances through the preparation or review of a local plan. Where local planning authorities are unable to meet their own development needs in their areas, they are required to cooperate with adjoining authorities (both within and beyond the Housing Market Area)

3 MIX OF HOUSING NEEDED

- 3.1 In addition to considering the overall need for housing, the SHMA considers what types and sizes of homes – both market and affordable – will be needed.
- 3.2 There were just over 148,000 homes in the West Surrey Housing Market Area in 2011. 71% of households owned their own home, with 14% renting privately and 12% living in social rented housing. The remaining 3% were living rent free or in shared ownership accommodation. Of the three boroughs, Waverley has the highest levels of home ownership (74%), with renting more evident in Guildford.
- 3.3 Whilst almost 60% of homes across the HMA have two or three bedrooms, the HMA has a higher proportion of homes with 4 or more bedrooms, at 28.5%, than is the case across the South East region. Linked to this, it has a higher proportion of detached homes, and fewer terraced properties. Detached homes are the most prevalent house type in all three boroughs. Woking has the highest proportion of flats (24% of homes).
- 3.4 The SHMA identifies that there is a need for a mix of house sizes across the HMA, as Figure 8 indicates. This takes account of how the structure of the population and households are expected to change over the period to 2031 and how people occupy homes. Affordable homes are allocated based on the size of households and there is therefore a close relationship between household sizes and the sizes of homes needed. However for market housing, the sizes of homes people occupy is also influenced by their age, the equity they have in their current home (where applicable) and their wealth. Market demand is therefore focused more towards two- and three-bed properties. Differences in the profile of need across the three authorities are modest.

Figure 8: Need for Different Sizes of Homes

	1-bed	2-bed	3-bed	4+ bed
Market	10%	30%	40%	20%
Affordable	40%	30%	25%	5%
All dwellings	20%	30%	35%	15%

3.5 Policies for what proportion of homes in new development schemes should be affordable need to take account of evidence both of housing need and of the viability of residential development. The NPPF sets out that percentage targets for affordable housing need to take account of viability evidence. The SHMA considers the need for different types of affordable housing. It indicates that, in delivering affordable units, a HMA-wide mix target of 25% intermediate and 75% social or affordable rented homes would be appropriate. Intermediate housing includes shared ownership homes. Affordable rents are set at up to 80% of market rents (inclusive of service charges). The needs evidence should be brought together with other factors such as viability evidence and consideration of how the Councils wish to target affordable housing provision in setting policies for the tenure mix.

Figure 9: Mix of Affordable Housing Needed

	Intermediate	Social/ Affordable Rent
Guildford	25%	75%
Waverley	30%	70%
Woking	25%	75%
HMA	26%	74%

3.6 Over the period to 2031 the population of older persons in the HMA is expected to grow, with the population aged over 65 expected to increase by 52% (a growth of 31,200 persons). Many older households will remain in homes which they have lived in for many years. However some may wish to downsize, and this has been taken into account in the conclusions drawn on the mix of homes needed in Figure 8.

3.7 Some older households will require specialist housing or support. Others may need to adapt their homes to meet their changing needs. It is expected that a growing older population may result in an increase in the number of people with dementia by over 3,600 between 2011-31, with growth in the number of persons with mobility problems of over 7,500. Some older households will require specialist housing solutions. The SHMA identifies a need for over 3,800 additional specialist units of housing for older people between 2011-31, including sheltered and extra care homes.

Figure 10: Need for Specialist Housing for Older Persons, 2011-31

2011-31	Market	Affordable	Total
Guildford	1,139	187	1,326
Waverley	1,453	248	1,701
Woking	933	-71	862
HMA	3,524	364	3,888

- 3.8 In addition, the SHMA indicates a need for 776 bedspaces in care homes - 270 in Guildford, 291 in Waverley and 215 in Woking. This does not form part of the household population and so is separate to the need identified for housing (and is not considered within the conclusions on overall housing need identified above). The same is true for student halls of residence. 2,425 additional students are expected to choose to live in Halls.
- 3.9 These are the key needs for specialist housing considered in the SHMA. The main SHMA report deals with the needs of a number of other groups within the population including Black and Minority Ethnic households, younger people and families. It also considers the need for self- and custom-build homes and from service families.